

# CULTIVATING FINANCIAL FREEDOM: UNLOCKING THE PASSIVE INCOME POTENTIAL OF ABACA FOR WOMEN, SENIOR CITIZENS, AND WORKING PROFESSIONALS

**ALADIN P. REPASO**

Research Division, Philippine Fiber Industry Development Authority, Regional Office No.9, Tiguma, Pagadian City, Philippines.

Department of Agronomy and Plant Breeding, Central Mindanao University, Maramag, Bukidnon, Philippines.

Email: repasoaladin@gmail.com

## Abstract

Women and older people are among the most vulnerable and marginalized groups, facing limited income opportunities, especially in agriculture. Given the current state of rising inflation, it is becoming increasingly challenging to earn enough income for a comfortable standard of living. Working on a farm combining abaca and coconut can be highly profitable. However, this type of farming requires a significant amount of labor that can restrict the involvement of women and seniors. Using interpretative phenomenological analysis, the study qualitatively describes the unique experiences of women, senior individuals, and working professionals in abaca farming. This study reveals that their engagement is primarily focused on less demanding responsibilities and mainly involves overseeing operations. As a result, they earn income through their indirect involvement in harvesting, which helps support various household needs, fulfill school obligations, and even enables them to provide funds to others.

**Keywords:** Elderly, Gender Equality, Interpretative Phenomenological Analysis, Natural Fiber, Qualitative Research.

**JEL Classifications:** Q10, Q12, Q16.

## INTRODUCTION

Agriculture continues to be one of the critical areas that propel the Philippine economy. According to the Philippine Statistics Authority (PSA 2023), the agricultural, forestry, and fisheries sectors earned PhP280.54 billion in 2021. Within various industry sectors, the cultivation of perennial crops accounted for the most significant portion of overall revenue, reaching PhP 116.26 billion (41.4%). Regarding the workforce, the agricultural sector employs 10 million individuals, with 7.75 million males and 2.25 million females (PSA 2018). Yet, a significant proportion (62.4%) of agricultural laborers belong to the impoverished demographic, with a majority having limited education and a higher prevalence of older and elderly individuals in their ranks (Patrick et al. 2019).

In the senior citizen data report of Cruz et al. (2019), the average age of older people is 69 years old, and females hold the numerical advantage, comprising 60% of the whole elderly population of the Philippines. A higher percentage of older males (63%) are married, whereas a majority of older females (56%) are widowed. Over 20% of older people experienced challenges in carrying out at least one of the seven essential activities of daily living. Generally, females tend to experience higher levels of functional difficulty than males. The three primary

income sources frequently mentioned are support from children within the country (58%), retirement benefits (42%), and employment (34%). Approximately 23% of elderly Filipinos reported receiving income from their agricultural activities. Considering their overall household income and expenditures, roughly half of them (49%) reported having difficulties meeting household expenses and growing up in what they considered low-income households. According to Rigg et al. (2020), aging is believed to be linked to a decline in farm productivity. Elderly farmers have lower productivity than their younger counterparts due to their reduced propensity to adopt modern technology. However, they also emphasized that the aging process does not exclusively cause a decrease in productivity; the availability of domestic and agricultural labor also contributes to decreased production.

Regarding gender differentiation in farming, women have contributed significantly to agricultural expansion and progress by participating in crop cultivation, animal production, fisheries, and natural resource management. Despite a reduction in the proportion of women workers in agriculture, they still make up a considerable portion of the workforce in this sector. On a global scale, they make up a significant proportion of the economically active population in agriculture (Patil et al., 2018). Women are crucial to all farm operations, from land preparation to commercialization. Women's agricultural work is affected by economic growth and agricultural modernization, which affect supply and demand. Urbanization caused a large influx of women from rural to urban regions, resulting in a shortage of female farm labor. At the same time, countries with low urbanization have many female agricultural laborers. Land tenure, commodity, and market economy integration affect female agricultural labor requirements (Wanjiru, 2021).

Both men and women are involved in different stages of agricultural value chains, but specialized gender roles in agriculture are prominent in the Philippines as Malapit et al. (2020) stated that wage discrimination is pervasive and persistent in the agricultural labor market since men earn more than women. Though women are involved in farming, a report from Mishra et al. (2017) showed that female-headed smallholder households are less efficient than male-headed households regarding rice productivity and profitability. This is because female-headed farm households spend more money than male-headed farm households do on variable expenditures like labor, seeds, and fertilizer. On the other hand, Malapit et al. (2020) reveal that when it comes to empowering high-potential commodities such as abaca and coconut, most women and men experience disempowerment.

Empowerment is lowest in coconut, and limited income control disempowered women, whereas lack of group membership and influential group membership disempowered men. In abaca, the lack of work balance affected women more than men. In both coconut and abaca, men were disempowered more by lack of group membership and influential group participation than women. This argument was also revealed by Pogoy et al. (2016), who stated that it is evident that female farmers took an active role in community affairs by representing their homes at all events. According to them, men's primary duty in the household has historically been farming. But in the modern day, wives and daughters of farmers cannot avoid working on the farm, particularly when there aren't enough male family members.

They valued farming highly and relied heavily on it for their family's income. Women must assist their husbands in tilling the ground and other related farming tasks even though they may need more strength or tolerance for the sun. They took on a double responsibility for household chores, particularly childcare and maintenance.

Drawing inspiration from the fact that perennial crops, including abaca (*Musa textilis* Née) and coconut (*Cocos nucifera* L.), generate the most revenue in the agriculture, forestry, and fishery sectors and also flourish as intercrops, this study emphasizes such crops. Coconut is grown in 3.6 million hectares by 2.5 million farmers in 69 provinces (PCA 2018). However, most coconut growers and their families struggle to live above poverty (Andriessse 2018). Diversifying coconut farms can help improve productivity, especially in places where there are old coconuts. As a shade-loving plant, abaca is a potential component of farm diversification. Abaca is endemic in the country.

Its fiber properties are naturally strong and are utilized in various industrial applications, making the country the leading abaca producer in the world trade. This crop thrives under forest trees and in agroforest ecosystems like coconut. Like coconut, harvesting is consecutively done every three to four months, beginning 16 to 24 months from planting. Harvesting abaca is one of the most intricate and essential activities in abaca production.

The process is labor-intensive and involves topping, tumbling, tuxying, fiber extraction, drying, and bundling before final sale. Fiber extraction can be manually done using a hand-stripping device or machine-assisted using decorticating or spindle stripping machines. Due to its intricate nature, harvesting abaca requires skills and hard work. Men are more extensively involved than women (Plenos 2022), particularly younger ones.

In the general context, income is a necessity for everyone. However, generating revenue by participating directly in agricultural activities may not be efficient for everyone, notably women and older individuals, particularly in the abaca value chains where labor demands are exceptionally high. Nonetheless, farming does not prevent women, older people, and working professionals from earning passive income, even if they do not actively participate in the labor-intensive process of extracting abaca. This study describes their personal experiences earning passive income from abaca to motivate and encourage others to engage in abaca farming to contribute to greening the environment and improve the economic situation.

## **MATERIALS AND METHODS**

This study used a qualitative research approach. This approach complements efforts to describe, understand, and interpret the experiences of abaca farmers, particularly about circumstances preceding and following abaca cultivation. It also has the potential to offer distinctive and valuable insights into perceptions, experiences, and behaviors (Cuthbertson et al., 2020), which is the goal of this study.

### *Participants and Locale*

Participants were selected based on the criterion that they should have cultivated abaca under coconut for at least two years. The criterion was grounded on the potential to obtain rich data, spread results to more audiences, and create more awareness considering the potential of coconut and abaca as an export commodity and the number of stakeholders involved in the coconut industry. The mandatory duration encompasses the harvesting period of abaca necessary in data collection, which spans from 16-24 months from planting before the first harvest, with subsequent harvesting every three to four months after that.

The selection process was determined by the Philippine Fiber Industry Development Authority Regional Office IX and X. Four locations were selected based on the substantial presence of abaca, which had been cultivated under coconut plantations. The specified areas are: (1) Brgy. Sibantang, Talisayan, Misamis Oriental in Region X; and for Region IX are (2) Brgy. Bolisong, Kumalarang, Zamboanga del Sur; (3) Brgy. Nanganangan, Tigbao, Zamboanga del Sur; and (4) Brgy. Romarate, Aurora, Zamboanga del Sur.

Sampling was done following the methodology outlined by (Rajasinghe 2020) for Interpretative Phenomenological Analysis (IPA) in qualitative research. According to that report, effective sample selection is crucial in qualitative research as it dramatically affects the quality of the results. Data relevance and richness matter more than participant number. Using a large sample to develop statistical representation lowers the ability to analyze individual coaching experience, undermining the purpose of adopting the IPA used in this study. In IPA, samples are carefully selected to be theoretically consistent with the qualitative paradigm.

The survey conducted by Roşca et al. (2021) stated that a range of 3–6 individuals would be adequate for an IPA investigation. Nonetheless, a total of 18 individuals took part in this study. Among the participants, five are senior citizens—two men and three women—seven are adult married women, and six are adult married men. Two of the senior citizens are widows, while the remaining three seniors are still living together with their spouses.

### *Data Gathering*

The study was carried out in 2023 between October and December. All participants were interviewed in-depth utilizing a semi-structured questionnaire. The interview was audio and video recorded, and a reflective notebook was also used to input essential notes and observations, which supplemented the data in the interviews. The knowledge and experience of the researcher who did the interviews in the aspect of abaca and coconut farming conditions and rural farms helped establish a connection with the participants, which allowed the smooth flow of conversation, expressively broadening the context of the outlined topic.

### *Analysis*

The interview responses were transcribed from audio and video records and notes, reviewed, and coded to extract themes from the research question. Nizza et al. (2021) characterized IPA as a well-established qualitative research approach that thoroughly examines participants' personal experiences, making it a suitable choice for this study. To achieve IPA, this study was

guided by the four criteria for obtaining excellence in interpretative phenomenological analysis as outlined by Nizza et al. (2021), which included creating an engaging story that unfolded, creating a forceful account based on experience and existential theory; closely examining the words of participants analytically; and paying attention to the convergence and divergence. Moreover, the Standards for Reporting Qualitative Research (SRQR) by O'Brien et al. (2014) was also adopted as a general guideline.

### ***Ethical components***

This study was conducted with an approved permit granted by the Institutional Ethics Review Committee with permit number 0656.s.2023 which ensured compliance with the research methodology and ethical principles. Before conducting the in-depth interview, a courtesy visit was made to the local officials in the vicinity of the respondents. The participants were presented with information about the research objective during the interview. Consent was obtained from the participants, granting permission to utilize video, cameras, and recorders and publish the resulting data.

## **RESULTS**

Three themes emerged from the analysis: (1) family income, (2) retirement income, and (3) awareness. The subsequent sections delineate the significance of abaca in terms of income generation and its impact on community adoption, taking into account age and gender.

### ***The importance of abaca to family income***

This theme explores the impact of abaca farming on the income of married adult participants. A married adult refers to a husband or wife still living together who has not yet reached the age of 60 and is not considered a senior. In this study, the husbands and wives described abaca as a reliable alternative source of household income. Bienvenido's statement eloquently encapsulated this contention.

*It's hard to make money these days. The presence of abaca has improved the situation by providing an extra source of income. Abaca requires only one initial planting, and then successive harvests can be made. Despite the modest income, the maintenance cost for abaca is relatively low. It truly helps a lot with our needs (Bienvenido).*

There is evidence that abaca provides income for the family; however, the use of the words "hard to earn money" and "income being modest" bears a feeling of struggle that abaca farming in this context is not simply easy and that the income gained is hard-earned money.

Despite this, Bienvenido's statement conveys that the income from abaca changed the participants' lives better than before, characterized by an improvement in their situation and helping a lot with their necessities. In addition, married women also reveal that the income derived from abaca covers family needs and educational expenses for their children.

Adela effectively highlights this point.

*Abaca helped us a lot. We can send our children to school, give them allowance... purchase household needs like rice, soap, food, school supplies, etc. (Adela)*

This statement demonstrates that Adela, as a wife, has a stake in the decision-making process about the income derived from abaca. The use of pronouns “we,” “us,” and “our” can be interpreted as Adela’s expression of ownership, indicating that she is part of the income from abaca. This shows her involvement in the abaca farming process but does not necessarily imply that she is the only one responsible for the task.

Wives can be observed participating in abaca farming to support their families. The story of Daylin best describes how a woman became involved in abaca cultivation.

*Currently, life is challenging as farm income is minimal for small-scale farmers like us who do not have capital, plus the cost of living has increased significantly. The revenue from coconut farming is insufficient due to the high labor costs and low selling prices. Therefore, there is a pressing need for a reliable and steady source of income. Although the government employs my husband as a job order employee, his income is insufficient due to the high inflation rate. Both of us must have income (Daylin).*

Her statement vividly depicts her concern about their current economic condition. The insufficient income due to high inflation urges her to seek additional income. She further said that, as a household wife, taking care of her children is not all she does; she also has to help earn income by managing their coconut and abaca farm.

*Aside from taking care of our children, I manage our coconut and abaca farms. Every four months, coconut harvesting is done. I only supervise the harvesting activities, including hiring a workforce for climbing nuts, consolidating whole nuts in the ground, extracting coconut meats, cooking nut meat, and transporting copra to the buyer...For abaca, harvesting is only done twice a year; all I do is communicate with the group of harvesters to do the work and then wait for my share of income, which is 40%. This is less hassle because I am not the one doing it, and I cannot harvest either... plus we do not apply fertilizer ...this system is way better because we have income than just sitting all day (Daylin).*

It is evident that she only performs managerial duties at the farm. Her admission that the tasks involved in harvesting coconuts and abaca are complex and outside of her capabilities leads me to believe that she was limited to supervising. The phrases “less hassle” and “do not apply fertilizer” underscored the ease with which she worked on the farm, allowing her to effectively gain an income from the farm and become a mother.

### ***Abaca as a livelihood for seniors***

Farming is undeniably a noble occupation, as the famous Filipino folksong says, “*magtanim ay di biro, maghapon nakayuko (planting is not a joke, spend all day bent over)*.” For Mrs. Modesta, a septuagenarian farmer who spends her whole life living on the farm, farming is a demanding endeavor but their only means of sustenance. At their younger age, rigorous planting of annual crops like corn is manageable, but working under the sun like before can be

tragic as they age. At 74, she had several bodily aches, and her energy levels declined. She only desired little physical activity, deviating from her previous work-oriented conduct. Slowing down from intensive farming may leave them struggling, especially for those who depend on farming for subsistence. She is grateful to Abaca for giving them some income at this age.

*It is only me and my husband now because my children are already married...I greatly appreciate Abaca because it provides us with income. Our involvement in the cultivation process is limited to weeding, while my son and his team handle the entire harvesting process and purchase the fiber ...At the time that we distributed our land to our children, we made sure that we retained 3 hectares with abaca and coconut.. this farm provides us income even though we are old and cannot already do rigid farm works. (Modesta).*

This extract presented how important abaca farming is in the lives of the senior couple. There is greater emphasis on how hard farming is, but there is also a highlight on how abaca and coconut farming is better for seniors. The phrase "it is only me and my husband" might be understood as an expression of doubt and a hint of despair, particularly in old age when one's children have moved on, and the demanding nature of farming may not guarantee one's livelihood. However, her statement, "We make sure that we retained 3 hectares with abaca and coconut," showed conviction that abaca and coconut provide them assured income.

Like Modesta and the married women, a senior widow grew abaca alongside coconut trees. Like them, she did not actively participate in the harvesting process. Instead, she just tapped a team of skilled harvesters responsible for harvesting her abaca. As a result, she received her portion of the income. She articulated the transformative impact that abaca had on her life.

*There is a significant change because before, I didn't have any centavo (brief laugh), but today, every three months, there is harvest. I always have money but cannot consume all my income; I also have income from my coconut... It is only me and my grandchild...Sometimes, when my son runs out of money for the wages of his people, he will lend money from me (short laugh). (Remedios)*

Abaca provides a sufficient source of income for a senior widow like Remedios. Her first brief laugh could be interpreted as a manifestation of happiness and satisfaction, following a transition from having no money to experiencing an abundance of cash. Her laugh gestures can be an expression of pride and joy. Despite the stereotype that older farmers become less productive and more of a burden, she defies expectations by becoming a dependable source of income, even for her children, because of abaca.

### ***Linking awareness to income and community transformation***

Farming is not among the most attractive forms of employment in the Philippines, especially for the younger generation. Like that generation, Mr. Timoteo also devoted his time to getting employed as a public school principal. However, 23 years ago, his interest in abaca farming developed alongside his teaching career when PhilFIDA organized a seminar on abaca production specifically for teachers. This kind of awareness made a significant transformation in his life and his community.

*Of all the teachers present, I am the only one who paid significant attention to the seminar. Over the weekend, I transported abaca planting materials from the central school to our remote location, which is situated at a considerable distance and has poor road conditions ...I established about 0.25 hectares, then gradually became 12 hectares at present... I was the sole initiator of abaca cultivation in our community. Only when people learned about my successful abaca farming and the cash it generated they began planting abaca. There are currently multiple abaca farms visible in our area as a result of my efforts. I have successfully obtained harvesting machinery for abaca and have hired many individuals. Thanks to PhilFIDA. (Timoteo).*

The scenario where only Timoteo paid significant attention to the seminar might be because he is also teaching in the same area where he lives and found the need and opportunity in their area for abaca cultivation, which connects his interest to the seminar. When comparing the adoption of abaca by the teachers and neighbors of Timoteo, it was seen that numerous neighbors chose to adopt because they could witness tangible evidence of its success on Timoteo's farm compared to the participants in the seminar. In this particular situation, Timoteo not only assumed the role of an educator at the elementary level but also served as a model for his community through teaching by example. Abaca provided him additional income besides his salary as a school principal and a way for him to effectively contribute to his community by providing livelihood and employment opportunities.

## DISCUSSION

This study aims to describe the personal experiences of women, senior citizens, and working professionals in earning passive income from abaca. It is the first qualitative research to focus on income from abaca across different age groups and genders using interpretative phenomenological analysis.

Results showed that abaca farming provided income to men, women, senior citizens, and working professionals. However, their involvement in abaca farming is restricted to their ability to function within value chains. While adult men participate in labor-intensive tasks like harvesting, women and senior citizens play a more supervisory role and perform lighter tasks. These findings conformed to the works of Plenos (2022), emphasizing the intensity of labor in abaca farming, allowing more men and younger people to be involved. According to her, women participated in planting, plowing the soil, and weeding, but men dominated the harvesting work. Moreover, she reiterated that even men dominated the decision-making process when selling abaca fiber. Still, after being sold, women kept their earnings and took charge of managing household income. Quisumbing et al. (2021) pronounced that the participation of men in the abaca value chains gets them more empowered than in non-farm work and wage employment. Since abaca farming requires a strong force and is labor intensive, being there with the task identified them as strong.

On the other hand, the remittance of farm income to the wife is a classic Filipino trait, which was also demonstrated in this study as well as in the study of Akter et al. (2017), describing women as having greater control over household income as they are primarily responsible for



managing daily household expenses such as groceries, clothing, and school obligations. Whether income is derived from the wife or husband or both, abaca farming plays a significant role in improving the lives of the abaca farm families by achieving household expenses such as those mentioned.

In cases where the husband engages in off-farm work, the wife is left in the rural villages to take care of the children and the abaca farm. Women in low-income households are under pressure to engage in agriculture and have few options for making a living (Asadullah & Kambhampati, 2021). Although this circumstance is typically restrictive, it presents a chance for women to become involved in abaca farming. The low-maintenance task of the abaca farm and the availability of concessional labor in abaca harvesting enabled women to perform lighter and supervisory farm work, thereby allowing them to earn an income while simultaneously attending to the needs of their households and children.

As we age, we lose physical strength, become more susceptible to diseases, experience physical limitations, and feel detached from family, work, and social circles. These situations highlight the senior citizens in the Philippines, which is the most marginalized and vulnerable sector. In some circumstances, older people become increasingly dependent and are often disregarded (Dadang & Mendoza, 2016). However, their engagement in abaca farming disproved the theory of them being dependent; instead, it provided them assured income that they could even continuously support their adult children. Though older people's physical strength is a bit restricted, their involvement in abaca farming is limited only to light work as women do.

Like women and senior citizens, working professionals also gained income from abaca in addition to their active income. The common factor that drives them to have passive income is the general practice of abaca farming, which involves low-maintenance activities such as weeding and no fertilizer and pesticide application (Calica *et al.*, 2024; Cortez *et al.*, 2015; Armechin, 2008). Furthermore, the involvement of concessioners in the abaca harvesting process allows the farm owner to receive a share of the income without the burden of actively participating in the operation. This presents an opportunity for the farm owner to focus on other tasks while the abaca farm is being run by others. Additionally, abaca planting is done only once, and successive harvesting is commonly practiced at least twice yearly (Cortez *et al.*, 2015).

It is evident from this study that although women, senior citizens, and working professionals obtained income from abaca, they did not actively engage in the labor-intensive process of harvesting abaca. This process involves several skill-requiring tasks, such as topping, tumbling, sheath disaggregation/tuxying, fiber extraction, drying, and bundling. Men engage in this process more than women (Plenos, 2022). Concessioners or harvesters play a vital part in abaca harvesting; without them, women, senior citizens, and working professionals would not be able to earn an income from abaca, and the abaca farm would be left unattended.

Though abaca cultivation provides a chance for passive income, it is also vital to know the availability of skilled harvesters in the area. This information is essential for women, senior individuals, and working professionals who plan to invest in abaca farms but lack the energy,

time, and competence to complete the intense abaca harvesting procedure. Lastly, abaca farming is an excellent opportunity for income generation for several stakeholders, even the vulnerable sectors. However, the fierce task of harvesting and the availability of skilled harvesters pose a risk to its viability. Therefore, it is recommended that the government spearhead the development of machinery and facilities to reduce the chain of harvesting works and allow harvesting to be easy for greater sustainability.

### Acknowledgment

Sincere appreciation to the Department of Science and Technology-Science Education Institute (DOST-SEI), the Philippine Fiber Industry Development Authority (PhilFIDA), and Central Mindanao University for the scholarship support. To Dr. Raquel Salingay, Dr. Maria Estela Detalla, Dr. Ma. Stella Paulican, and Dr. Myrna Pabiona for their guidance. To Mr. Zabdriel Zacarias, Mr. Eugene Galela, Mr. Mark Lloyd Ytang, Ms. Fedelyn Espiritu, Ms. Lynn Dagohoy, Ms. Angelita Lanzado, Mr. Keven Badon, Mr. Felix Nepomuceno, Mr. Rowill Fortich, Mr. Jurey Cris Ponio, Mr. Ken Valenzuela, and Mr. John Luar Pinero for the support during the data gathering. And to all the local government officials and respondents involved in this study, many thanks.

### Conflict of Interest

“The author declares no conflict of interest.”

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