



## Women's contribution to the agricultural industry: An assessment of their work satisfaction and morale

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### ABSTRACT

This study evaluates the job satisfaction and morale of women actively involved in agriculture by examining their participation in agricultural production, decision-making processes, and overall engagement in Gabaldon, Nueva Ecija, Philippines. Data were gathered from 90 women farmers using a survey questionnaire supplemented by unstructured interviews to gain deeper insights into their experiences. The mixed-methods approach enabled a comprehensive assessment of both quantitative participation patterns and qualitative barriers affecting women's agricultural roles. Results reveal that women play vital roles across the agricultural value chain, with 78.9% participating in planting crops, 43.2% in tending crops, 38.89% in caring for farm animals, and 25.56% in marketing harvested products. Most respondents are long-term married tenants (81.11%), with 58.89% being tenants and 65.56% possessing over ten years of farming experience. Despite their significant contributions, structural barriers, including limited land ownership, low educational attainment, and restricted access to credit, substantially hinder their decision-making power and economic opportunities. Additionally, women's job satisfaction and morale face compounding challenges from agricultural automation, pest infestations, financial constraints, and debts resulting from natural disasters. The findings underscore the pressing need for targeted gender empowerment programs and policy interventions that enhance women's access to land, education, and financial resources. Recognizing and supporting women's vital roles in agriculture through institutional reforms can significantly enhance their morale, productivity, and overall well-being while contributing to sustainable rural development and food security.

**Contribution/Originality:** The paper's primary contribution is finding that women farmers' job satisfaction and morale are significantly undermined by the intersection of structural barriers (limited land ownership, low educational levels, restricted credit access) and emerging challenges (automation, pest infestations, natural disaster-related debts), despite their substantial participation across all agricultural value chain stages in Gabaldon, Nueva Ecija.

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## 1. INTRODUCTION

Women form a significant part of the total workforce needed for the agriculture sector worldwide, as one of the intangible factors in the agricultural economy (Khodamoradi & Abedi, 2011). Women are essential to agriculture, and without their active participation, farming would be impossible. They comprise the majority of the agricultural workforce and participate in nearly every farm task. Beyond the fields, these women also manage a heavy load of household duties. Balancing these two roles often presents significant challenges for farm women as they juggle responsibilities at both work and home (Shori, Sangode, Sharma, & Swarnkar, 2024). Women have an important role in agriculture as they are present in all stages of the value chain, says Berna Romulo-Puyat of the Department of Agriculture. While women remain a minority in agriculture, as reflected by statistics (24.9 percent of the workforce, compared to men comprising 75.08 percent), their contribution cannot be underplayed. They are an essential entity for the development of rural and national economies. From time immemorial, usually males have taken an active role in decision-making in different areas of agriculture, as the influence of women in agriculture has not been fully recognized, although women's participation in the decision-making process has a significant impact on their improved status and greater role in society (Thingbaijam, Gazmer, Parte, & Das, 2023). Rural women play a vital role in agriculture, and their contributions often depend on their family's economic situation and the location where they live. They take on different roles such as paid workers, farmers who cultivate their own land, or managers who oversee specific parts of farm work. Many also help with tasks related to handling and processing crops after harvest (Kasal, Shete, & Dahiphale, 2020). However, this sector is underperforming in some countries because women's participation appears to be limited. Women's constraints reduce their productivity. In certain regions, they lack access to or control over land and production resources (Sibal, 2017). Although women are closing the gender gap in fields such as education and political empowerment, they remain largely invisible and undervalued in key industries like agriculture in the Philippines (Bueno, 2018). Women are vital for the development of rural and national economies, constituting the majority of the labor force in agriculture. Nonetheless, the sector continues to underperform in some countries due to the limited participation of women. These constraints hinder their productivity, and in some regions, women do not have access to or control over land and production resources (Ali & Kamraju, 2023).

In some countries, the role of women in agriculture is confined to providing "help" or "aid," and they are not recognized as contributors to agricultural production. This restricts their participation in decision-making processes and limits their access to economic opportunities resulting from inequality with their partners (Women in Agriculture-Global Agriculture, 2025). Agriculture Undersecretary Berna-Romulo Puyat states that "in some communities, women are still regarded as mere assistants or subordinates of their husbands and male family members, with their roles in farming considered household chores and unpaid. Data from the Philippines Statistics Authority does not accurately reflect the role of women in agriculture, which is often performed by women and not hired labor (mostly performed by men) (Sibal, 2017). There is a strong need for efforts such as education, technology use, training, and awareness campaigns to empower rural women. While some districts demonstrate enthusiastic involvement, significant gaps remain in others, highlighting the importance of raising awareness and providing tailored support in those areas (Shilpi, 2024).

In later years, women have been empowered in many aspects and play a central role in the agricultural sector (Gran, 2019). They work as producers, laborers, marketers, and entrepreneurs. This is, of course, coupled with tending animals, processing and preparing food, working for wages in agriculture, collecting fuel and water, caring for family members, and maintaining homes.

Realizing the importance of rural women in agriculture is an important aspect of gender relations. Rural women, instead of being treated as mere beneficiaries, should be viewed as productive leaders to enhance food security. Furthermore, women's participation in agriculture and family support-related work should be recognized to boost their morale and work satisfaction (Mohammed, 2022).

Rural women, instead of being treated as mere beneficiaries, shall be viewed as productive leaders to enhance food security. It must be emphasized that women play a major role in food production. They are also known as the keepers of traditional knowledge and techniques in preserving food production, as well as custodians of traditional or indigenous varieties of planting materials. Women's participation in agriculture and family support-related work should be recognized to boost their morale and work satisfaction (Das & Singh, 2020).

## 2. MATERIALS AND METHODS

### 2.1. Study Area

Gabaldon, Nueva Ecija, has a land area of 225.28 square kilometers or 86.98 square miles, which constitutes 3.96% of Nueva Ecija's total area. Its population, as determined by the 2020 Census, was 38,958. This represents 1.69% of the total population of Nueva Ecija province, or 0.31% of the overall population of the Central Luzon region (Gabaldon, Nueva Ecija Profile – PhilAtlas). The research was conducted in four barangays in Gabaldon, Nueva Ecija: Barangay Cuyapa, Barangay Tagumpay, Barangay Bagong Sikat, and Barangay South Poblacion, Gabaldon, Nueva Ecija (see Figure 1).

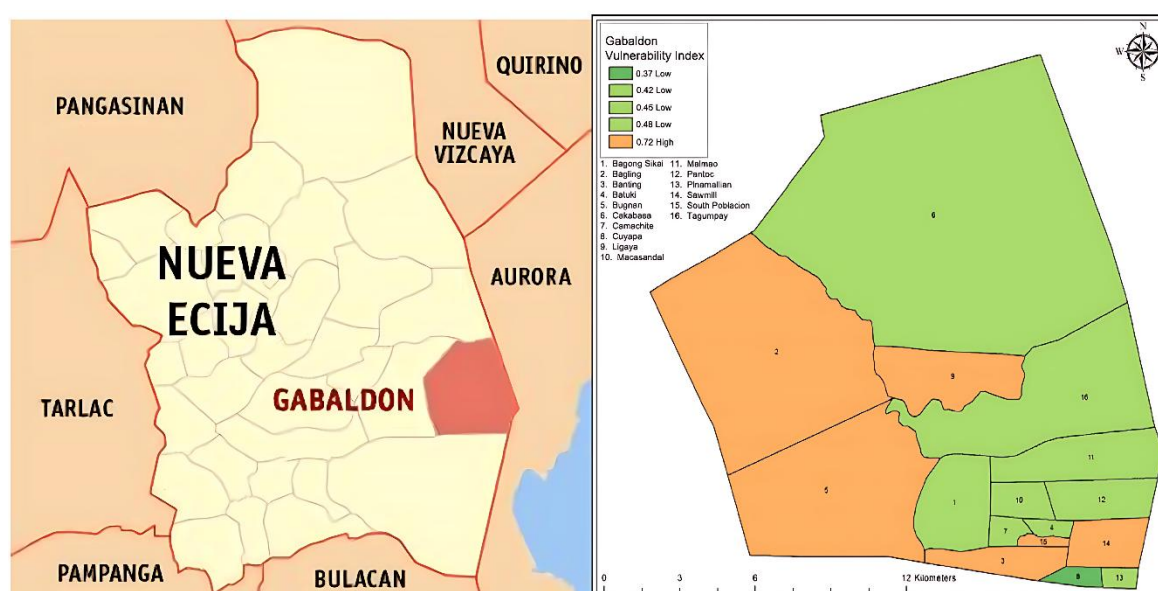


Figure 1. Scope of the study area.

## 2.2. Research Design and Sampling Techniques

The researchers adopted the descriptive method of research, which is a fact-finding approach involving the collection of information with analytical interpretation. Specifically, a survey technique using a questionnaire as a tool was adopted for data collection. Purposive sampling, also known as judgmental or selective sampling, was implemented; it involves deliberately selecting participants based on specific characteristics that align with the objectives of the study.

In the context of the study involving women in agriculture within a municipality, purposive sampling was employed to focus on a specific subset of the population, women actively engaged in agricultural activities. This method allowed researchers to gain deep insights into the experiences, challenges, and contributions of these women, which would be difficult to achieve through random sampling methods.

## 2.3. Data Collection Procedure

The data collected followed the study's methodology and included: the socio-demographic profile of the respondents, the extent of women's participation in farming, women's involvement in the decision-making process, their abilities, personal qualities, and skills contributing to farming, problems encountered by women farmers, opinions and observations regarding the acceptance of women farmers in the community, and perspectives on current agricultural conditions and issues in the Philippines. All data were gathered through direct observation and actual interviews with women farmers in the municipality of Gabaldon, Nueva Ecija. The collection of data from the farmer respondents was approved by the Nueva Ecija University of Science and Technology Ethics Committee, ensuring the use of their responses in this research, and it adheres to Republic Act 10173, or the Data Privacy Act of the Philippines.

## 2.4. Data Analysis

The study used descriptive analysis in the socio-demographic profile of the respondents, such as frequency distribution and percentage.

Table 1. Age of the Respondents.

Age	Frequency	Percentage (%)
20 years and below	1	1.11
21 – 30 years old	21	23.33
31 – 40 years old	26	28.89
41 – 50 years old	22	24.44
51 – 60 years old	13	14.44
61 – 70 years old	6	6.67
71 years old and above	1	1.11
Total	90	100

# 3. RESULTS AND DISCUSSION

## 3.1. Socio-Demographic Profile of Respondents

The demographic profile of the respondents, as presented in Table 1, highlights the age distribution of women involved in agriculture within the municipality. This data provides valuable insights into the age brackets of individuals actively participating in agricultural activities, which can inform targeted interventions and policy development.

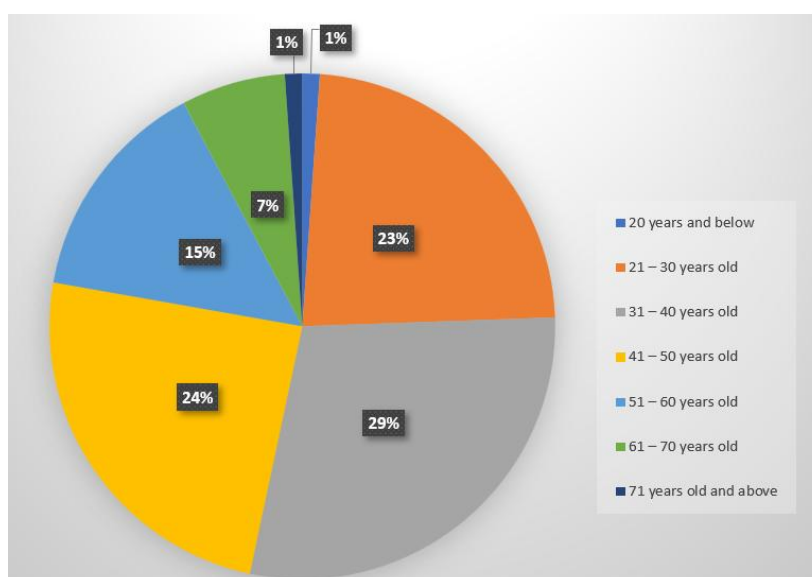


Figure 2. Age distribution of the respondents.

### 3.2. Age Distribution Analysis

The majority of respondents (26 or 28.89%) belong to the 31–40 years old age bracket, indicating that this group represents the most active participants in agricultural work. This finding suggests that women in this age range may have both the physical capacity and socio-economic motivation to engage in farming activities. Additionally, this age group could be balancing household responsibilities with agricultural work, making them key contributors to both family welfare and local agricultural productivity.

The second-largest group comprises women aged 41–50 years old (22 or 24.44%), followed closely by those aged 21–30 years old (21 or 23.33%). These two groups reflect a significant portion of the workforce, with younger women possibly entering agriculture as a livelihood option and older women continuing their involvement due to accumulated experience and economic necessity.

Women aged 51–60 years account for 14.44% (13 respondents), showing a gradual decline in participation as age increases. This trend may be attributed to physical limitations or shifting priorities toward other household responsibilities. The lowest percentages are observed among women aged 61–70 years (6 or 6.67%) and those aged 20 years and below, as well as 71 years and above (1.11% each). These findings suggest that agricultural work is less common among very young and elderly women, likely due to factors such as a lack of experience for younger individuals and physical constraints for older individuals.

Table 2. Civil status of the respondents.

Civil Status	Frequency	Percentage (%)
Single	3	3.33
Married	73	81.11
Separated	3	3.33
Widow	11	12.22
Total	90	100

Based on Table 2, the majority of respondents (81.11% or 73 out of 90) are married, indicating that most women in agriculture are part of a household with a spouse. This demographic characteristic suggests that these women may have additional family responsibilities alongside their agricultural work, which could influence their availability for training, access to resources, and overall productivity. Following married women, widows constitute 12.22% of the respondents. This significant proportion highlights the role of women who are sole breadwinners for their families, often facing unique challenges such as limited access to resources and support networks. In contrast, separated and single respondents each comprise only 3.33% of the sample. This lower representation may reflect societal norms, economic factors, or other barriers that influence the participation of women in these civil status categories in agricultural activities.

#### 2.2.1. Extent of Women's Participation in Farming

The extent of women's participation in farming was measured using guided responses from several indicators, such as.

**Table 3.** Contribution of women in the field of farming.

Indicators	Frequency	Percentage (%)
Planting crops	87	78.3
Taking care of farm animals	35	38.89
Land preparation	11	12.22
Selling of harvested crops and agricultural products	23	25.56
Selling of agricultural supplies	0	0
Tending of crops	48	43.20
Others	0	0
Collaborating in communal labor / Helping in farming tasks	2	2.22
Total	90	100

Table 3 showed that the majority of women (78.30% or 87 respondents) are involved in planting crops, indicating that this activity is a primary responsibility for many. This high level of participation underscores the critical role women play in initiating and sustaining agricultural cycles. Followed by planting, tending crops is the next most common activity, with 43.20% (48 respondents) engaged in this task. This suggests that women are not only involved in the initial stages of farming but also continue to contribute throughout the growth cycle of crops.

Taking care of farm animals is another significant role, with 38.89% (35 respondents) involved in this activity. This highlights the importance of livestock in the agricultural practices of the region and the integral part women play in managing these resources. Selling harvested crops and agricultural products is also a notable contribution, with 25.56% (23 respondents) involved in marketing activities. This role not only reflects women's involvement in the economic aspects of farming but also their ability to connect with markets and negotiate prices. Land preparation, which is often physically demanding, involves 12.22% (11 respondents) of the women. This lower percentage may indicate that this task is often shared with other family members or that women are less frequently involved in the initial stages of land preparation.

Lastly, a small percentage (2.22% or 2 respondents) reported involvement in other activities such as collaborating in communal labor or helping with farming tasks. None of the respondents were involved in selling agricultural supplies, suggesting that this aspect of the agricultural supply chain is not a significant part of women's roles in the sector.

**Table 4.** Length of involvement of women in farming.

Indicators	Frequency	Percentage (%)
Less than 6 months	0	0.00
6 months to 1 year	3	3.33
1-2 years	2	2.22
3-4 years	10	11.1
5-6 years	7	7.78
7-8 years	9	10.00
9-10 years	3	3.33
More than 10 years	59	65.56
Total	90	100

According to data from the Philippine Statistics Authority (PSA), from 2007 to 2016, women accounted for approximately 25% of workers in the agricultural sector. However, official data may not accurately reflect women's contributions in agriculture, as their work is often considered an extension of household tasks and thus not reported as formal employment. Consequently, despite policy recognition, women remain underrepresented in agricultural statistics, even though they continue to participate extensively in unpaid family work in agriculture, often in larger numbers than men. Table 4 indicates that the majority of respondents (65.56% or 59 women) have more than 10 years of farming experience. This substantial proportion suggests that many women are long-term participants in agriculture, contributing valuable knowledge and skills to their communities. Their extensive experience likely enhances their ability to adapt to environmental changes, manage resources efficiently, and innovate farming practices. Following this group, women with 3–4 years of experience constitute 11.11% (10 respondents), while those with 7–8 years of experience make up 10.00% (9 respondents). These figures imply a steady influx of new participants into agriculture alongside a core group of experienced farmers.

Women with 5–6 years of experience account for 7.78% (7 respondents), indicating a gradual increase in participation over time. The categories of 9–10 years and 6 months to 1 year each comprise 3.33% (3 respondents), reflecting a smaller but still significant group of women who are either nearing a decade of experience or are in the early stages of their involvement.

Lastly, women with 1–2 years of experience make up 2.22% (2 respondents), indicating fewer new entrants into farming. Notably, none of the respondents had less than six months of experience, suggesting that women typically commit to farming for at least a short period before being considered part of the agricultural community.



**Table 5.** Classification of farmland.

Indicators	Frequency	Percentage (%)
Owned	24	26.67
Leased	13	14.44
Others		
Tenancy	53	58.89
Total	90	100

Table 5 showed that the majority of respondents (58.89% or 53 women) are tenants, indicating that most women in agriculture do not own the land they farm. This high percentage of tenancy suggests that these women may face challenges related to land security, access to credit, and long-term investment in their farming activities.

Following tenants, 26.67% (24 respondents) are landowners, which is a significant proportion but still less than half of the tenants. This group likely has more control over their farming decisions and may be better positioned to adopt new technologies or practices. The least common category is lessees, comprising 14.44% (13 respondents) of the sample. Lessees typically have a formal agreement to use land for a specified period, which can offer more stability than tenancy but less than ownership.

**Table 6.** Animals or plants are currently being tended in the farm.

Indicators	Frequency	Percentage (%)
Vegetables	43	47.78
Rice	42	46.67
Corn	12	13.33
Root crops	40	44.44
Trees	19	21.11
Pigs	11	12.22
Other livestock animals (Goat, cow, etc.)	14	15.56
Others	8	8.89
Total	90	100

Based on Table 6, the current animals or plants that are being tended in the farm include vegetables, rice, root crops, and trees. The majority of respondents (47.78% or 43 women) are involved in growing vegetables, followed closely by those cultivating rice at 46.67% (42 respondents). Root crops are also a significant focus, with 44.44% (40 respondents) engaged in their cultivation. These findings suggest that women play a crucial role in producing staple and nutritious food crops, contributing to both household food security and local markets. Trees are tended by 21.11% (19 respondents), indicating some involvement in agroforestry or orchard management. This could reflect efforts to diversify income streams or enhance environmental sustainability.

Livestock such as goats and cows are managed by 15.56% (14 respondents), while corn is cultivated by 13.33% (12 respondents). Pigs are raised by 12.22% (11 respondents), and other agricultural activities account for 8.89% (8 respondents). These figures highlight the diversity of agricultural practices among women, from crop cultivation to animal husbandry.

**Table 7.** Source of capital for agricultural activities.

Indicators	Frequency	Percentage (%)
Own Money	27	30.00
Bank Loan	17	18.89
Loan from a cooperative	4	4.44
Loan from other people	11	12.22
Other sources:	31	34.44
Tenancy	7	7.78
From the land owner	2	2.22
From a brother or a sister	1	1.11
Lending institution	1	1.11
Financier	3	3.33
Did not mention	5	5.56
None of the above	3	3.33
Total	90	100

Table 7 shows that the majority of respondents (7.78% or 7 women) rely on "other sources" of capital, such as tenancy arrangements, which may involve informal agreements or shared costs. This category suggests that women often use creative or non-traditional methods to access capital, possibly due to limited access to formal financial institutions. A significant number of respondents (5.56% or 5 women) preferred not to specify their source of capital, indicating either privacy concerns or the use of unconventional or informal sources that are not easily categorized.

Additionally, 3.33% (3 respondents) reported having no specific source of capital, which could reflect reliance on personal savings or family support.

Financiers are used by 3.33% (3 respondents), indicating some access to external funding sources, although this is relatively rare. Landowners provide capital to 2.22% (2 respondents), which may be part of tenancy agreements or other collaborative arrangements. Lastly, lending institutions and support from siblings each account for 1.11% (1 respondent), highlighting the limited role of formal financial institutions and family support in providing capital.

### 3.2.2. Women's Involvement in the Decision-Making Process

The extent of women's involvement in farming was measured using guided responses from several indicators, such as.

**Table 8.** Capital allocation.

Indicators	Frequency	Percentage
Own decision	49	54.44%
Spouse or other family members	6	6.67%
Others	35	38.89%
Tenant	24	26.67%
Land owner	2	2.22%
Spouse	1	1.11%
Financier	4	4.44%
None	4	4.44%
Total	90	100%

Table 8 showed that the majority of respondents (54.44% or 49 women) make decisions independently, as indicated by "Own Decision." This suggests that many women have a significant level of autonomy in managing their agricultural activities, which is crucial for their empowerment and effectiveness in farming. However, a substantial proportion (38.89% or 35 respondents) falls under the category of "Others," which may include a variety of influences such as community leaders, neighbors, or other external factors. This indicates that while many women make independent decisions, others are influenced by broader social or community contexts.

Spouses or other family members play a role in decision-making for 6.67% (6 respondents), highlighting the importance of family dynamics in some cases. Tenants, who are not necessarily landowners but may have agreements with landowners, account for 26.67% (24 respondents), suggesting that tenancy arrangements can influence decision-making processes.

Based on Hwang, Paris, Cabrera, and Choi (2011), women in Filipino rice-farming households, whether farmers or housewives, hold more decision-making power in non-agricultural areas, such as household spending and land or home investments, than in farming tasks. However, women have significant authority when it comes to selling the harvested crops, highlighting a clear division of roles between husbands and wives. Key factors influencing women's decision-making include their main occupation, land size, whether the husband is present, and their region. When husbands are away, such as migrant workers, women's decision-making in farming increases, while their control over non-agricultural decisions remains steady, reflecting the multiple roles women assume in their absence.

Landowners, who have direct control over the land, make up only 2.22% (2 respondents), while spouses alone influence decisions for 1.11% (1 respondent). Financiers, who may provide capital for agricultural activities, are involved in decision-making for 4.44% (4 respondents), indicating some level of external financial influence. Lastly, 4.44% (4 respondents) reported no influence or involvement in decision-making.

**Table 9.** Farming decision-making.

Indicators	Frequency	Percentage (%)
Own decision	14	15.56
Spouse or other members of the family	43	47.78
Caretaker	1	1.11
Others	32	35.56
Tenant	28	31.11
Spouse	1	1.11
None	3	3.33
Total	90	100

Table 9 highlights that the majority of respondents (47.78% or 43 women) report that decisions are made by their spouse or other family members. This indicates that family dynamics play a significant role in decision-making processes related to agricultural activities. Followed by a substantial proportion (35.56% or 32 respondents) falls under the category of "Others", which may include a variety of influences such as community leaders, neighbors, or other external factors. This suggests that while family members are key decision-makers, broader social or community contexts also play a role.

Tenants, who are not necessarily landowners but may have agreements with landowners, account for 31.11% (28 respondents), indicating that tenancy arrangements can influence decision-making processes. However, only 15.56% (14 respondents) make decisions independently, as indicated by "Own Decision," suggesting a relatively lower level of autonomy compared to other influences. Other categories, such as caretakers, spouses alone, and those reporting no influence, each account for a small percentage of the respondents.

**Table 10.** Marketing of farm products.

Indicators	Frequency	Percentage (%)
Local market	16	17.78
Retail	6	6.67
As supplier	18	20.00
Wholesale	34	37.78
Processing	0	0
Own Use	14	15.56
None	2	2.22
Total	90	100

Table 10 highlights that the majority of respondents (37.78% or 34 women) sell their products through wholesale channels, indicating that many women farmers rely on intermediaries or bulk buyers to market their produce. This suggests that these women may benefit from initiatives that improve their bargaining power or provide direct access to markets. Following wholesale, 20.00% (18 respondents) act as suppliers to larger markets, which could include urban centers or larger retailers. This indicates that some women can connect with broader market networks, potentially earning higher returns.

Local markets are used by 17.78% (16 respondents), providing a direct link to local consumers and potentially offering more control over pricing and sales. Retail sales, which involve selling directly to consumers, account for 6.67% (6 respondents), suggesting a smaller but still significant role for direct-to-consumer marketing. A notable proportion (15.56% or 14 respondents) use their produce for personal consumption, indicating that many women farmers prioritize household food security alongside market sales.

For the second part of the questionnaire, the women were subjected to a guided interview. There are staple questions that they uniformly answered. However, follow-up questions were also asked depending on the flow of the conversation.

### *3.2.3. Abilities, Personal Qualities, and Skills that Women Contribute to Farming*

#### *3.2.3.1. Abilities*

There is a common notion that women are just housewives, and this stereotype was also experienced by some of the respondents. However, some are involved directly in the field alongside their husbands as they participate in weeding and planting different crops. Although after the planting season, the respondents return to their normal routines of being mothers and wives. Emma, one of the respondents, expressed her sentiments and struggles as a woman farmer. She said, "Life is hard here on our small farm because we did not receive much education. All we know is how to plant, weed, or help in planting." She expressed that she was left with no choice but to toil and endure her current situation. "It's tiring to be poor, children. That is why we work hard so our children can study and graduate, and not follow in our footsteps and be lifted from the hardship we endure."

Aside from planting crops, the respondents said that they also contribute to taking care of domesticated animals as a source of livelihood. According to one of them, "If there are no crops, we have nothing to eat, so I thought maybe we could raise chickens or native poultry for daily food. This has helped us a lot, and we have something to rely on."

#### *3.2.3.2. Personal Qualities*

Hard work and perseverance are both evident in the responses of the women farmers. Manang Elena of Barangay Bantug expressed her personal reasons for remaining determined and optimistic as a woman farmer, stating, "We need to think of alternative sources of income because the rapid increase and introduction of modern machinery have taken away our livelihoods. It is barely enough to get by. We live day by day, with hard work and perseverance, even when times are tough, we try our best."

#### *3.2.3.3. Skills*

The respondents expressed their appreciation for their respective barangays because they are well aware of the farming seminars and trainings that are sponsored or facilitated by both government and non-government organizations. One of the seminars mentioned by Mrs. Lumeng was the Onion Farming Growers in Barangay Bantug. "Our barangay called for a meeting and seminar about onion planting. Even if we do not have land to farm, we still attended, and this is additional knowledge for those of us who only help during planting. The barangay's support is good. Maybe someday we will have our own farm, and gradually we will rise too." Another seminar mentioned by a woman farmer was about biological control methods, particularly on pest management. "I didn't know how to control the pests on our crops. It was good that someone called and gave us a booklet last year here. Although only men were invited, I was curious and joined. I learned a lot, additional knowledge. You shouldn't just buy and spray pesticides



randomly. I even laugh when I argue with my husband about this. Now, because of this seminar, I have more knowledge and different techniques on using pesticides."

### 3.2.4. Problems Encountered by Women Farmers

In this age, the development of farming technologies and equipment is a common trend in agriculture nowadays, but the farmers deem their hardship and struggles rooted in technological advancements. As told by Mrs. Nanet, "When modern machinery like the reaper, which they called a monster, was introduced, we, the ones who used to harvest and plant manually, lost our jobs." She added that for landowners, machinery such as reapers, harvesters, rice threshers, planters, weeders, water pumps, and tractors are more convenient to utilize, as they often require one-man operation, thus saving both time and money, but putting the lives of women farmers like Mrs. Nanet into a compromising situation because they felt like they were robbed of their jobs.

Some landowners may benefit from the convenience and cost-efficiency that farm technologies bring about, but the market prices of their products are not enough to compensate for their expenses. Mrs. Solana expressed her sentiment by sharing, "Our losses were very big. Although the maintenance cost of the water pump was low, the selling price of our rice last season was also very low." This is why other farmers, like one of the respondents from Barangay Cuyapa, prefer to personally sell their products in the neighborhood. One of the respondents said, "When the harvest is small in the mountains, I no longer bother bringing it to the town market; I just sell it to a neighbor nearby. Getting back the capital or a small profit is enough, as long as I don't lose money." Despite the availability of training and seminars on agricultural practices, not all women farmers were privileged enough to attend helpful seminars and relevant training on farming. Twenty-four (24) respondents expressed their dilemma of bankruptcy in a crop year. One of them shared that her crops were infested with disease-causing pests, resulting in a minimal chance of survival for her crops. This resulted in fewer harvests and a lower market price for her farm products. Due to low profit, the women farmers who experienced the same situation cannot pay back their loans from banks and cooperatives, resulting in great debt and financial incapability in the following crop year. Nanay Pinang, one of the women farmers interviewed from Bugnan, expressed her sentiment towards this challenge among them: "Due to the hardships of our lives as tenant farmers and laborers, and burdened by the debts we borrowed to start planting, our crops ended up failing and rotting. We barely break even because our crops turned out badly. We are deeply in debt with nothing left to pay, and some of us had to seek work abroad because, without capital, we cannot recover."

Mrs. Ofelia of Tagumpay also experienced pest incidence during one of her crop years. She said, "Because of pests that can no longer be controlled, we are greatly affected. My husband and I no longer know what to do. Like during the last harvest, we had a severe problem with snails... we really incurred heavy losses. We will have to ask the cooperative for another loan to start again. We have nothing left to eat, and the pests destroyed our crops."

This reflects the serious impact of pest infestations on farmers' livelihoods and their reliance on cooperative loans to continue farming.

Some of the women farmers experience financial challenges in terms of insufficient personal funds. This results in the inability to sustain planting of crops in continuous crop years because of the price hike of farm inputs or total bankruptcy. As a ripple effect, the farmers are now forced to look for alternative sources of income, such as trying their luck as Overseas Filipino Workers (OFWs) with the hope of greener pastures and more savings that they can use to buy their own farmland. Mrs. Besa, a woman farmer from Bagong Sikat, expressed her sentiments about her family's choices to stop being farmers:

My husband, who has been farming for several years, was forced to work as a carpenter so that we could send our child to college. Meanwhile, my child became a factory worker abroad, hoping to be lucky and recover the land we had pawned.

This reflects the reality where farming families face financial hardships that push members to seek alternative jobs locally and overseas to support education and recover lost assets.

"If the weather is good, our income is good," said Manang Jaime as she reminisces about her experience during Typhoon Santi in 2015. She continued, "In 2015, our rice and vegetable fields were devastated by the typhoon. We just cried and had nothing left to harvest. Everything was flooded. I hope we won't be affected again, and now we are just recovering from losing our crops."

One of the crops that can be easily affected by low pricing is rice. Ate Josefina shared her experience as a rice farmer: "The farmers are the biggest losers. This is not the fault of the Department of Agriculture (DA) or the National Food Authority (NFA). This is because of rice liberalization. We can no longer breathe because of the low prices of rice, and pesticides are still expensive. It's unfair; they seem to be turning a deaf ear." She urges her fellow farmers to appeal to the government for fairer and better pricing of locally produced rice in the market. Many cheap rice imports are present in the market because of rice tariffication, making local rice less and less popular or consumed by the masses.

### 3.2.5. Opinion and Observation on the Acceptance of Women Farmers in the Community

All of the respondents agreed that women farmers are now accepted and recognized in the community as contributors to agricultural development. The involvement of women farmers challenges the stereotype that only men can be providers for the family. In the modern age, women are actively engaged in farming activities. Not only do women assist with farm work, but their income also contributes to the family budget for daily needs. In contemporary agriculture, women's roles have expanded beyond traditional practices. They participate in various aspects of farming, agribusiness, and rural development. Women now serve as agricultural laborers, landowners, entrepreneurs, researchers, and policymakers, making significant contributions to the sector's growth (Taha, 2023). One respondent,

Ate Oya of Bugnan, expressed her sentiment as a stereotyped woman farmer, “Just because we are women doesn’t mean we should stay at home and wait for blessings. Given the hardships of life nowadays, we also need to work hard. That’s what you call practicality. As our family keeps growing, so do the expenses. We are no longer just women; we no longer have the capability and cannot match what men can do.”

### 3.2.6. Opinion on the Topical Condition and Agricultural Issues in the Philippines

Modern technology is a significant concern even for women farmers. Out of 45 respondents, 35 reiterated that the harvester used as a replacement for farm workers deprives farmers of their jobs. Modern machinery, such as harvesters and reapers, employs one-man operation technology. This means that owners will spend more on machine maintenance rather than on manpower. Before the advent of machines, farmers relied on seasonal jobs per crop year, but now these job opportunities are limited or nonexistent. As a result, farmers are compelled to seek alternative employment to support their families. Farm mechanization significantly contributes to unemployment among farm laborers by replacing manual labor with advanced machinery, leading to financial hardship. This shift not only affects livelihoods but also diminishes communal unity, highlighting the socio-economic costs of agricultural modernization (Dilla et al., 2024).

On the other hand, 9 out of 45 respondents expressed a positive outlook on the use of farm machinery in tending agricultural land. For landowners, using farm machinery provides convenience and cost savings. Instead of paying wages for farm workers, purchasing farm machinery serves as a long-term, reusable investment for farmers.

Lastly, the issue of the Rice Tariffication Law (RTL) was also mentioned by the respondents. Five out of 45 respondents expressed how the local farmers were affected by this law. According to them, the local farmers have suffered significantly because of the low market price of palay or unhusked rice at P7.00 per kilogram. This low price puts local farmers at a great disadvantage, but it benefits the government’s aims to import rice from neighboring countries. As a result, farmers were unable to earn back their capital and were buried in bankruptcy due to unpaid debts.

## 4. CONCLUSION

In conclusion, the demographic profile of women farmers in Gabaldon reveals that they are predominantly married, young, and middle-aged adults, most of whom are tenants with extensive agricultural experience, often exceeding ten years. Despite facing significant challenges such as limited formal education and restricted access to resources, these women actively engage in a wide range of agricultural activities, including planting, tending crops, managing livestock, and marketing their products. Their resilience, resourcefulness, and adaptability are essential qualities that enable them to navigate the complexities of farming and maintain their vital roles in both the agricultural sector and their communities.

The findings highlight the importance of addressing the specific obstacles faced by women farmers. Rural women play a crucial role in agriculture and often encounter similar barriers, such as limited access to land, credit, and training. In the Philippines, women play a vital role in the agricultural workforce, making significant contributions to food production and processing.

To better support these women, the Philippine government, particularly local government units (LGUs) and policy-making bodies, as well as non-government organizations (NGOs) in Gabaldon, Nueva Ecija, should prioritize initiatives that provide accessible and relevant training programs. These programs should focus on enhancing skills in crop management, animal care, and marketing. Additionally, policies should aim to improve land tenure security for tenants and expand access to financial resources, technology, and extension services. Development strategies must also ensure the inclusion of women farmers in decision-making processes, integrating their perspectives and needs into agricultural policies and programs.

By empowering women farmers, policymakers can promote a more equitable and productive agricultural sector, contributing to local economic development and food security. The resilience and adaptability of these women are valuable assets that can drive sustainable agricultural practices and strengthen community resilience, ultimately benefiting society as a whole. Future research and policy initiatives should focus on addressing the identified challenges while leveraging the strengths of women farmers in Gabaldon. Collaborative efforts among local governments, NGOs, and community organizations are essential to enhance market access and promote sustainable practices, thereby addressing issues such as financial exclusion and limited access to training.

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**Transparency:** The author states that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

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