

# GENDER INTEGRATION IN COOPERATIVES

PHILIPPINES



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**Gender Integration in Co-operatives**  
**Report of the Country Survey**

**PHILIPPINES**

**By**

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# **Human Resource Development Project international Cooperative Alliance**

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## INTRODUCTION

The ICA Regional Office for Asia and the Pacific (Earlier called South East Asia) launched a special Women's Programme during the Women's decade (1975-1985). This programme, headed by a Women specialist, had been able to create an awareness and conditions for enhancing women's participation in co-operatives.

The Programme in particular achieved success in the areas of influencing cooperative authorities to provide positive legal environment for women's participation in cooperative leadership and business. Many co-operative movements established women's committees at various levels and also incorporated representatives in their management committees. Many training activities were organised at the national and regional levels by the Women's Section of the ICA ROEC.

However, due to the financial constraints faced by the ICA during the mid-eighties, the Regional Women's Programme as well as many other programmes had to be curtailed. After completion of the restructuring process, we are now in a position to look back and start re-thinking on the gender issues with a new outlook.

The concept of Women in Development (WID) has undergone substantial changes during the eighties. When the feminist movement was subject to re-assessment, many new WID approaches have emerged. Approach of gender planning has become popular at present with a broader concept of gender. This change is also due to the results of evaluation on the women's position in the society after the UN Women's Decade. Many have felt that the approaches introduced during this period have either become obsolete or have not shown results as expected in the process of global socio-economic changes. Therefore, UN agencies as well as many international NGOs have revived their WID programmes, keeping gender issues in mind.

As for the co-operative movements in the Region, the same situation is visible. Many co-operative movements continue to adopt the WID strategies introduced in nineteen seventies. Therefore, it has become vital to access the current WID situation in co-operatives in terms of concepts, strategies and the cost benefits of the

existing programmes. Any future planning for WID programmes or Gender Planning mechanisms in co-operatives should be based on such an evaluation.

The Human Resource Development Project, established in 1990 by the ICA incorporated gender issues as a priority field. With a view to launch an effective programme in the future, a study has been undertaken covering 14 countries in Asia and the Pacific, which are representative of developed and developing economies. The studies have been carried out by specialists on gender issues on a common format and guidelines provided by the ICA ROAP. These country studies would provide a macro level situation in the respective countries.

The country study will form an important basis for future planning for the ICA ROAP and for respective countries. I am happy that we are able to share the findings of the country studies with those who are concerned with gender issues in cooperatives. The ultimate hope we have is that the gender integration in cooperatives would bring about more productivity and strength to them by utilising human resources to the optimum.

I would like to thank the country researchers, cooperative movements and the staff of the HRD project at the ICA ROAP for undertaking the ground work for future gender programmes in cooperatives.

*New Delhi*  
*August 18, 1992*

**G.K.Sharma**  
Regional Director

## FOREWORD

This publication series of country studies on Gender Integration and Women in Cooperatives covers 14 developed and developing countries in Asia and the Pacific. On the other hand, the studies are representative of open, mixed and centrally planned economies.

The country research had the following objectives :

- to assess as to what extent the gender integration has taken place for economic and social development and the activities of cooperatives of the country given,
- to assess the level of participation of women in decision making and activities in co-operatives,
- to compare the level of socio-economic developments of a given country with gender situation,
- to identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on co-operatives,
- to identify critical areas for future strategies for promoting gender awareness and gender participation, resulting in gender integration in co-operative development,
- to create awareness among the authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in co-operatives.

The ICA ROAP engaged the services of competent and independent researchers through the national co-operative unions and some of them through other sources. A format was designed and used in order to ensure the conformity to the set of objectives laid down and to facilitate the data processing process. The methodology consisted of data from primary sources, authoritative documents and interviews by random samples.

We have tried to analyse the data collected through country reports and identify

common features as well as special features in the region in the field of gender integration in co-operatives. We have also attempted to highlight the common and contradictory conclusions made by the researchers. A Regional Overview of gender integration has been published separately embodying these summaries.

Our sincere expectation from the publication of the country studies and the overview is to create an awareness of all co-operative movements and governmental and inter-governmental agencies to assess the present gender strategies in co-operatives and improve upon their planning mechanism for ensuring the equal participation of gender in co-operative development.

I would like to thank all country researchers who undertook the task within a short time and with limited resources and sources of information. National level co-operative organisations and the ILO Co-operative Project in Indonesia supported the project through consultation and their resources. We appreciate their common interest for the cause.

Mr. P. Nair, Desk Top Publisher and Secretary of the HRD Project, did the computer-based DTP work. Mr. S.S. Kukkal, a renowned artist in Delhi prepared the cover page. Document Press made the printing job very attractive. I would like to note our appreciation to them for their devoted work.

New Delhi  
August, 1992

**W.U.Herath**  
Advisor-Human Resource Development



## PREFACE

'Since the United Nations decade on Women in Development, the emphasis given to gender issues has died down. However, the problems remain the same or has shown a stagnated improvement as shown by many feminists'.#

Aware of this, the International Cooperative Alliance, as indicated in its ICA Policy Document of Cooperative Development and also in its development strategy, has given higher priority to gender issues in cooperatives.

In keeping with this policy, the International Cooperative Alliance Regional Office for Asia and the Pacific (ICA-ROAP) intends to undertake activities in the field of gender participation and integration in cooperatives during the next 3 year development period starting from 1991/92.

Due to the non-availability of comprehensive data on the present status of gender issues in cooperatives, ICA-ROAP has decided to conduct an in-depth survey on the gender participation and integration in cooperative development in the developing as well as developed countries in the Region.

The survey's objectives are:

- \* To assess as to what extent the gender integration has taken place for economic and social development and the activities of cooperatives of the country given.
- \* To assess the level of participation of women in political, social and economic decision-making and productivity.
- \* To assess the level of participation of women in decision-making in the societies and activities in cooperatives.
- \* To compare the level of socio-economic development of a given country with gender situation.
- \* To identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on cooperatives.
- \* To identify critical areas for future strategies for promoting gender awareness and gender participation resulting in gender integration in cooperative development.
- \* To assess the level of awareness among authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in cooperatives.

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# *A statement given in the COOP DIALOGUE (Vol. 1, No. 1, June 1991, p. 22) - a magazine of the International Cooperative Alliance Regional Office for Asia and the Pacific, in its news item on the ICA-ROAP survey on gender participation and integration in cooperative development.*

The survey findings will be discussed at a Regional Workshop which will lead to new strategic planning in gender issues in 1992. In the Philippines, the survey report on Gender Integration and Women Participation in Cooperative Development has been prepared by the country researcher designated by the ICA-ROAP, Mrs. Ma. Teresita P. Jamias, Human Resources Development Officer of the Cooperative Union of the Philippines.

The research work has been undertaken keeping in mind the survey objectives set by the ICA-ROAP. To the extent possible, all appropriate authoritative original and secondary sources have been referred to for data collection. Authorities on the subject from cooperative, government and non-government organizations have been consulted and interviewed and other feasible ways of securing reliable information such as referring to studies, reports and surveys conducted by local and international organizations and national research organizations were utilized.

Much of the information contained in the report have been taken from: (1) the Philippine Development Plan for Women - 1989-1992, which was formulated through the efforts of various government agencies and non-government organizations as a companion plan of the Medium Term Philippine Development Plan (MTPDP), 1987-1992; (2) the doctoral dissertation entitled "Leadership Determinants of Cooperative Productivity" by Sr. Marietta P. Demelino, SFCC, May 1990; (3) the feature article on the Philippines in the "Overview of Domestic and International Factors that Influence the Development Process in ADB Member Countries", Asian Development Outlook, 1990, published by the Asian Development Bank, April 1990; (4) "Comparative Country Studies on Social Development Situation, Trends and Policies", Vol. 2 - Philippines and Republic of Korea, 1990, published by the United Nations Development Program - Economic and Social Commission for Asia and the Pacific (UNDP-ESCAP); and the paper entitled "State of the Cooperative Movement" by Dr. Florangel Rosario Braid, Chairperson, Cooperative Foundation of the Philippines/President, Asian Institute of Journalism which is based on a study prepared for the Food and Agriculture Organization by the Cooperative Foundation of the Philippines and the Asian Institute of Journalism.

The researcher's efforts in completing the research were facilitated by the generous support of individuals inside and outside of the Philippine Cooperative Movement as well as by Philippine governmental agencies and cause-oriented groups/organizations.

Quezon City, Philippines  
1991

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To Ms. Leony Samson of the Women's Desk of the National Confederation of Cooperatives, for her kindness in furnishing information and printed materials on NATCCO's Program for the Enhancement of Women's Involvement in the Cooperative Movement and on the concepts and workings of the Asian Women's Cooperative Forum (AWCF).

To Ms. Sharon Cabusao, Director, Commission on Women's Economic Development/GABRIELA (National Women's Coalition of Organizations), for her views and insights on issues affecting women and for her assistance in securing added information and materials on said issues. Her commitment and dedication to the advancement of women in society has been a source of inspiration.

To Ms. Marianne P. Jamias, for her graciousness in volunteering her help in obtaining data/statistics from relevant government agencies, namely, the Department of Health, the Department of Social Welfare and Development, and the Department of Education and Culture, and in gathering information on the output of the Seminar with the theme: "The Filipino Women's Guide To Winning Elections in the 90s" organized by the Women in Nation Building (WIN).

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To the officers and staff of the Regional Cooperative Unions and Provincial Cooperative Unions, for their cooperation and support in securing needed information. Their dedication and commitment towards the advancement of the Cooperative movement have served as inspiration.

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## General Features of the Philippines

**Geographical Setting :** The Philippines is an archipelago consisting of more than 7,000 islands and islets stretching almost a thousand miles from north to south. The land surface is 114,830 square statute miles and is criss-crossed with mountains and drained by small river systems. Volcanic in origin, the mountain ranges “form the circuit and watersheds of the Pacific basin of the earth’s surface.”

**Coastline :** Aside from the ruggedness of the land mass, the Philippines has an irregular coastline that extends to about 10,850 statute miles, twice as long as that of continental United States. Such irregularity results in contours that make for numerous fine harbors and landlocked straits. Manila Bay, which has an area of a little more than 700 square miles and a circumference of 120 miles, is one of the finest natural harbors in the world. All big islands and a host of small islands have natural harbors that can accommodate large ships. In stormy weather, these harbors, located strategically from north to south, have been the refuge of ships in distress.

**Products and Natural Resources :** The Philippines is rich in natural resources that are as yet largely undeveloped. Its fertile plains and rich valleys produce diverse crops a few of which are produced for export and the rest for local consumption. Rice, the staple crop of the country, is produced largely in the Central Plains of Luzon, but the total production is not sufficient to meet the ever increasing demand of an exploding population. The still primitive way of agriculture is one of the causes of the failure of the Philippines to produce enough rice for export. However, a breakthrough in rice production was made during the first four years of the late President Marcos’ administration when the so-called “miracle rice” was developed.

Other products, however, have been raised for export. Copra, abaca, gums, resins, rubber, and sugar have found ready markets abroad. Lumber, minerals, and metals have been exported in large quantities to swell Philippine exports to an average of about P 800,000,000. Mining, which is a basic industry, produces more than 700 million pesos worth of minerals. Metallic minerals, such as copper, gold, silver, iron, lead, zinc, manganese, and chromium are exploited for their commercial value, while the non-metallic minerals like salt, coal, clay, asbestos, sulphur, gravel,

limestone, and gypsum are so far not yet exploited for large-scale export. It is suspected that oil is present in some Philippine sites, but attempts to locate these sites have so far been unsuccessful.

The Philippine forests, which cover some 40,000 square miles, produce timber for local consumption and export. Philippine hardwoods are known the world over. However, in recent years, senseless and unscrupulous timbermen have practically denuded the forests, with the result that the water supply of the lowlands has been tremendously lessened and the number of trees considerably reduced.

**The People :** The Filipino belongs to a mixture of races, although basically he is a Malay. Centuries of cultural and commercial contacts with the countries of Asia and almost four centuries of domination by Western Powers have made the Filipino comparatively sophisticated. There is in him a blending of the East and the West, so that his character exhibits curious contradictions which foreigners are apt to misunderstand. Doubtless, the Filipino at the coming of the Spaniards was brown-skinned like his Malay forebears. With Spanish colonization, however, there appeared a kind of Filipino who was obviously the result of the not-so-licit relations between the conqueror and the conquered. This light-skinned and high-nosed Filipino multiplied with the coming of the Americans. The inter-marriage between the Filipino and the foreigner, particularly the white, led to a class known as the mestizo class, also humorously called the "mestizoisie." In Philippine society, it is well to distinguish the types or classes of mestizos. When one says mestizo, the obvious implication is that the person spoken of is Spanish-Filipino. All other half-breeds are qualified by the nationality of their parents. Thus, a Filipino with an American father or mother is called an American mestizo; with a Chinese father or mother, a Chinese mestizo; with an Indian father or mother, an Indian mestizo, and so on down the line.

**Common Traits of the People** - It is difficult, if not impossible, to define what a Filipino is. All that can be done is to pick out some traits common to the average Filipinos and to separate those that are obviously Spanish or American. The common traits are probably basically Malay and characterize the Filipinos as a people, for example, his hospitality, very close family ties, respect for elders, loyalty to a friend or a benefactor, etc.

### **Filipino Culture and Modernization: Stereotypes and Reality\***

There are a number of stereotypes of Philippine culture. The first stereotype is the subsistence outlook. Rural values have been alleged to deter enterprise (Guthrie,

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\* Source: "Comparative Country Studies on Social Development Situation, Trends and Policies," Vol. 2., 1990 published by the UNDP-ESCAP, pp. 138-139

1970). Barrio folk, it is said, may express a desire for a surplus, but in actual practice, they are content with simply "getting by," or barely meeting daily needs. This is related to the alleged value of leveling. The term refers to the prevalent tradition to keep all members of a community at the same level. Community members do help out those in want; but at the same time they block the path of those who are striving to get ahead. For example, those who build larger houses become subject to gossip and ridicule. It is perceived that good is limited: one succeeds only at the expense of someone else. This leads to conformity to an average level of performance.

Another stereotypical rural value is the fear of failure. Watched by envious neighbours, innovators are vulnerable to ridicule if their schemes collapse. Even their families are constantly reminded of past failures. An alleged related belief is non-probabilistic thinking. This refers to the tendency to regard an endeavour as either a total success or a total failure. The idea of averaging results across many trials is alien, according to the conventional wisdom. Hence, if the new rice strain fails to improve yields on the first crop, it is no longer tried. Respect for elders is a positive value, but it is stereotyped as carried to an extreme in the rural setting. The youth may be less willing to innovate, hesitant that this may be perceived as a criticism for the ways of the elders. Further, the older members of the family make nearly all the important decisions, and this is said to compound the difficulties of young innovators.

The two following questions have been asked: "How valid are the stereotypes of Filipino value?" "Are the hypotheses which have been handed down from the top supported by empirical data from the bottom? A survey of public opinion in Metro Manila in March 1988 reveals some interesting points with respect to cultural values.

One stereotypical Filipino value is supposed to be "extreme family centeredness." This was dealt with by the survey test statement: "Most Filipinos are capable of breaking the law for the benefit of their friends or relatives." Public opinion on this was evenly divided, with 38 per cent agreeing, and 37 per cent disagreeing. The data indicate that putting the family above the law is not a dominant trait among Filipinos, although it has a significant presence.

The alleged passivity of Filipinos was examined by the test statement, "Filipinos are used to being commanded by high government officials and so they just follow without question." The survey found that 29 per cent agreed, and 47 per cent disagreed, implying that Filipinos do not feel that they obey blindly.

The alleged "to each his own" trait was examined by the statement "Filipinos easily sacrifice their personal benefit for the sake of the common interest." Fifty-one per cent agreed and 22 per cent disagreed, revealing that this trait was dominant in public opinion.

In sum, the survey results do not support the view that Filipino culture is basically regressive. Interestingly, it found that only the upper class caters to the stereotype view. On whether Filipinos put the family above the law, the upper class score was 45 per cent agreeing, 27 per cent disagreeing. On the matter of blind obedience, the upper class's respective agree-disagree scores were 39-27. And on the matter of sacrificing for the common good, the upper class score was 30 per cent agreeing, 39 per cent disagreeing. In contrast, the opinion scores among the lower classes all had the opposite pattern, a faith in the strength of Filipino character. Perhaps, the upper class considered the term "Filipinos" as referring not to them, but to the common people. On the other hand, the lower classes may have identified themselves as the Filipinos in the survey statement and thus denied that they were morally weak.

On culture and modernization, it has been asked whether the steady osmosis of international culture to the Philippines easily produce modernization. The UNDP-ESCAP Studies provide the following answers:

First, there may be a wide difference between lifestyle and style of work. While Filipinos can imitate the West's Office interiors, they tend to remain traditional regarding punctuality, time management, order and objectivity.

Second, the dichotomy between the modern and traditional sectors cannot quickly disappear, since the modern sector cannot fully absorb the manpower of the traditional sector. The informal sector in the cities absorbs much of the labor shed by the traditional sector. The informal economy is not a negligible or transient phenomenon; on the contrary, it is quite large and autonomous in the Philippines (Bautista, et al., 1988). This sector harbors traditional value and customs and acts as the channel for the ruralization of the city. Hence even Metro Manila is pervaded by provincial culture.

Third, policy biases against the agricultural sector still exist. Prices, tariffs and terms of trade are still unfavorable to the farmer (Philippines, Updated Plan, 1988). The urban-rural wage gap remains large. Therefore, even successful farmers are likely to leave the fields and look for urban jobs. In such a scenario, progress may not lead to the modernization of the rural sector.

Fourth, an alleged quirk of Philippine-style capitalism is the emergence of the class of "rent-seekers." (Alburo et al., 1985). The term is a euphemism for the corrupt officials and parasites, who have neither entrepreneurship skills nor the work ethic, but get away with manipulating personal relationships with government contact. Such behavior is definitely not conducive to modernization. As this retarding culture of dependence is copied by the lower classes from the rent-seeking elite, a socialization of dependency occurs, which further hinders the spread of modernizing influences.



**National Language :** Due to both official policy and popular consent, the use of Filipino as a national language will spread widely by the year 2000. This has positive implications for cultural integration, literacy and education, and the empowerment of the poor.

In 1971, more than 60 per cent of Filipinos were able to use Filipino (modified Tagalog, the tongue of Metro Manila); almost two-thirds of these were not native speakers of Tagalog. This indicates that the vernacular of the capital could eventually be assimilated. By those who use other languages. A 1980 national survey showed that Tagalog was spoken in 2,552,561 households, or 30 per cent of the total, as against English, which was used in only 5,756 households or .07 per cent (Nekoodast, 1987).

The most recent national survey concerning the language issue (Ateneo de Manila, 1989) confirms that Tagalog has indeed become more accepted by the population. It is spoken by 83% of the people, read by 88 per cent, and understood by 92 per cent. General use of Tagalog thus exceeds by far the use of Cebuano, the language with the second-highest incidence. English falls far below the other regional languages in acceptance (Table 1).

Literacy surveys were conducted in the early 1960s in the eight major linguistic regions in the country. The findings indicated a consistently higher percentage of literacy in Filipino than in English. Children could thus become literate faster in Filipino than English, promoting early resolutions that Filipino become the medium of instruction.

**Table 1: Incidence of Spoken, Understood, Read and Written Languages, February 1989**

	Percentages of total respondents		
	Tagalog	Cebuano	English
Language spoken	83	40	42
Language spoken at home	37	23	6
Language understood	92	41	51
Languages read	88	37	49
Languages for writing	82	36	44

*Source: February 1989 survey, Ateneo de Manila University.*

## The Philippine Economy\*

The Philippines achieved economic growth of about 6 per cent on the average during 1988 and 1989. There are, however, underlying weaknesses in the economy. These include the debt burden, slow implementation of policies and programs relating to infrastructure, agrarian reform and population growth. There has also been slow progress in bringing about various structural reforms, especially in monetary, industrial, trade and exchange rate policies. Compounding these difficulties were political problems underscored by the attempted military coup in late 1989. Said event shook business confidence and disrupted what was commonly seen as a steady, even if slow, economic recovery process. Although its impact in economic performance in 1989 was negligible, the unfavorable effects were felt in 1990.

Economic growth in 1990 was expected to be marked by lower than the earlier official forecast of 6-6.5 per cent as the negative effects of political disturbances were felt. Beyond 1990, the outlook hinges on the speed with which political uncertainty is removed and investor confidence renewal during 1990. Another essential condition for stronger and more sustained recovery of the Philippine economy is the establishment of a more coherent economic framework within which the above-mentioned weaknesses can be tackled.

### Recent Trends

*Growth, Investment and Employment* - The recovery of the Philippine economy which began in 1986 accelerated in 1988 when GDP grew at 6.2 per cent. Although consumption was the main force behind this expansion, investment grew in strength towards the latter part of 1988 as additional capacity had to be created because unused capacity that had emerged during recession years had been largely utilized. In 1989, economic performance was somewhat less buoyant with GDP growth being just 6 per cent.

*In the Agricultural Sector* - With a growth rate of 4 per cent, agriculture, led by

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\*Source: *Asian Development Outlook 1990*, Asian Development Bank, April 1990.

food crops, livestock and poultry, did better in 1989 than in the previous year. A rise in yield per hectare resulted in a remarkable increase in corn output, while high domestic demand, higher prices and a 20 per cent increase in the US import quota led to a large increment in sugarcane production. The growth of coconut output was adversely affected by typhoons while the forestry subsector experienced a decline of over 8 per cent, partly as a result of the selective ban on logging. However, the ability of the agricultural sector (which still constitutes about a quarter of aggregate output) to improve its performance continued to be hampered by policies that tend to penalize agriculture. These include the high exchange rate, restrictive monetary policy and fiscal incentives favoring industries.

The sector is also hampered by continuing inadequacies in the supply of credit to small farmers and in the availability of rural infrastructure. Efforts to deal with these problems include the allocation of public expenditure for the maintenance of rural roads and the construction of small scale irrigation systems. The supply of rural credit is expected to improve as a result of the program for restructuring of rural banks and the provision of government funds to support guarantees for private rural banking.

*In the Industrial Sector* - The industrial sector, accounting for about a third of GDP, grew by 7.1 per cent as against 8.5 per cent in 1988. On the one hand, the private construction subsector showed remarkable growth in response to a surge in demand for commercial and residential units, with the latter having been facilitated by the greater availability of housing loans. The construction boom, in fact, resulted in a shortage of cement, necessitating imports. On the other hand, growth in manufacturing slackened off to 6.9 per cent from the rate of 8.9 per cent recorded in 1988 owing to weaker consumer spending, lower exports and higher interest rates which raised production costs. Moreover, bottlenecks in power, transport and communications constrained growth. For instance, power shortages hurt a number of industries especially textiles, garments, plastics and publishing.

*In the Services Sector* - The services sector, which accounts for roughly 40 % of GDP achieved a growth rate of 6.4 per cent in 1989, slightly ahead of that in 1988.

*Investment* - Consumption spending grew by 16 per cent in nominal terms in 1989, slightly less than in the previous year. Gross fixed capital formation increased by 31 per cent, suggesting improved confidence in the economy during the greater part of the year. Relative to GDP, gross capital formation rose to 18.8 per cent in 1989, while the domestic saving ratio decreased to 17.4 per cent. An important part of capital investment was in durable equipment (especially in the transport sector), the inadequacy of which had become a major bottleneck. There was also a dramatic increase in the number of private cars, but the increase in public conveyances for

mass transit lagged far behind, resulting in a transportation crisis. The inflow of \$986 million in foreign direct investment in 1988 was far more substantial than that recorded in 1987 but it fell back somewhat to \$853 million in 1989. Capital inflow from Taipei, China accounted for more than a quarter of the total. The entry of foreign investors into the local stock market was also quite noticeable in 1989. Despite a package of incentives, growth in foreign investment on the whole has been slower than expected, reflecting lower confidence on the part of foreign investors in the Philippines relative to other countries in Southeast Asia.

*Investment and Economic Policy* - While investment incentives are, by and large, competitive with those countries, the Philippines has lagged behind in the implementation of policy reforms, such as industrial deregulation, privatization, and in the streamlining of bureaucratic procedures that face investors. Hence, it would appear that investment incentives, such as tax holidays, are no substitute for the fundamentals of a favorable investment environment.

**Table 2: Major Economic Indicators: Philippines**

		1987	1988	1989	1990	1991
Gross Domestic Product	% change	4.7	6.2	6.0	5.0	6.2
Agriculture	% change	1.0	3.5	4.0	2.6	3.7
Industry	% change	7.8	8.5	7.1	6.1	7.8
Services	% change	6.9	6.3	6.4	5.6	6.4
Gross Domestic Investment	% of GDP	16.0	17.3	18.8	18.5	21.9
Gross Domestic Saving	% of GDP	17.5	18.1	17.4	18.7	19.2
Gross National Saving	% of GDP	16.8	17.7	16.6	18.2	18.4
Resource Gap	% of GDP	1.4	0.7	-1.4	0.2	-2.7
Inflation Rate	% change in CPI	3.8	8.7	10.6	12.0	9.0
Merchandise Exports	\$ billion	5.7	7.1	7.6	8.4	9.7
	% change	18.1	23.7	8.0	9.9	15.0
Merchandise Imports	\$ billion	6.7	8.2	10.8	11.9	13.7
	% change	33.6	21.1	32.4	10.1	15.1
Trade Balance	\$ billion	-1.0	-1.1	-3.2	-3.5	-4.0
Current Account Balance	\$ billion	-0.5	-0.4	-1.4	-1.8	-1.4
	% of GDP	-1.4	-1.0	-3.1	-3.7	-2.6
External Debt	\$ billion	30.1	29.4	28.5	30.1	31.0
Debt-Service Ratio	%	39.0	32.2	27.0	29.4	26.0

Sources: Government of the Philippines, National Statistical Coordination Board, "The National Income Accounts of the Philippines," mimeo (Manila, various issues); World Bank, World Debt Tables, 1989-

*Employment* - The employment situation worsened in 1989 and the unemployment rate moved up slightly to 9.2 per cent. Also, underemployment at 32 per cent remained almost as high as in 1988. Reducing unemployment continues to be a difficult problem in the face of modest economic growth and rapid expansion in the labor force. Because of the government's efforts to promote rural development and the flow of investment to some regions (especially Cebu, Davao, Cagayan de Oro and Roxas regional urban centers), there was a noticeable decline in unemployment in these areas which, however was matched by an increase in unemployment<sup>1</sup> in Metropolitan Manila. The share of Metro Manila in total investment fell from 51 in 1986 to 45 per cent in 1988 and declined further in 1989. Labor policy reforms had a favorable effect on employment and also resulted in fewer strikes in 1989 than in the preceding year. Nevertheless, unemployment remains a principal concern as it directly relates to the poverty problems. Although official data show a decline in the incidence of poverty from 59 per cent in 1985 to 49 per cent in 1988, poverty is still pervasive.

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<sup>1</sup> See Box 1 - "Regional Development Experience in the Philippines" from ADB's analysis.

### Box 1. "Regional Development Experience in the Philippines"

As in many other developing countries, regional development has been a major policy objective of the Philippines for a long time. Policy measures to pursue this objective have taken various forms, such as industrial location controls in Metropolitan Manila, investment incentives, infrastructure policy, establishment of export processing zones, integrated area development, and urban growth centers. Evaluations of these measures, however, have indicated, inter alia, that (i) the location controls were fundamentally unsound; (ii) the choice of location for export processing zones was based not so much on economic grounds but rather on political considerations; (iv) integrated area development projects may take more time before they can have a perceptible impact; and (v) sufficient resources may not have been allocated to designated growth centers. Furthermore, the desire of the previous administration to make Manila a "metropolis of international stature" may have diverted scarce investable funds away from the regions, making Manila even more attractive to labor and industries.

It has also been argued that Metro Manila's long-developed central-place functions (in education, communications, modern facilities and services) largely explain its strength and attractiveness. Studies have shown also that macro-economic and sectoral policies, including trade, industrial and agricultural policies, have exerted a potent spatial bias in favor of Metro Manila since the 1950s, rendering explicit dispersal policies in the late 1960s and 1970s largely ineffective. Thus, the policy goal of regional development along with the virtual inefficacy of corresponding policy instruments have kept spatial and locational issues in the forefront of the development policy debate.

In the 1980s, no substantial achievements towards regional development in the country were made, perhaps partly because of macroeconomic adjustment efforts that were required during the latter part of the decade. Nonetheless, there have been a number of encouraging indications of regional growth during the last two years. Observers suggest that these developments owe little to any well-planned strategy of the government but rather to the desire of firms to take advantage of profit opportunities that have arisen in regional urban centers, such as those in the provinces of Cebu, Davao, Misamis Oriental and Bulacan. These urban centers have largely accounted for the decline in Manila's share of new investment from more than half in the mid-1980s to just over a third at the close of the decade. This phenomenon has also resulted in a relative improvement of the employment situation in the provinces over that in Metro Manila.

Investors choose location mainly on the basis of four major criteria: (a) access and transport; (b) electrical power; (c) information and communication; and (d) physical plant space requirements. Yet, the government seems to continue to rely upon fiscal incentives for the location or relocation of industries in the regions outside Metro Manila despite studies which show that these incentives tend to be ineffective, unnecessary and very costly. While the government has paid attention to roads and other public works in rural areas, much more needs to be done to redress the long standing neglect of the infrastructure requirement in these areas.

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Source: "Overview of Domestic and International Factors That Influence the Development Process in ADB Member Countries", *Asian Development Outlook 1990*, April 1990.

*Budget, Money and Prices* - The budget continued in deficit in 1989 (about P 18 billion) although revenue collection exceeded its target. Contributing to the deficit were debt-service payments and an increase in capital outlays. Public construction expenditure reversed from a 5 per cent contraction in 1988 to a growth in real terms of over 10 per cent in 1989. To some extent, this can be attributed to the government's efforts at speeding up project preparation and implementation through the Common Fund Scheme and the Cabinet Action Committee on Implementation Assistance.

The deficit had to be covered by the sale of government securities (Treasury bills) as new money inflows from official and commercial sources had not been programmed for the 1989 budget. This domestic borrowing had considerable influence on interest rates and money supply. The Central Bank also raised interest rates by borrowing heavily from commercial banks through reverse-repurchase agreements to dampen inflation and support the weakening peso. At the beginning of the last quarter of 1989, Treasury-bill rates had risen to 23 per cent although these were declining towards the end of the year.

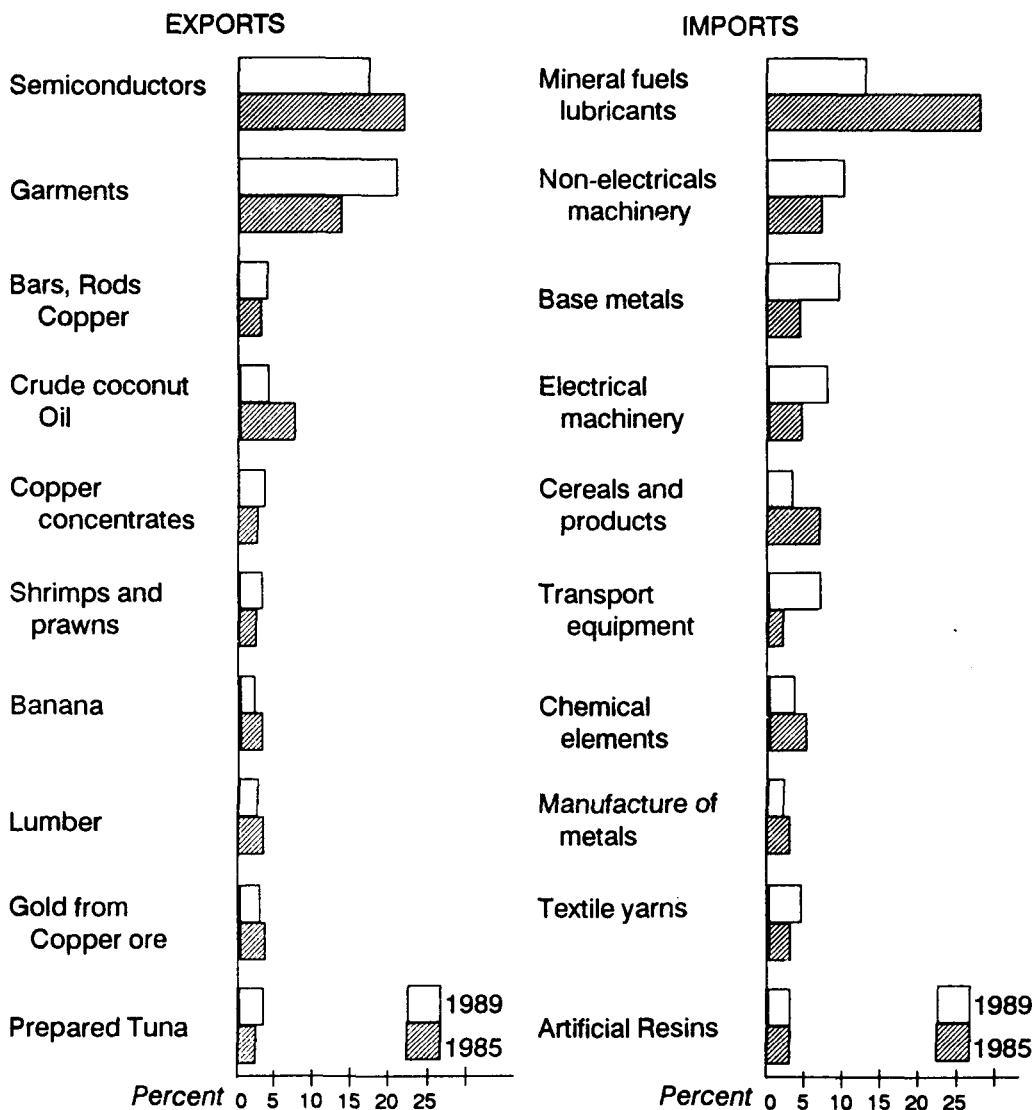
To reduce liquidity, the Central Bank also raised the reserve requirement on long-term deposits from 9 per cent to 20 per cent resulting in a surge of the interbank call loan rate to as high as 90 per cent in September 1989. Money supply growth averaged 17 per cent in 1989, up from 14 per cent during the preceding year. The inflation rate which rose to 10.6 per cent from 8.7 per cent in 1988 was considerably above the inflation target of 8 per cent set under the Memorandum of Economic Policy with the IMF. Apart from the influence of the fiscal deficit, the high inflation rate was exacerbated by bad weather which led to price increases for several food products. Other cost-push factors were the rising cost of petroleum products and electric power. At the same time, wage and salary increases had both a cost-push and a demand-pull effect on inflation.

Infrastructure bottlenecks and insufficient investment which has been affected by restrictive monetary policy combined to intensify inflationary pressure. Inflation in turn, has resulted in the erosion of real incomes, leading to demands for higher wages. Apart from the effects of the budget deficit and debt servicing, interest rates have been kept high because of wide margins between commercial bank lending and deposit rates, with the latter also discouraging saving. Such margins reflect the high degree of concentration and monopoly power in the financial sector. Barriers to entry in the commercial banking system have hurt the rural sector even more because of the scarcity of credit from rural banks.

*Exports and Imports* - Export growth slowed down to 8 per cent in 1989 from 24 per cent in the preceding year. Semiconductors, garments and other manufactures continued to be the leading export items. The growth of imports, on the other hand, rose to 32 per cent from 21 per cent in 1988. The divergence in growth rates resulted

in a trade deficit of about \$3 billion, which was virtually triple that of 1988. The surge in imports was largely caused by huge increases in imports of capital goods (58 per cent) and intermediate goods (21 per cent) in response to the growing investment demand. Moreover, the high rate of exchange of the peso together with import liberalization also tended to encourage consumer goods imports.

**Figure 1. Structure of Merchandise Trade: Philippines**



Source: Government of the Philippines, National Statistical Coordination Board, "The National Income Accounts of the Philippines," mimeo (Manila, various issues).



The poorer export performance in 1989 is attributable to a combination of factors. These included the slower expansion of world trade and the continued influence on export competitiveness of import substitution policies and the high value of the peso. Data on real effective exchange rates for some Asian countries from 1981-1988 indicate that the Philippines improved its price competitiveness relative to Taipei, China and Korea and was largely on par with Thailand and Malaysia, but lost its competitiveness vis-a-vis Indonesia. In 1989, because of a large inflation differential between the Philippines and the other countries and despite a small nominal depreciation, the peso in fact appreciated in real effective terms.

Non-merchandise trade showed a surplus of \$898 million in 1989 owing to the workers' remittances which increased to \$930 million from \$874 million in 1988. It is reported that if all remittances were to flow through official channels, the total could easily be more than twice as large. Despite the non-merchandise trade surplus, the current account deficit was close to \$1.4 billion, more than three times that of 1988.

*Foreign Debt* - External debt outstanding declined from \$29.4 billion in 1988 to \$28.5 billion in 1989. Debt service payments in 1989 amounted to \$3.2 billion, 68 per cent of which was in respect of interest. The debt-service ratio declined to 27 per cent in 1989 from about 32 per cent in 1988. The government's debt strategy is aimed at minimizing net resource transfers by reducing outflows. Notwithstanding this objective, the economy suffered a net resource outflow of about \$1.5 billion in 1989, only \$400 million less than in 1988. The decrease was made possible by new loan commitments which, along with foreign direct investment, yielded a balance-of-payments surplus of about \$718 million in 1989, a 40 per cent increase from that in the previous year.

*Economic Prospects* - Assuming no change in monetary and fiscal policies, economic growth in 1990 is expected to slow down further, a contributing factor being a slightly less buoyant global economy. At best, GDP growth in 1990 will be about 5 per cent.

To the extent that plant capacity expands and infrastructure constraints are eased, economic growth could rise to about 6 per cent in 1991.

Growth of total consumption will be brisker at more than 14 per cent in nominal terms while investment is projected to increase by about 22 per cent. The investment/GDP ratio is projected to rise from 18.5 per cent in 1990 to 21.9 per cent in 1991; correspondingly, the domestic saving ratio is expected to increase from 18.7 per cent to 19.2 per cent, leaving a wider saving-investment gap in 1991.

If interest rates and inflation remain at levels similar to those in 1989, the industrial sector is likely to grow at a modest pace of 6.1 per cent in real terms in 1990,

picking up to 7.8 per cent in 1991. Manufacturing growth will probably be in the 6.5-7 per cent range over the next two years. Industrial growth could be greatly improved with deregulation and the dismantling of barriers to entry in major cartelized industries, such as vehicles, shipping cement and flour, among others. In this connection, there have been calls for a thorough review of the system of investment incentives, which have been seen as largely unnecessary, ineffective and costly.

With the higher support price to be extended to rice farmers, agriculture is expected to maintain annual growth of 3-3.5 per cent in 1990-1991. This outcome could be improved with exchange rate adjustment and reforms in monetary and fiscal policies among others, which would remove the biases or implicit penalties against agriculture.

The services sector, meanwhile, is projected to grow by about 6 per cent per annum in the next two years in line with the general expansion of the economy.

Private investment may continue to be affected by uncertainty. Projects that were started in 1989 are expected to proceed in 1990; those that have been in the pipeline could be delayed, while those in the planning stage may be deferred. As for public investment, the intention is to proceed with an approximate 50 per cent increase in capital outlays in 1990 to deal with infrastructure bottlenecks, especially those related to power, transport and communications. Consumption spending is projected to slacken to just under 14 per cent growth in nominal terms.

In the face of slower growth in the formal sector, employment in the informal sector is likely to expand faster partly because of employment creation effects in this sector of excess labor supply in the economy generally. This implies higher underemployment, while open unemployment will probably rise to double-digit levels, given the rapid growth of the labor force. Greater emphasis on the development of small/medium-scale industries would help alleviate the employment problem. Also, if the government's rural development strategy, including the agrarian reform program, is more intensively pursued, there could be faster employment generation and poverty alleviation in rural areas.

*Budget* - A large part of the 1990 budget is programmed for capital expenditure. Thus, development expenditure is targeted to increase by 50 per cent in 1990 and 21 per cent in 1991, while current spending will increase by only 6-9 per cent per annum over the next two years. The revenue requirement to cover the increase in capital outlays is to be met by stronger enforcement and better administration of tax laws, and the implementation of new revenue measures. These include an increase in excise duties on cigarettes and alcoholic products and the restructuring of forest charges from the current fixed rates of ad valorem rates of 20 per cent of actual

market price per cubic meter. The budget deficit is projected at 13 billion, representing about 1 per cent of nominal GNP. In 1991, with increased economic activity, the government expects to raise sufficient revenue to trim the deficit to P 7.5 billion.

The Philippines has one of the lowest tax/GNP ratios in East and Southeast Asia. Further reform of the taxation system could result in higher revenue, while making the taxation system more progressive. There is also much room for more effective collection of taxes. Moreover, the tax on interest income could be treated as a withholding tax rather than a final tax, which favors the affluent since their marginal tax rates are much higher than the 20 per cent currently being collected as final tax. Measures of these kinds would ease the fiscal constraints, allowing the government more freedom to maneuver in its expenditure, interest rate and exchange rate policies.

*Money and Prices* - Monetary policy may continue to be tight with money supply growing at only 12 per cent in 1990, and interest rates averaging about 19 per cent. Such high interest rates derive largely from the policy of issuing high-yielding Treasury bills to finance the budget deficit and to stabilize the value of the peso. In 1991, money supply may be allowed to grow at 13 per cent in line with the projected higher level of economic activity. Inflation is forecast to stay at high levels - perhaps 12 per cent - in 1990, given higher oil prices and a depreciating currency. Inflation could ease somewhat in 1991 with expanded economic capacity and a lower budget deficit.

*External Trade and Payments* - Export growth in 1991 is expected to reach 15 per cent as a result of improved productive capacity. Given import growth projected at a similar rate, the trade deficit will increase by \$0.5 billion to \$4 billion. The current account deficit, on the other hand, is expected to fall, with some increase in remittances, to \$1.4 billion. The prospects for the external sector could be improved by a more accommodating exchange rate policy. A lower value for the currency would encourage more efficient import substitution as well as stimulate exports especially for those items in which the NIEs have become relatively uncompetitive.

The debt-service ratio is projected to reach 29 per cent in 1990, but drop to 26 per cent in 1991 if the debt-reduction program is successfully pursued. Foreign direct investment is likely to be restrained in 1990 while investor confidence recovers, but has the potential of rising more strongly after 1990, provided that infrastructure bottlenecks are eased and bureaucratic procedures related to investment approvals are streamlined. Unless larger investment flows are attracted, the economy could experience net resource out flows over the next two years.

*Some Conclusions* - Though in 1989 economic growth in the Philippines was

close to what it had been in 1988 some fall-off began to be evident as capacity limits were reached, the benefits of additional investment had yet to emerge, and export growth decelerated. In 1990, the decline in economic growth is likely to continue as investment growth is checked by high interest rates, agricultural output is affected by drought, and the external environment is generally less conducive to export growth. The decline in the growth rate could be aggravated if uncertainty about political conditions lingers. Some recovery can be expected in 1991 though the extent of that recovery will depend not only on increased investor confidence but also on the vigor with which economic reforms that have been initiated are pursued and further extended.

The scope for further policy reforms ranges across most sectors of the economy. Policy towards infrastructure needs to be more forward looking so that its provision precedes rather than follows the emergence of demand. Deficiencies in power, transport and telecommunications continue to restrict growth opportunities. In the area of trade, while liberalization has been initiated, more needs to be done to secure the removal of import controls and the establishment of a more rational tariff structure. Further, a more flexible exchange rate policy could enhance the competitiveness of exports and reduce import demand. The agricultural sector would also benefit and the incentives for foreign direct investment would be improved. However, currency depreciation needs to be preceded or accompanied by fiscal restraint (reduction of the budget deficit) so that inflation does not erode the resulting gains in competitiveness.

In the financial sector, reforms are needed to reduce intermediation costs, lower lending rates to encourage investment and raise real interest rates on deposits to attract savings. Greater freedom of entry into the banking system would help to make the financial sector more competitive. In the industrial sector, there is a need to strengthen the competitive environment by the breakup of monopolies and cartels and to eliminate restrictive practices. In agriculture, greater speed and resolve are required in the implementation of the agrarian reform law which should improve equity in wealth and income distribution.

## Population

The population of the Philippines has been estimated at 58.7 million as of 1988. It is conservatively expected to swell to 64.3 million within the following five years.

The current growth rate lies approximately between 2.6 per cent to 2.8 per cent per year, the highest within ASEAN. The gradual drop in the rate for the 1970s was due to a slight decrease in the birth rate plus a constancy of the death rate.

The slack in the lowering of birth rates is because of:

- (a) the rise in the ratio of females in childbearing ages,
- (b) decrease in the average age at marriage, and
- (c) only a slow drop in marital fertility. The last is connected to the setback during the 1980s of official efforts to promote contraception.

Dominating any prospectus of the future of the Philippines is the treat of a bursting population, which limited resource may not be able to sustain. Even now, overpopulation is a significant contributor to the problem of domestic poverty in the country. (World Bank, 1988)

The Population, Resources, Environment and the Philippine Future (PREPF) Research Consortium of 1975-1977, DAP/UP School of Economics & UP Population Institute analyzed Philippine population trends, summarized its implications and projected its levels and composition for the year 2000. The variables of nuptiality, fertility and mortality were instrumental in those forecasts.

The PREPF panel used two contrasting hypotheses in forecasting trends in nuptiality. The moderate hypothesis assumes that Filipinos will be marrying at later ages, with the mean age for the year 2000 at 3.8 per cent higher than the 1970 age at marriage, or less than a year's delay. For the low hypothesis, the age of marriage rises much faster: 11 per cent higher than the 1970 level, or a delay of about two years. Regarding fertility, PREPF assumed that the fall in fertility during 1968-1973 will continue until 2000.

PREPF likewise used two hypotheses for mortality. The high mortality version is more conservative, as it assumes less progress in improving conditions which affect life span. Progress is not assumed to be uniform in all regions, however. On the other hand, the low mortality scenario assumes a steep decline in mortality, so that Filipinos would live to the mean age of 71.5 years by the century's end.

Also considered are migration movements within and between regions. It is perceived that these trends will become very significant towards the year 2000. The PREPF forecasts assume that the patterns observed in the 1960s and 1970s will continue until regional development campaigns become substantially effective. The predicted populations for the country are presented in tables 3.1 and 3.2.

If (a) the fall in fertility noted during 1968-1973 continue, (b) a life expectancy of 67.9 years is attained, and (c) nuptiality rates are moderate, then the total Filipino population will be 83.8 million by 2000. This corresponds to a 98 per cent rise from the 1975 figure. This is the "high" population growth scenario.

On the other hand, assuming low fertility and a fast rise in the age of marriage, or low nuptiality, the population will reach 64.1 million or 52 per cent more than the 1975 level. This is the "low" scenario.

If (a) fertility declines according to the 1968-1977 rate (medium fertility), (b) the age of marriage rises moderately (moderate nuptiality), and (c) life expectancy reaches 67.9 years, then the total Philippine population would reach 73.4 million. This is the "medium" scenario.

In 1977, NEDA demographers re-estimated the population parameters for a perspective plan; the resulting range in population was 64-84 million. The width of the range only serves to underscore the importance of the underlying assumptions regarding fertility, marital age and other factors. Therefore, policies can play a crucial role in determining future population scenarios, and government must pay special attention to them.

The updated NEDA (1988) population projections are shown in the following Tables 3.1 and 3.2. Thus, the latest official population forecast for 2000 is 71-77 million. The range has narrowed simply because 2000 is closer to the present than it was in the mid-1970s.

**Table 3.1 Philippines: Years of Average Life Expectancy at Birth under Low and High Mortality Assumptions, 1990-2000**

	1990-1995	1995-2000
Low	69.6	71.5
High	66.8	67.9

Source: Philippines, PREPF, 1980.

**Table 3.2 Philippines: Population Projections under various Assumptions, 1990-1995, 2000**

	(Thousands)		
	Low	Medium	High
1990	60,671	61,480	61,894
1995	66,416	68,424	69,447
2000	71,320	75,224	77,209

Source: Philippines, NEDA, 1988 Statistical Yearbook.

**Table 3.3 Philippines: Demographic Profile for the Year 2000**

Population Characteristics	High pop. growth	Medium pop. growth	Low pop. growth
Birth rate	31.14	25.90	19.36
Death rate	6.12	6.36	6.57
Annual growth rate (%)	2.74	1.97	1.29
Age structure implications			
% under 15	38.93	33.79	27.47
% 15-64	56.60	62.25	67.99
% 65 and over	3.47	3.96	4.53
Average age	24.61	26.75	29.23
Dependency ratio implications	73.61	60.65	47.04

**Table 3.3 Philippines : Demographic Profile for the Year 2000**

Population Characteristics	High pop. growth	Medium pop. growth	Low pop. growth
Expectation of life at age 20	52.30	52.30	52.30
Assumed average number of children born to women by age 50	4.30	3.03	2.06

Source: *Philippines, PREPF, 1980.*

**Table 3.4 Philippines : Population Distribution in the Year 2000**

	In Thousands	% of Total
Rural	41,591	52.8
Urban	37,179	47.2
Towns	11,736	14.9
Cities	9,642	12.2
Metro Manila	15,801	20.1
Total	78,770	100.0

Source: *Philippines, PREPF, 1980.*

**Table 3.5 Population by Sexes\***

All Ages	Male	Female	Total
Under 1	42,070,660	21,276,224	20,794,436
1 - 4	1,213,577	623,585	589,992
5 - 9	5,267,189	2,700,837	2,566,352
10 - 14	6,330,637	3,249,452	3,081,185
15 - 19	5,681,852	2,895,474	2,786,378
20 - 24	4,950,580	2,454,432	2,496,148
25 - 29	3,837,688	1,893,903	1,943,785
30 - 34	2,982,466	1,491,032	1,491,434



**Table 3.5 Population by Sexes (contd.)**

All Ages	Male	Female	Total
35 - 39	2,329,462	1,163,945	1,165,517
40 - 44	2,210,770	1,112,361	1,098,409
45 - 49	1,728,675	874,089	854,586
50 - 54	1,478,256	751,499	726,757
55 - 59	1,151,010	582,974	568,974
60 - 64	914,420	469,678	444,742
65 - 69	791,910	408,277	383,633
70 - 74	494,986	253,244	241,742
75 - 79	372,737	194,129	178,608
80 - 84	143,186	72,170	71,016
85 and over	86,429	38,969	47,460
	104,830	47,112	57,718

**Table 3.6 Population by Age Group and Residence**

Age Group	URBAN		RURAL		Both Sex
	Male	Female	Male	Female	
5 - 9	1,122,039	1,064,761	2,274,643	2,144,003	4,418,646
10 - 14	1,039,809	1,037,817	1,996,213	1,876,065	3,872,278
15 - 19	952,727	1,132,432	1,614,121	1,556,361	3,179,482
20 - 24	888,681	1,049,272	1,321,627	1,328,644	2,650,271
25 - 29	782,995	844,610	1,135,293	1,091,266	2,226,559
30 - 34	633,093	635,751	887,989	841,748	1,729,737
35 - 39	463,478	466,744	764,44	724,661	1,489,149
40 - 44	394,109	403,255	652,099	628,043	1,280,142
45 - 49	301,660	316,836	523,358	518,632	1,041,990
50 - 54	248,296	266,286	437,461	434,700	821,161
55 - 59	182,143	206,896	346,348	359,173	705,521
60 - 64	144,975	168,822	296,051	299,648	591,699
65 - 69	116,312	138,383	232,958	230,683	463,641
70 - 74	74,945	86,088	141,091	138,180	279,271
75 and over	78,480	96,247	151,264	151,710	302,574

\* Data as of 1988 from the National Census and Statistics Office

**Population and Marital Status** - Changes in rate and age of marriage affect the level of fertility and mortality. They also affect labor force participation, urban-rural distribution, school attendance, number of families and other socio-economic phenomena,

Over 33.83 million persons who were 10 years old and over, more than half married; 44.79% were never married 3.96% were widowed; 0.54% were divorced or separated. There is discrepancy in data which might be due to misreporting especially by unmarried women with children who reported themselves married. It is also possible that husbands who were contract workers abroad might have not been counted when the census was undertaken.

About 67.13% of the married were between 20-24 years of age, 30.02% were 45 years old and over, while 2.85% were teenagers. For the never-married persons, 70.60% were between 10-19 years of age at the least nos. (0.62%) belonged to the age group 65 years and over of the divorced or separated persons, 50.67 percent were registered to be between ages 25-44 years, with the greatest proportion (13.86%) belonging to the age group 25-29 years.

**Table 3.7 Distribution of disabled persons**

Type	Male	Female	% of both sex to Total Population
Blind	-	-	- 2%
Crippled	-	-	- 2.5%
Deaf & Dumb	-	-	- 2%
Mentally Retarded	-	-	- 2.5%
Others	-	-	- 2%

Source: *Philippine Association for the Retarded (PAR) Philippine Foundations for Mental Retardation (PFMR) Philippine Association for the Deaf (PAD).*

## Health\*

There are some positive trends for health status at the national level. Among these is the continuing rise of life expectancy at birth from a mean of 56 years (1970) to 63 years (1985). The infant mortality rate was 41.8 per 1,000 live births in 1982, an impressive drop since 1972 when it was tallied at 67.9.

While the mortality rate is dropping, there are substantial regional differences, with rate higher in the less developed areas (Herrin and Bautista, 1986). Life expectancy at birth was high at 66 years in Metro Manila but dismal at 52 years in Western Mindanao.

The decline in mortality is a small consolation, given that morbidity rates are very high. Health Department reports suggest that a substantial number of illnesses could have been prevented by greater access to medicines and adequate improvements in health delivery and sanitation. The leading diseases are not only preventable but are also highly related to poverty (Tan, 1987).

The infant mortality rate (IMR) among mothers in farm families was triple that for mothers in professional, administrative or managerial occupations. The IMR was 52 per 1,000 birth for mothers with some college education, and 118 for mothers with no year of schooling finished. Women with 3 to 4 offspring displayed an IMR 30 per cent higher than those with only 1 to 2 children. This is true for both urban and rural areas.

Furthermore, inadequate sanitation is evident from the very high prevalence of infections parasitism among pre-school children.

Breastfeeding declined in prevalence and duration in the decade 1973-1983. Moreover, it fell among younger mothers and among women with merely primary education. This pattern held for all regions except Metro Manila. Campaigns geared

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\* Based on the 1985 Food and Nutrition Research Institute (FNRI)'s survey. The FNRI surveys are conducted only about once every five years.

to encourage the practice have reached only the older, urbanized and highly educated females (World Bank, 1988).

Other than breastfeeding, the most important preventive care channel is immunization. Present rates are still discouraging. According to the present Medium Term Development Plan, only 30 per cent of infants were fully immunized in 1986.

The percentage of all deaths with medical attention has been gradually shrinking. In 1983, merely 30 per cent of reported deaths enjoyed medical attendance, compared to 33 per cent six years before. The share of births with medical attendance climbed from 49 per cent in 1977 to 57 per cent three years later, with no improvements since then. In 1983, only 57 per cent of births had medical attention, with the rates ranging from 34 per cent in Bicol to 93 per cent in Metro Manila. Medical care was evidently correlated with rising urbanization; it is clear that access to medical treatment was more limited in the countryside than in the cities. In 1979-1981, just 34 per cent of rural births benefited from medical attendance, in contrast to 71 per cent of urban births.

Maternal care for the lower classes is supplied mostly by traditional midwives, hilots, instead of professional medics, which may be a factor in poor birth outcomes. The share of low birth weight newborns who received medical attention was 19 per cent in 1978 and 15 per cent in 1984.

In general, health services are supplied by public and private hospitals, rural health units (RHUs), barangay (village) health stations (BHS), private physicians, myriad non-governmental organizations (NGOs) and traditional hilots (Ramos-Jimenez and Chiong-Javier, 1986).

In 1986, there were 1,949 hospitals, 30 per cent of them public. Of all hospitals, half were oriented for primary care, mostly privately owned. These are relatively modest institutions with limited facilities and treatment ability.

The hospital bed capacity per 10,000 population was 15.9 in 1986, down from 16.9 in 1984 and from 17.5 in 1982. The peak was in 1980: a ratio of 18.2. About half of these beds were in private hospitals. However, these beds were unevenly distributed across the country. They were highly concentrated in the National Capital Region (Ramos-Jimenez and Chiong-Javier, 1986).

The RHUs and BHSs are more widely scattered across the nation than hospitals. However, they are more accessible to people living near major towns and roads. The least accessible type of government health personnel are nutritionists, with a ratio of 1:86,000 people (1985), then dentists with 1:48,000, and then sanitary inspectors with 1:28,000. The ratios are less extreme for nurses (1:5,245), midwives (1:582) and physicians (6,423) (World Bank, 1988).

Such low ratios of health workers to population are partly caused by the drain in manpower to foreign jobs. This is in turn due to low compensation within the government sector (Quesada, 1987).

Public health expenditures take up a relatively minor proportion of total spending compared to that for private health. Health care expenditures (HCE) in the formal sector amounted to an estimated P 14.5 billion (1985). The government accounted for 26 per cent and the private sector, for 74 per cent. During 1981-1985, real HCE dropped by 9 per cent because of the recessionary decline in government spending.

**Table 4.1 Philippines: Population to Hospital Bed Ratio by Region, 1982-1985**

	1982	1983	1984	1985
Philippines	575	612	591	607
National Capital Region	208	240	228	234
Ilocos	652	645	666	685
Cagayan Valley	691	779	760	778
Central Luzon	789	782	884	903
Southern Tagalog	790	809	771	800
Bicol	751	816	784	785
Western Visayas	954	953	960	1,048
Central Visayas	658	661	667	690
Eastern Visayas	1,042	1,062	1,018	1,040
Western Mindanao	989	947	916	921
Northern Mindanao	629	674	610	625
Southern Mindanao	675	713	596	618
Central Mindanao	856	850	795	798

Sources: *Philippines, Department of Health and National Statistics Office.*

*Nutrition* - The most recent estimate per capita food supply comes to 1,050 grams per day, providing some 2,200 calories.

Official annual food balance sheets reveal that per capita food supply has increased creditably over the years. Save for 1980-81, the data show an yearly increase in daily per capita availability beginning 1972. When these figures are compared to recommended nutrition ranges, it is evident that average sufficiency levels grew markedly (Table 4.1)

**Table 4.2 Philippines : Sufficiency of Available Food Supply, 1960-1985**

Year	Grams per day	Grams Sufficiency [%]	Calories per day	Calories Sufficiency [%]	Protein grams/day	Protein Sufficiency [%]
1960	814	80.9	1,782	89.1	43	88.7
1971	966	96.0	2,123	106.2	55	112.3
1975	1,094	105.4	2,290	112.6	70	136.3
1980	1,410	128.8	2,290	131.1	69	133.2
1985	1,275	116.5	2,214	108.8	60	115.9

Source: *Philippines, Food Balance Sheets of the Philippines.*

As the FNRI data reveal, the patterns for food distribution were not encouraging. Nutrition did not improve for disadvantaged sectors during 1978-1982. It must have become even worse during the recession of the mid 1980s (Mangahas and Barros, 1986).

Surveys in Metro Manila in 1982 and 1985 showed that per capita food energy consumption dropped from almost 1,800 kcal to merely 1,740 kcal. A shrinking proportion of the populace reached safe (at least 10 per cent above minimum requirements) dietary levels. Furthermore, a growing fraction became borderline cases of food adequacy (Mangahas and Barros, 1986).

The 1982 FNRI national survey data on per capita nutrient intake show large variations among social groups. Nutrient intake adequacy is much less among low-income households, farm workers, fishermen, semi-skilled and unskilled laborers. The same is common among families with poorly educated mothers and those with many children.

Important micronutrient deficiencies are found in iron, iodine, and Vitamin A. The lack of iron is linked to the high prevalence of anemia. The 1982 survey revealed that the highest anemia rates were to be found in infants (53 per cent) and pregnant mothers (35 per cent).

The most alarming nutritional problem is malnutrition prevalent among pre-school children (Table 4.3). During 1982-85, for children aged 0-6 years, the ration meeting normal weight for height and height for age requirements fell while the totals and proportions of those wasted (low weight for height) and stunted (low height for age) rose. The share of children both stunted and wasted increased.

**Table 4.3 Philippines: Trends in Weight-for-Weight, Height-for-Age and Weight-for-Age of Undernourished 0-6 years old Children, 1978-1985**

Year/Source	No. of Subject	Weight for Height <85%	Height for Age <90%	Weight for Age <75%
1978 (FNRI)	3,400	13.8	n.a	22.2
1982 (FNRI)	3,615	9.5	20.6	17.2
1984 (NNC)	3,440	13.3	25.2	20.5
1985 (NCC)	3,243	14.3	24.8	22.0

Source: *Philippines, 1978 and 1982 National Nutrition Surveys, FNRI (1981, 1984) and National Nutrition Council.*

It is evident that those with few resources are chronically malnourished. This includes small farm owners, the rural landless, informal sector workers and others. These group's intake lies beneath 90 per cent of standard norms, even as their occupations require vigorous activity.

## Literacy and Education

Equity in access to education and training opportunities and enjoyment of their benefits is guaranteed by law as provided for in Article XIV of the 1987 Philippine Constitution, Section 3.3 of Batas Pambansa Bldg. 232, and Executive Order 117. These non-discriminatory legislations greatly contributed to the close parity in literacy rates between the sexes.

### *Literacy rate as of 1980:*

Male	:	83.9 percent
Female:		82.8 percent

### *School Attendance Rates:*

Primary Age Pupils	:	96 percent
Secondary Age	:	54 percent
Post Secondary Technical Vocational (17-24 year school population)	:	3.5 percent
College Level Age	:	12.9 percent

The supply of teachers is adequate, as shown by the teacher-pupil ratio. Official estimates for 1986 record the following:

### *Teacher-Pupil Ratio:*

Elementary Level	:	1:32
Secondary Level	:	1:36
Technical and Vocational Schools	:	1:35

Quality education is lacking, however, and this is understandable from the view of compensation. Teachers are reputedly the lowest paid professionals in the Philippines.

In general, the system is troubled by two related difficulties: inequities in the distribution of services among classes and sectors, and the declining standards of



education in the public schools (Herrin, 1986). Thus, poverty is the central factor here; the poor have less access to quality education since the public school system is lacking in resources.

The unequal distribution of opportunities at the primary school level arises fundamentally from the differences in quality inside the public school system. Inequity at the high school level mirrors both inequality among public high schools and the relatively low access of the poor to private high schools. Public high schools servicing lower-income groups have, in parallel, lower expenditure per pupil, lower quality and yet higher tuition fees than their national and city counter parts. The private high schools are of higher quality, but access is limited to those who can afford the tuition.

Private sector colleges account for 78 per cent of all enrolments at the tertiary level. While state universities and colleges (SUC) incur greater costs and yield superior quality, they charge much lower tuition than do their private counterparts.

The following is an analysis of school attendance in relation to income (MEO Household and School Matching Survey (1982-83) as cited in World Bank, 1988):

- School attendance is greater among the high income strata.
- There is a strong direct correlation between attendance and income, especially at the secondary level.
- Equity at the tertiary level is a significant issue for the lower classes, as an insignificant proportion of the lowest three deciles graduate from high school.
- There is practically universal attendance among youths 7-10 years of age, in urban and rural areas, for all income strata.
- At ages 11-12 enrolment rates of the rural poor drop to 86 per cent.
- For age group 13-14, while almost all of the three upper deciles of urban and rural children still go to school, only 75 per cent and 65 per cent, respectively, from the lowest two deciles are enrolled.

Survey data released by the Department of Education in 1988 reveal that:

- Fully 40 per cent of students in primary school do not finish the 6th grade.
- Only 10 per cent of all students who start primary schooling finish high school.
- Poverty is the prime reason, for the youth are compelled by their circumstances to seek work.

*Budget for Education* - The Education Department has been enjoying a growing budget: from P 8.6 billion in 1986 to P 12.8 billion in 1987, and to P 15.9 billion in

1988. However, the education budget pales in comparison to the debt servicing budget. It is thus not surprising that the Government is hard pressed to protect public school teachers from economic deprivation.

*Non-Formal Education* - The non-formal education program of DECS, particularly in functional literacy, has been focusing on women and children in the rural areas. Its 1986 outputs showed that female participation in the functional literacy and livelihood skills development programs was higher than that of their male counterparts. The National Manpower and Youth Council (NMYC) training outputs show a progressive rise in the annual proportion of female beneficiaries to the total during the years: 1985 - 45 percent; 1986 - 48 percent; and 1987 - 56 percent. Female trainees are attracted to the areas of service skills training, cottage industries, and sales and clerical related work.

*Efforts Towards Elimination of Sexism in the School Curricula and in Learning Materials* - During the second half of the UN Decade for Women, the DECS began introducing at all levels of education innovations focused on the elimination of sexism in the school curricula and in learning materials.

At the elementary, work education was included in the curricula as a common learning area for boys and girls. The same was done with home economics and livelihood education in Grades IV to VI. Civic and culture textbook adopted concepts and visuals showing both sexes doing the same tasks. At the secondary level, practical arts subjects were integrated in the classes of both sexes. Meanwhile, initial efforts were made toward the conversion of male/female-exclusive schools into co-educational institutions. In 1984, the National Commission on the Role of Filipino Women (NCRFW), DECS and six public and private schools established the possibility of integrating sex role concepts in the school syllabus, especially at the elementary and secondary levels.

## Employment\*

Attempts to measure the degree of unemployment were impeded by statistical manipulation for some time. Starting in 1977, two changes in the definition of unemployment were made: the increase of the minimum working age cut-off from 10 to 15 years and the shift of the survey reference period from the past week to the past three months. With such a long reference period, a survey respondent needed only one hour's employment in the past three months to be listed as employed.

The distortion in definition made it virtually impossible to detect the spread of unemployment in the early 1980s. Underemployment became the more significant indicator: it leaped from 21 per cent in 1980 to 26 per cent in 1982 and then rose further to 30 per cent in 1983 and 36 per cent in 1984 (Mangahas and Barros, 1986).

The reference period was revised back to one week after the new Government came to power in 1986. This made a significant difference of about 5 points for unemployment and a massive difference of up to 15 points for underemployment. On the average, the Philippine labor force grows by about 600,000 to 700,00 per year, or at a rate of about 3.2 per cent. There have been fluctuations in the growth of the labor force due to shifts in the estimated labor force participation rates. There was a most unusual change in 1984, when the urban force grew by 1.7 million while the rural force fell by 1.1 million. Apparently there was a pronounced move by workers from the rural to the urban areas following a sharp decline in economic activity.

**Table 6.1 : Unemployment by Sex, 1983-1985**  
(One quarter reference period: % of the Labor Force)

	Total	Males	Females
1983	5.4	3.6	8.2
1984	7.3	5.2	10.6
1985	7.1	5.4	9.9

Source: Tidalgo and Herrin, 1986

\* "Comparative Country studies on Social Development Situation, Trends and Policies", Vol. 2. - Philippines and Republic of Korea, 1990. Published by the UNDP-ESCAP.

There has been a notable increase in the labor force participation among women and among the young between 15-19 years of age. The female labor force participation rate (LFPR) grew by over 8 percentage points over the past decade. The average number of workers per family increased from 1.8 in 1971 to almost 2.0 in the 1980s. As income and job opportunities of the traditional family breadwinner were lost, more wives and daughters sought work outside the home, most commonly in marginal services.

Employment was severely hurt by the decline in aggregate economic growth. In the 1980s, the agricultural and industrial (especially manufacturing) shares of employment declined while the service sector share rose. The scarcity of jobs in the modern sector can be seen in the very high rate of open unemployment in Metro Manila, estimated officially at 26 per cent as of April 1986, using the past week reference.

While agricultural production increased, the low prices received by farmers, especially those cultivating export crops, made employment in the sector unattractive. Hence services, instead of agriculture, became the catch all sector for employment. The shift to low-income, informal enterprises resulted in the depression of workers' earnings. As such, in urban areas the proportion of informal employment grew substantially, from 27 per cent in 1981 to 35 per cent in 1985.

In a September 1988 survey, respondents were asked, "Are you working or gainfully employed at present or not?" At the national level, 53 per cent answered affirmatively. This was highest in urban Visayas (63 per cent) and lowest in Metro Manila (46 per cent). The base of these percentages was those 18 years and above, including those not in the labor force. Underemployment was, as expected, very high. The September 1988 level of underemployment was 63 per cent nationally, the highest at 75 per cent in rural Luzon, followed by 72 per cent in Metro Manila. These figures represent a tremendous leap from the relatively low rising percentages (30 per cent to 37 per cent) of 1986 and 1987.

The duration of non-employment is even more disturbing. Those not working were polled in September 1988 and respondents were asked how long it has been since their last job. The overwhelming majority (88 per cent nation-wide) stated: more than six months.

**Table 6.2 Philippines : Employment by Major Industry Groups, 1987.**

Industry	Per cent of Total Employment
Agriculture, fishery and forestry	47.79
Mining and quarrying	7.02
Manufacturing	9.90
Electricity, gas and water	0.39
Construction	3.65
Wholesale and retail trade	13.74
Transportation storage and communication	4.55
Finance, insurance, real estate & business service	1.86
Community, social and personal services	17.41

*Source: Philippines, National Statistics Office. Data based on the past week reference, October 1987.*

*Overseas Employment* - The export of labor is rising. In 1987, 496,854 workers were processed by the Philippine Overseas Employment Administration (POEA). This represented a 20 percent leap over the 1986 level. (Philippines, NEDA, 1989).

Earnings from overseas work are much higher than from comparable local jobs. An average migrant laborer can expect to receive US \$ 453 monthly. The equivalent sum of P 9,700.00 greatly exceeds the reported median poverty line income of P3,000.00 - P 4,000.00. Professionals receive the most (\$893) while domestic helpers get the least at \$ 205 (Abrera-Mangahas, 1987).

Most workers are drawn from the 25-34 years age bracket the most productive years. Females, a fifth of all overseas workers, of ten come from the younger half of this category (25-29 years).

*Wages* - The Philippines have experienced a long-term falling trend in real wages, even during times of rapid economic growth. (International Labour Organization, 1984). While per capita GNP was rising by roughly 4 per cent year in the 1970, real wages were declining by the same rate.

**Table 6.3 Philippines : Comparison of Indices of Real Earnings of Workers and Legislated Minimum Wages, 1980-1985**

(Pesos)

	1980	1981	1982	1983	1984	1985
Key Manufacturing Enterprises		101	100	86	80	84
	<i>Legislated Minimum Wages</i>					
Non-Agricultural:						
Metro Manila	118	112	100	98	93	86
Outside Metro Manila	118	100	100	104	93	86
Agricultural:						
Plantation	119	112	100	102	90	86
Non-plantation	120	113	100	104	93	83

Sources: *Wages in key manufacturing enterprises are from Philippines, NEDA, Industry Trends, Report on the Survey of Key Manufacturing Enterprises; legislated minimum wages are from the National Wages Council.*

The data indicate that earnings/wages have fallen since 1980. In manufacturing, with labor not well organized and with few statutory barriers to retrenchment, wages were thus severely harmed by the recession of the mid-80s.

In services, real income per worker plunged as a consequence of the employment shift to jobs of low productivity. The abundant supply of young female workers may have aggravated this.

The fall in wages was substantial even for laborers who retained their jobs in the highest paying manufacturing firms. Those relegated into the smaller enterprises suffered even greater cuts in their real wages.

Moreover, this shows that legislated minimum wages have also declined substantially since 1980. And this, amidst pervasive non-observance of legal minimum wage.

It is worth noting that the real value of wages remains below the daily threshold income. NEDA has estimated the latter at P 120.00 a day in 1987 for a family of six.

**Table 6.4 Philippines: Indices of Real Wages and Earnings, 1960-1981**

Year	Central Bank of the Philippines		Wage and Position Classification Office		Manufacturing estimates of payroll per worker in firms	
	Skilled	Unskilled	Skilled	Unskilled	More than 5 workers	More than 20 workers
1970	114.4	111.6	...	...	108.8	109.0
1971	105.1	104.1	104.5	101.8	109.1	109.2
1972	100.0	100.0	...	...	...	...
1973	92.4	90.0	95.5	98.2	90.9	90.8
1974	75.6	72.8	...	...	79.2	79.3
1975	72.7	72.9	...	...	...	...
1976	71.2	72.3	81.7	84.4	85.9	94.1
1977	72.9	70.4	...	...	91.5	...
1978	76.1	68.3	...	...	...	...
1979	70.8	60.7	84.5	92.4	89.1	...
1980	63.7	53.4	...	...	...	...
1981	...	...	92.2	101.2	...	...

Source: Mangahas and Barros (1986).

## Gender Participation in Services

The services sector covers three of the nine major industry groups, namely, transportation, storage and communication; financing, insurance and real estate; and community, social and personal services. In addition, this sector focuses on government service, tourism and the entertainment industry and on the employment of domestic helpers.

Of the 7.5 million employed females as of January 1988, 2.2 million (29%) were in the services sector, i.e., in the three service industries taken together. In terms of distribution across all industry groups, women were most numerous in agriculture and related industries and in community, social and personal services. But while they represented less than one-fourth of all workers in agriculture related industries (24.6%), they comprised more than one-half (56.1%) of workers in community, social and personal services. In finance, insurance and real estate, the proportion of women increased from 33 percent in 1978 to 37.4 percent in 1988. On the other hand, transportation, storage and communication remained a men's domain with women's representation growing slightly from 4 percent in 1978 to 4.7 percent in 1988. In terms of class of worker, majority (90%) of women in service industries were wage and salary workers with only 8.4 percent and 1.5 percent own account and unpaid family workers, respectively. Across all industry groups, the biggest number of female wage and salary workers was in the community, social and personal services (1.8 M).

A look at women's income suggests that there is reason to encourage women to enter the less-chosen services industries of finance and transport and their related industries. While the average quarterly earnings of women wage and salary workers in 1983 was only P 1,741.00, highest average incomes went to women in transportation and related business with P 3,207.00.

Women workers in the service industries are predominantly young. Compared with men, 1983 figures show that most women were of the younger age groups (15-19 and 20-24), but from age 25 up, they were under-represented. These data indicate women's withdrawal from the labor market during child-bearing years and reflect the problems surrounding their re-entering the labor force in later years.



Government service has always been a big employer of women. Of the 2.2 million women workers in the services sector as of January 1988, 781 thousand (35%) were civil servants. It has, therefore, become an accepted observation that a Filipina worker is either a government wage and salary worker or an unpaid family worker in agriculture. In terms of share in decision-making positions, however, Civil Service data consistently show an inequitable sharing of top positions between the sexes. Even middle management is dominated by men. Looking at the distribution of division chiefs in the whole government service, it is noted that the ratio of male to female chiefs of division increases as the age group increases, i.e.:

40 years and below	2:1
41-50	3:1
51 and above	4:1

An important implication from these data is the fact that since only a very small number of women get to management positions upon retirement age, majority of them retire from government service with small pension and retirement benefits compared with men.

Women's participation in decision-making as measured by their share of elective positions continues to be very limited. In the 1987 Congressional elections, only 2 of the 14 women candidates for the Senate and 16 of the 109 women candidates for the House of Representatives were elected. Women represent a low 8.3 percent in the Senate and 8 percent in the Lower House. A similar trend is observed in the local government, i.e., from the provincial down to the barangay levels.

In terms of appointive positions as of November 1988, women's share is as follows:

Department Secretaries	3 out of 20
Constitutional Commission Chairpersons	1 out of 3
COMELEC Commissioners	1 out of 10

None of the two and three Commissioners in the Civil Service Commission and the Commission on Audit, respectively, is a woman.

Under the new administration, women's share of key positions in the judicial system is only 9.6 percent. Compared to this figure, women's status in the diplomatic service is fairly encouraging. As of October 1988, 40 percent of foreign service officers were women.

Meanwhile, women in the military service remain, most probably by choice, in office work. This situation would not be an issue if not for the fact that field assignment is one of the criteria for promotion, thereby virtually eliminating women's chances for upward mobility in rank and in pay.

## Political Participation

*Women as voters in national and local elections* - While the Philippines has a woman president, women's participation in decision-making is still largely taken. They continue to remain mainly as a strong voting population, with a voting turnout of from 67 percent to 90 percent between 1981 and 1987 elections.

*Women as political candidates* - They are yet to demonstrate their strength as political candidate. From 1981 to 1987 their representation in legislative positions did not improve significantly. During the 1987 congressional race, only 14 out of 132 senatorial candidates and 109 of the 1,896 candidates for the lower house were women.

*Number of Women who Won* - They garnered only 2 of the 24 senatorial and 18 of the 204 congressional seats.

*Women appointive officials* - There are still only three women cabinet members out of a total of 20. Women tend to reach only up to the middle level in the bureaucracy.

*Membership in trade unions* - Among industrial workers, women are unorganized relative to men. Their participation is minimal in unions, which are the primary forms of self-organization. In 1985, women comprised only 25 percent of 620,216 union members registered at the Bureau of Labour Relations (BLR).

**Table 4.2 : Women in Trade Unions, NCR, 1985**

Industry	31,056 Total Union Members	Male	FEMALE UNION MEMBERS	
			Female Number	Percentage of Women
All Industry	15,529	8,802	6,727	43.3
Manufacturing	7,963	3,988	3,975	49.9
Financing, Insurance, Real Estate and Business Services	681	355	326	47.9
Wholesale and Retail Trade	419	230	189	45.1
Transportation, Storage and Communication	3,678	2,166	1,512	41.1
Community, Social and Personal Services	2,023	1,236	787	38.9
Mining and Quarrying	62	43	19	30.6
Construction	94	79	14	14.9
Agriculture, Fishing & Forestry	609	604	5	0.8

Source: *One hundred sixteen (116) independent unions and one (1) federation on file at the Bureau of Labor Relations (BLR), Ministry of Labor and Employment (MOLE)*

### **Problems and Issues**

-- Although trade unions and workers organizations have been instrumental in achieving many gains for workers, especially in regard to wages, hours of work, job security, benefits and health and safety measures, they have often neglected women. Trade unions do not usually concern themselves with the particular needs of men nor do they recognize the oppression women are subjected to because of their gender.

-- Women's belief that a union is essentially a man's domain has proven to be a barrier to their union participation. This belief keeps a woman from joining a union, further preventing her from knowing the benefits of organizing.

Another reason cited was women's lack of time because of the demands of their domestic responsibilities. Women workers generally carry a double burden - as workers and as wife and mother. Even when women work to augment the family income, their mother-housewife role ties them to their husbands and homes, thus limiting their mobility and work advancement.

Table 4.3 Percentage of Women Union Officers by Position, by Industry, NCR. 1985

Industry	Total Women Union Officers	POSITION							
		President	Vice President	Secretary	Treasurer	Auditor	PRO	Sgt. at Arms	Board of Directors
Number	330	16	22	63	55	38	21	5	110
All Industry Percent	100	4.8	6.6	19	16.6	11.5	6.3	1.5	34
Agriculture, Fishery & Forestry	2	--	--	50	50	--	--	--	--
Mining & Quarrying	8	--	12.5	25	25	--	25	--	12.5
Manufacturing	192	5.7	8.3	17	16.6	13.0	4.1	1.0	34
Construction	3	--	33.3	66.6	--	--	--	--	--
Wholesale & Retail Trade	28	6	6	14.3	14.2	7	6	--	36
Transportation, Storage & Communication	15	--	--	33.3	27	13.3	6.6	--	20
Financing, Insurance, Real Estate & Business Services	14	--	--	28.5	14.2	14.2	7.1	7.1	28.5
Community, Social & Personal Services	73	5.4	4.1	16.4					

-- Discrimination against women also exists at the level of union leadership. Female officers are stereotyped as secretaries, treasurers, and auditors, and rarely make them as presidents.

*Discrimination, exploitation, and harassment of the female sex are more rampant on the management level. A review of collective bargaining agreements (CBAs) filed at the BLR revealed that out of 41 unions with CBAs only 13 unions or 32 percent belonged to female dominated unions. The weak bargaining position of women, which may be attributed to their timidity and fear of job loss, are possible reasons for such situation.*

While women workers are indeed protected by law against dismissal, the threat of termination from the employer discourages women workers from complaining or airing their grievances.

## Legal Environment for Gender Issues

*Special constitutional arrangement for men and women* - The International Women's Decade (1976-1985) which focused the world's attention on the situation of women and brought to surface the various problems and issues confronting women has had encouraging response in the Philippines. The Philippine government ratified the United Nations Convention on the Elimination of all Forms of Discrimination Against Women and has committed itself to the Nairobi Forward Looking Strategies for the Advancement of Women, two of the most important documents that resulted from the Decade.

National policy provides a favourable atmosphere for women's development. For the first time, the Philippine Constitution (1987) explicitly stipulates the fundamental equality between men and women and cites the women's role in nation building (Art. II, Sec. 14), recognized women's maternal and economic role (Art. XIII, Sec. 14), and women's special health needs (Art. XIII, Sec. II), declares natural-born those children born of Filipino mothers before the January 17, 1973 Constitution and who elect Philippine citizenship at the age of majority and allows Filipino women married to alien to retain their citizenship if they choose to do so. (Art. IV), thereby correcting the inequitous provisions in earlier laws.

*The New Family Code of the Philippines* - Closely following the ratification of the Constitution in 1987 was the signing on July 17, 1987 of Executive Order 227 entitled "The New Family Code of the Philippines. The new Code eliminates many of the discriminatory provisions in the Spanish colonial law-based Civil Code of the Philippines. A related development was the creation in the Philippine Senate of a Committee on Women and Family Relations which is in charge of legislation concerning women.

*Creation of the National Commission on the Role of Filipino Women (NCRFW)* In 1975, also as a response to the International Women's Year, the Philippine government created the NCRFW. Its mandate is to work towards the full integration of women for social, economic, political and cultural development at the national, regional and international levels on a basis of equality with men. Deliverate efforts have been taken by this government agency and some non-government organizations to accelerate women's development.

## Socio-Cultural Environment & Gender Issues

*The Gender Roles in the Family* - Among Filipino families, there are role differentiations that developed as a result of historical circumstances and the values and norms that were consequently established.

Perhaps the most pervasive perspective that has resulted in the marginalization of women is biological determinism. It upholds the belief that because the reproductive system is by nature a characteristic of the female sex, women's physical make-up is consequently more delicate. Women are, therefore, viewed as being too weak to take on strenuous activities unlike men who have sturdier physiques and are thus able to take on heavier tasks. The masculine/feminine personality and role divisions, which emerged from the perspective of biological determinant, are reified and transmitted from one generation to another, thereby reproducing a societal system that discriminates against women. Women are considered as the natural persons to take on childcare and child-rearing functions because of their role capacity to bear children. Society considers them the logical caretakers of the home, producing the "women's place is in the home" syndrome which defines yet another dichotomy, that of public/domestic. The nurturant role of women justifies the position that women remain in the domestic sphere while men dominate the public arena.

As caretakers of the home, with feminine traits of personalistic, particularistic and concrete concerns, women take on the jobs of nurses, teachers, secretaries, midwives, social workers, salesgirls, entertainers and housemaids. The career paths of women, which are largely extensions of the workplace of their domestic roles in the home, perhaps also accounts for the comparatively low status and compensation that such occupations enjoy.

And, yet, for women who work outside the home, household chores are still their responsibility even if these are at times passed on to other women, like housemaids, who take on surrogate housewife roles. This dual immersion, not only extends the daily working hours of women but invariably hampers the sharpening of their intellectual and creative potential as well as limits their own career options.

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\* Sources: The Philippine Medium Plan for Women (1989-1992).

The public/domestic dichotomy serves to maintain the division of production and reproduction functions in the economy. It is in the public sphere where productive value is acknowledged. Goods and services in this sector are fully recognized, remunerated and reflected in official statistics. However, outputs in the domestic arena are classified as purely of reproductive value, merely sustaining the requirements and reproducing the productive sector.

Since the distinction exists between the productive and the reproductive spheres, those whose main responsibility lies in the former, usually the men, are perceived to have a primacy in society because they perform what are accepted as major functions. On the other hand, women, who because of their biologically determined make-up necessarily take on reproductive functions, are assumed to be less capable in the productive arena and are relegated to the reproductive sphere and its extensions, thereby confining them to what are considered to be secondary pursuits.

What this means is that since the family is the unit of reproduction, it follows that women, as household caretakers, are instrumental in ensuring the survival of economic and cultural production. With women managing the homes, male workers are relieved of domestic tasks to take on income-earning activities. Men are, therefore, better able to fully participate in economic, political and cultural endeavors in which productive value is recognized. Their exposure in the public sector results in their being acknowledged as the dominant gender in all spheres of life.

Meanwhile, the women - both the housewives and those who shoulder the double burden - are perceived to have minimal social and economic contributions, even as they perform a broad range of activities in the home and even as they earn a living outside the home. In both instances, women are perceived as being merely supportive and, therefore, secondary or even marginal.

Because women's contributions have remained both invisible to the public eye as well as merely secondary in nature, women's active participation in public life has not been as extensive as that of men. At the same time, it is this very subordination that also accounts for the lack of support systems and social benefits for women, the limited access and control that women have over resources, and the comparatively minor roles that women play in the national drama of development.

*Church influence* - A critical factor affecting gender roles Church influence is a critical factor affecting gender roles/relations. For instance, according to a September 1988 national survey, 80 per cent of Filipinos reject the legalization of divorce. This opinion pattern holds regardless of age, sex, socio-economic class and geographical area. In an earlier survey (August 1988) a substantial ratio (21 per cent) of those who opposed divorce did so on religious ground. Decisions on family planning



are also influenced by religious beliefs particularly among the many Catholics in the country.

Although religious tenets and institutions have tremendous impact on national perspective and their consequent effects on people's values and behavior, the potential of religious institutions has not yet been harnessed for the cause of equality of men and women.

### **Type of work performed by women**

*Unemployment and Underemployment* - While 52.8 percent of all females were considered not in the labor force, only 16.4 percent of males were thus classified. These figures indicate that millions of women are excluded from the economically active population because much of their contributions to the economy as housewives are non-monetized and therefore unrecognized and unrecorded. Underemployment has also increased and has been felt most in the rural areas. Most women employed in the rural areas were own-account workers and unpaid family workers found mostly in the agriculture and wholesale industries.

Since the new international division of labor is labor-intensive, utilizes raw materials and low technology, hundreds of thousands of Filipino women workers, who comprise the bottom of the subcontracting ladder, take part in it. The line extends all the way down to the village and households, especially in the garments, electronics and free trade zones.

Majority of sales, professional/technical, service and clerical workers are women. However, managerial positions in these fields of work are dominated by men. Women workers are concentrated in a narrow range of low-paid occupations due to lack of education and vocational training.

Discriminatory rules that give rise to inequalities in employment opportunities - such as hiring only single women for specific jobs, non-promotion due to sex, preferential training of male workers, and priority to hiring male employees due to additional administrative costs entailed when hiring women workers have persisted.

Previous studies showed that the average income of women is generally lower than that of men, even for the same type of work. It was noted that at the lowest income level, there were three and one-third women for every male; while at the highest income level, one female for every four males.

Furthermore, for every peso earned by the male worker, the female receive 37 centavos. The highest earnings received by female workers were in the professional and technical-related work but still, men in this category received higher. Taking absolute differences alone, the biggest income differential between men and women

was in the administrative, executive and managerial occupations, where for each peso earned by the male executive, the female earned only 15.4 centavos.

Even as the woman performs the working woman's role, she is expected to carry out the many duties and responsibilities of a traditional homemaker. Though the husband recognizes the necessity of having two breadwinners in the family due to economic or other reasons, he still expects the wife to perform domestic functions.

This type of situation places unreasonable demands upon the wife. Studies confirm the pervasiveness of this plight of the employed wife. In a time allocation study, data revealed that husbands had their wives devote 2/3 to 3/4 of their total production time in both housework and outside employment.

Finding further indicated that the woman attempting to maintain a dual role of working and household managing undergoes extreme time pressure. Housework time in marriage increased for only some of the men but never quite in amounts commensurate to their wives' contribution.

Though the demands for housework is much higher in urban areas, the relatively few number of hours devoted to housework by urban residents as compared to those in the rural areas can largely be explained by the availability of paid domestics in urban areas. If the housework done by paid househelps were included, the average time allocated for housework by urban women would reach 41.6 hours a week, notwithstanding the extensive use of time-saving household appliances in urban households.

# Institutions Dealing with Gender Issues

## Governmental Agencies

*The National Commission on the Role of Filipino Women (NCRFW)* - The NCRFW was created in 1975 as a response to the International Women's Year. Its mandate is to work towards the full integration of women for social, economic, political and cultural development at national, regional and international levels on a basis of equality with men. With the reorganization of the Philippine government in 1986, the NCRFW was assigned a new set of officials who immediately undertook a review of its mandate and functions. A result of this was a shift in the thrust of the NCRFW to policymaking and the focusing of its concern on the formulation of a blueprint to address women's integration in development. This is in line with the - Philippine Development Plan for Women for 1989 to 1992,\* which was formulated in conzonance with the provision of Art. II, Section 14, of the 1987 Constitution which provides that "The State recognizes the role of women in nation building, and shall ensure the fundamental equality before the law of women and men".

The NCRFW, in coordination with the National Economic and Development Authority (NEDA) is tasked to monitor the implementation of the Plan by various government agencies, and the monitoring of the Plan's periodic assessment and updating and for said purpose, NCRFW is given authority by Executive Order No. 348 ("Approving and Adopting the Philippine Development Plan For Women for 1989-1992) to call upon the assistance of any department, bureau, office, agency and instrumentality of the government, including governmental owned or controlled corporation, to ensure the implementation and monitoring of implementation,

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\* Available in printed copy. It's main content covers the ff:

- The Development Framework
- Plans for the: Economic Sectors, Social Sectors and Special Concerns Sectors
- Infrastructure and Technology Support
- Plan Implementation: Objectives, Policies and Strategies, Major Programs and Projects.

review and updating of programs and projects identified for each sector. The NCRFW is also authorized by ED No. 348, upon consultation with the President, to issue orders, circulars or guidelines as may be necessary in the implementation, coordination and monitoring of the Plan as well as in its assessment and updating. For these purposes, the NCRFW may constitute the appropriate inter-agency committees. The amounts necessary for the implementation of the Plan have also been provided for by the Government.

The Current Activities of the NCRW revolves around the following functions:

- \* Advising the President and her Cabinet in formulating policies, implementing programs for the full integration of women in national development.
- \* Undertaking a regular review and evaluation of the extent in which women are integrated in all sectors of social, economic, political and cultural life at all levels on a basis of equality with men.
- \* Taking measures for attaining the enjoyment, by women and men alike, of full equality before the law in all fields where they do not exist.

### Organizational Structure of the NCRW

Office of the President  
Republic of the Philippines

|  
N C R W

Board of Commissioners  
(1 Chairperson + 20 Commissioners)  
-----  
Formulates Policy

Executive Director  
-----  
Administers the day to day  
affairs of NCRW

Planning Officer  
Heads the Project  
Dev't Division

Planning Officer  
Heads the Research  
and Studies Division

Administrative  
Heads the  
Administartive Division

Women's Information  
Centre

## Non-Government Organizations:

*The Women of Gabriela*\* - 1a - Primed by the antidictatorship campaign and the drive for economic and political change in the Marcos years, women's organizations established the national women's coalition, GABRIELA - the General Assembly Binding Women for Reforms, Integrity, Equality, Leadership and Action.

Its name has its roots in the Filipino women's long history of struggle against oppression, foreign control and male domination. They fought for better jobs and the rights to vote and go to school. One of them led a regional revolt against Spanish colonizers. She was Gabriela Silang.

Starting from 42 when it organized in April 1984, it is today a center of over a hundred women organizations, institutes, desks and programs. Its ranks include women workers, peasants, urban poor, housewives, professionals, religious and students across the country. It believe/s that the freedom women seek will be brought about by the resolution of the problems of foreign domination, landlessness and political repression and in the changing of patriarchical value systems and structures in Philippine society. It focuses on issues that affect women: the effects of militarization and women's landlessness; the International Monetary Fund-World Bank and the debt crisis; denial of women's reproductive rights and gross neglect of health care for women; violence on children, wife abuse and family life; development aid; prostitution and trafficking of women.

Among Gabriela's objectives are:

- arouse, mobilize and organize the greatest number of women for genuine liberation
- promote and conduct information and education activities to initiate socio-cultural transformation
- promote and create programs projects to uplift the condition of women
- promote organized groups to eliminate unjust and discriminatory practices, unequal and oppressive structures that deter the full development of Filipinas as persons
- form networks among local and international women's organizations to foster understanding and solidarity towards the resolution of common problems

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[\* A national women's coalition with commissions

- \* against Violence on Women
- \* on Women's Health and Reproductive Rights
- \* on Women's Human Rights
- \* on Children and Family
- \* on Migrant Filipinas
- \* on International Relations

- explore areas of cooperation and collaboration with other agencies and organizations to promote equal opportunities for women and their development.

From being a coalition of middle class women, Gabriela now finds its base among grassroots women, the peasants, workers and urban poor, the most oppressed and marginalized. Together, 40,000 women fall under Gabriela's mantle.

Garbriela's major member-organizations include Amihan, a peasant women's federation; the Kilusan ng Manggagawang Kababaihan (KMK), a mass organization of women workers; and the Samahan ng Malayang Kababaihang Nagkakaisa (Samakana), a nationwide organization of women from urban poor communities.

Membership is open primarily to groups, organizations, institutions\* or their program desks.

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- \* - Pambansang Pederasyon ng Magsasakang Kababaihan (AMIHAN)
  - Kilusan ng Manggagawang Kababaihan (KMK)
  - Samahan ng Malayang Kababaihang Nagkakaisa (SAMAKANA)
  - Association of Women in Theology (AWIT)
  - National Organization of Women Religious in the Philippines (NOWRP)
  - Samahan ng Mag-aaral at Kabataan (SAMAKA-Kababaihan)
  - Gabay at Kalinga ng mga Ina (GKI)
  - Mothers and Relatives Against Tyranny (MARTYR)
  - Buklod Drop-in Center, Olongapo City
  - Watch, Mindanao
  - Kabalaka, Iloilo
  - Balikatan at Ugnayang Naglalayong Sumagip sa Sanggol (Bunso)
  - Parents Alternative, Inc. (PAI)
  - Kanlungan Migrants, Center
  - Bicol Rural Women's Development Center
  - Task Force Detainees - National Capital Region
  - Alliance of Concerned Teachers (ACT)
  - Student Christian Movement of the Philippines (SCMP)
  - Forum for Rural Concerns (FRC)
  - Women, Development and Technology Desk, SIBAT
  - Institute of Religion and Culture of the Philippines (IRCP)
  - Center for Women's Resources (CWR)
  - Women's Crisis Center (WCC)
  - Kasamaka, Bacolod
  - Bugas, South Cotabato
  - Cordillera Women's Education and Resource Center
  - Women's Studies and Resource Center, Mindanao

Individuals may also be accepted provided they join a committee or network of the coalition.

Its highest policy making body is a National Assembly composed of all member organizations. A National Council composed of national and regional officers, national sectoral representatives, and Gabriela Commission heads, the highest decision-making body between National Assemblies, carries out the resolutions and programs of the Assembly.

Gabriela has regional chapters in Metro Manila, Cordillera and Mindanao; sub-regional chapters in Negros, Panay and Samar and provincial chapters in Bicol and Cebu.

It is active in organizing, education and training, campaign actions, advocacy and lobbying, socio-economic programs and networking.

- a. Education and Training Department - conducts various education activities on women's issues; publishes resource materials; manages a collection of women's resources.
- b. Public Information Department - produces Gabriela Women's Update, the Gabriela newsletter; develops and executes media strategies to raise public awareness and support for women's issues.
- c. Its national center has also a performing group to educate the public on women's issues.
- d. Women's Socio-economic Projects Development Department - provides training, consultancy, resource networking and other services to support socio-economic initiatives among grassroot women.
- e. Its services include: training and consultancy towards the development of women's cooperatives and income-generating projects; and, resourcing, networking and marketing for grassroots women's projects.  
The women's groups assisted produce embroidered blouses, woven belts and mats, batik and canvas bags, and ladies and children's clothes.
- f. Women's Actions and Campaigns Department - coordinates campaigns and all women actions launched by Gabriela members nationwide on various issues affecting women and ensures support from other people's organizations.
- g. Administrative Department - composed of an executive director and personnel; ensures the smooth flow of the National Center's day-to-day operations.

The commissions provide direct services and launch education and advocacy campaigns regarding women's concerns.

- a. Commission on Violence Against Women - addresses the issues of prostitution, trafficking of women, domestic violence and coordinates a network of centers for prostituted women in Olongapo and Manila.
- b. Commission on Women's Health and Reproductive Rights - advocacy of issues affecting women's health such as low government budget for health services, government population control program; consciousness-raising regarding women's right to decide on matters affecting reproductive health; assists in community based women's health committees.
- c. Commission on Women's Human Rights - advocacy against the effects of war on women and children, services for women and among internal refugees and political detainees.
- d. Commission on Children and Family - responds to issues affecting children's rights and welfare: conducts community-based child care enrichment, maintains a children's toys and books library, lending program and theatre workshops.
- e. Commission on Migrant Filipinas - conducts research, information and education activities on issues regarding the migration of Filipinas, provides referral services to women migrants who need legal, psychological and other forms of support, conducts lobby work and campaigns, forges linkages with Filipina migrants and their families.
- f. Commission on International Relations - develops links and solidarity relations with women's organizations worldwide; facilitates the annual Women's Solidarity Affair in the Philippines (WISAP).



## Women in Cooperatives

### **The Philippine Federation of Women for Cooperatives (PFWC)**

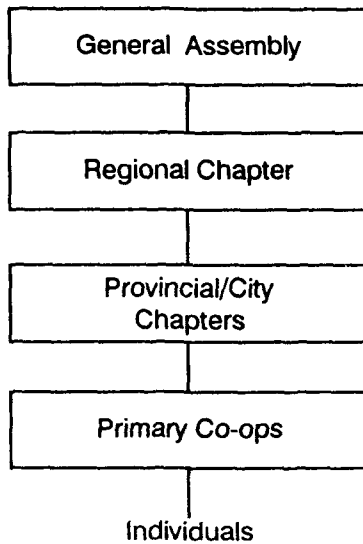
The PFWC had its beginnings in 1975 when the International Cooperative Alliance, in conjunction with the United Nation's celebration of the "International Women's Year," sponsored a regional conference on the "Role of Women in Cooperatives in Southeast Asia." The conference was participated in by women cooperative leaders from developing countries in the region, including the Philippines.

One of the resolutions passed in the conference was one that called for a survey on the nature and extent of women participation in cooperatives of each participating country. The purpose is to define woman's role in cooperatives, and if necessary, to make possible the provision of education and training to women so as to enable them to render maximum participation in cooperatives, as the latter are believed to be effective means to socio-economic upliftment.

The women cooperative leaders in the Philippines, who at that time were loosely organized, cognizant of the rationale and import and said conference resolution and believing that women potentials when fully tapped could immensely contribute and assist in the development of cooperatives in the Philippines, worked for the formal organization of the PFWC so that their efforts in harnessing "women power" for cooperatives development may be well organized and coordinated.

Thereafter, the PFWC, having been formally organized and registered, endeavored to fulfil its mission, first, by conducting, in collaboration with the Bureau of Cooperatives Development, a nationwide survey on the extent and nature of women participation in cooperatives and later used the survey results as a basis for setting up its organizational network in different regions, provinces and municipalities in the country, and also as bases for planning and implementing its activities particularly the continuing program of education for women.

## PFWCI Organizational Structure



### PFWC's Current Activities

- \* Providing consultative and advisory services on human resource development to affiliates
- \* Providing management consultancy services to co-ops of affiliates
- \* Regularly monitoring the activities of regional/provincial chapters.
- \* Conducting education and training activities particularly in connection with the pre-membership in cooperatives and in developing income-generating projects.
- \* Organizing New Cooperatives
- \* Undertaking activities to promote the more active involvement of women in cooperative business particularly in the areas of production, distribution and marketing.
- \* Conducting Research.

### The National Confederation of Cooperatives (NATCCO)

The NATCCO, a national federation of training centers for cooperatives and

a Philippine partner-organization of the Asean Women in Development Cooperative Forum (AWCF), is pursuing a gender-sensitive program called "The Enhancement of Women's Involvement in Cooperatives".

The program was conceptualized and designed to enable primary cooperatives pursue women's programs. The end goal is to empower the women in cooperatives and enable them to advocate for issues affecting them.

The program has four (4) major components, namely:

1. Education and Training - Its target participants are the women, first, then the men as part of the strategy to achieve a change in consciousness about the conditions of women.
2. Organization of Women's Groups - Under this component, women practice making decisions, do long-term and short term planning, implement projects, evaluate their own organization.
3. Research - This component centers on the establishment of a data base for the design of programs in the 3 levels of organization: (NATCCO, Centers, Co-ops) that are responsive to the needs and conditions of women in co-ops and in their communities.
4. Credit - The component is for NATCCO and the Centers to be able to set up a fund for Women's Income Generating Projects. This Fund is intended to enable primary cooperatives to establish a credit window for women.

The program aims to yield the following expected outcomes:

1. Baseline data of at least 20 cooperatives gathered and analyzed;
2. Number of individual women/women's groups engaged in economic and social activities will rise by 15% per year;
3. Women contribute to family incomes by 10% of present level;
4. Incidence of illness in co-op women member's families are minimized;
5. A total of at least 2,000 women leaders and members trained in leadership, vocational and skills, advocacy, and health;

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\* The AWCF is an informal association composed of the - Credit Union League of Thailand (CULT), the Credit Union Promotion Club of Malaysia, the Forum for Cooperative Development (FORMAS) of Indonesia and the National Confederation of Cooperatives (NATCCO) of the Philippines organized in January 1990 for the purpose of collaboration and mutual support in pursuing the Women in Development (WID) Agenda. It aims to trigger gender-sensitive and responsive programs and services in the partners' organizations cooperative movement.

6. A total of one million pesos (Cdn. \$62,500) in loans extended to women's income generating projects;
7. Women's program institutionalized from the cooperative level to the regional and national organizations.

The program is now on-going with the NATCCO, as the primary manager of the program and the Center as the co-manager.

# Present Status of Women in the Cooperative Movement

## Government Policies and Legislations on Cooperatives

*Background : Role of the Government in Promoting Cooperative Development in the Philippines\**

In retrospect, the cooperatives in the Philippines have been faced with so many problems since their introduction into the country as a way of life seventy five years ago. The lack of financial and management resources, the need for more and adequate education and training resources for officials and members of cooperatives and lack of sustained and meaningful government support, among others, have been identified as causes of failures of cooperatives.

But the biggest hindrance to the development of cooperatives, the cooperative sector alleges, was the government policy of imposing so many restrictions on cooperative operations through several sets of laws including rules and regulations. It was almost a “don’t do this, don’t do that, or you will suffer the consequences” order so much so that cooperative leaders were indifferent and scared to initiate on their own some innovations for developing cooperatives.

(In All These However, No Distinction of Rules and Regulations or State Policies for Men or Women is Made). Furthermore, the promotion, organization, development and registration of cooperatives had changed from one government office to another implementing inconsistent policies, thus impeding the growth of cooperatives in a manner desired by the cooperative movement. In the Philippines since 1915, there were already 15 government agencies tasked with the functions related to cooperative development.

Against this background, legislators in the House of Representatives and the

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\* Paper presented during the ICA Regional Consultation on Cooperative Government Collaboration Strategies For the Development of Cooperatives held on November 20-22, 1991, Manila, Philippines.

Senate conducted in 1989 and early 1990, a thorough and rigorous study of the cooperative movement for the purpose of formulating sound policies that can usher and steer cooperative development to the right direction and for the purpose of creating an agency as mandated by the Constitution, that will assist the cooperative sector in the promotion, development and strengthening cooperatives as well as register all types of cooperatives including electric, transport and sugar cooperatives.

(AGAIN HERE, NO DISTINCTION OF POLICIES FOR MEN AND WOMEN IS MADE.)

#### *The Birth of The New Laws On Cooperatives -*

Article XII, Section 15 of the 1987 Constitution of the Philippines, mandates the “State to create an agency to promote the viability and growth of cooperatives as instruments of equity, social justice and economic development.”

Thus, on March 10, 1990 Republic Act 6938 which is the Cooperative Code of the Philippines and Republic Act 6939 creating the Cooperative Development Authority (CDA) were enacted with their signing by President Corazon Aquino.

#### *Empowerment Features of the Cooperative Code -*

Republic Act 6938 or the Cooperative Code of the Philippines provides a wide spectrum of benefits that strengthens/empowers cooperatives:

- \* the cooperative movement is given a free hand in its promotional and developmental expansion within its capacity, using its own or external resources. The Cooperative Development Authority’s role is only subsidiary or assistory. But the cooperative organization can request the assistance of the CDA and other government agencies for management and skills trainings and/or possible *arrangement for financial assistance from both local and foreign sources but in no case shall the CDA interfere with the internal affairs of the cooperatives, except in cases of mediation between members and other court cases and violation of administrative issuances and cooperative laws.*
- \* the cooperative now enjoys certain tax exemptions that can spell out a decisive strengthening of its financial position. The Bureau of Internal Revenue issued Revenue Memorandum Circular 48-91 CDA and the Department of Finance signed a Memorandum of Agreement to implement the provision on the exemption of coop from duties for imported machineries, equipment and parts.
- \* the cooperative can make use of the services of a judge in his capacity as notary public, ex-officio, to administer oath to members or to acknowledged applicants for registration of amendments to Articles of cooperation, free of charge.
- \* any register of deeds shall accept, free of charge, relative to a loan which does not exceed 50,000.00 or the deeds of title or any property acquired by the coop-

erative or any court judgement rendered in favor of the cooperative or any instrument relative to a bond of any accountable officer of a cooperative for the faithful performance of his duties.

- \* the cooperative shall be exempted from payment of all court and sheriff's fees payable to the Philippines Government in connection with the enforcement of the payment of obligations contracts in favor of the cooperative, before a court of law.
- \* all cooperatives shall be exempted from putting up a bond for bringing up an appeal against the decision of a lower court or for setting aside any third party claim, provided that the certification of the CDA showing the net assets of the cooperative are in excess of bond required by the court.

### **Formulation of the Medium - Term Cooperative Development Plan and Implementing Rules and Regulations of the Cooperative Code.**

*Promulgation and Approval of the Rules and Regulations for the new cooperatives laws -*

In collaboration with the Cooperative Sector, non-government agencies Including Organizations Working on Gender Issues, and CDA drafted and promulgated the Implementing Rules and Regulations of the Cooperative Code of the Philippines. Participatory approach was adopted in the formulation of the Rules and Regulations as the Drafting Technical Committee was composed of representatives from the cooperative sector, NGO's and from the government. After the drafting of the Rules and Regulations seven public hearings were conducted simultaneously in the different extension offices of CDA, from October 25-26, 1991. With the collated proceedings from the public hearings, the Technical Committee prepared the final Draft which the CDA Board of Administrators reviewed and finally promulgated. President Corazon C. Aquino approved the Rules and Regulations Implementing the Provisions of the Cooperative on November 15, 1991.

### *Medium-Term Cooperative Development Plan*

In the spirit of the principles of subsidiarity and popular participation, CDA Board of Administrators created the Tri-Sectoral Task Force in Cooperative Planning. The Task Force is composed of representatives from the Cooperative Sector, NGO's (Including the Coalition of Women's Organizations and the PFWCI) and the government. This Task Force planned and implemented with financial support from CDA, the Tri-Sectoral Cooperative Planning. The Draft Medium-Term Cooperative Development Plan was the output from the exercise. The Cooperative Development Plan will be submitted to the National Economic and Development Authority (NEDA) for inclusion in the National Economic Development Plan.

## **Cooperative Policy and Government's Promotional/Technical Support**

In the Philippines, the Government and the Cooperative Sector have common objectives of improving the socio economic condition and national development. From the government side the guiding cooperative policies as enshrined in the two cooperative laws are very clear.

Article 2 of the Cooperative Code states that it is a declared policy of the State to foster the creation and growth of cooperatives as a practical vehicle for promoting self-reliance and harnessing people power towards the attainment of economic development and social justice. The state shall encourage the private sector to undertake and shall create an atmosphere that is conducive to the growth and development of these cooperatives."

Towards this end, the Government and all its branches, subdivisions, instrumentalities and agencies shall ensure the provision of technical guidance, financial assistance and other services to enable said cooperatives to develop into viable and responsive economic enterprises and thereby bringing about a strong cooperative movement that is free from any conditions that might infringe upon the autonomy or organizational integrity of cooperatives." The Cooperative sector, likewise, has a clear mandate under the principles of subsidiarity, to carry out activities that will develop and strengthen cooperatives.

Recognizing the cooperatives as autonomous institutions, CDA has always encouraged the Cooperative sector to lead major activities in the cooperative movement. For instance, the CDA facilitates the formation of committees for the cooperative month celebration. CDA impress to the national cooperative leaders that the celebration is an affair of the cooperative movement and not of the government. In the Koop Forum, secretariat from CDA facilitates the holding of the forum. In the cooperative itself CDA encourage cooperatives to settle disputes among themselves or with the assistance of their unions and federations. If cooperatives cannot settle their disputes, it is only then that CDA mediates to assist them in arriving at a satisfactory resolutions of their cases.



## Statistics on the Cooperative Movement\*

### Type and number of co-operatives with membership

Type	No. of Co-ops	Membership	
		Male	Female
i. Thrift and Credit	2,495	no data	no data
ii. Consumers	1,152		
iii. Multi-purpose	965		
iv. Agricultural:			
- production	381		
- marketing	3,971		
v. Handicraft	-		
vi. Textile weavers	-		
vii. Women's RIC etc (based on the country)	45		

\*Source: Cooperative Development Authority

### Special Women's Cooperative Societies

Type	No. of Co-ops	Membership	
		Unmarried Women	Married Women
i. Thrift & Credit	9	No data	No data
ii. Consumers	13		
iii. Textile weavers	-		
iv. Handicrafts	-		
v. Multi-purpose	11		
vi. Others	12		

## Leadership

Type of Cooperative	Category			
	Committee members		Chairpersons	
	Male	Female	Male	Female
No data	no data	no data	no data	no data
<b>Total</b>				

\* Source: Cooperatives Development Authority

## Employment in Cooperatives

Job	No. of co-ops	No. of employees	
	having the post	Male	Female
i. General Manager/MD/ Chief Executive	no data	no data	no data
ii. Senior Managers			
iii. Junior Managers			
iv. Supervisors/Foremen			
v. Operational staff:			
- field level			
- office level			
- factory level			
- unskilled labour			

\* Source: Cooperative Development Authority.

# Decision Making in Cooperatives

## Women's role

Women in the Philippines, by and large, have been playing an active role in the formation and development of co-ops. and rural organizations, whether in giving a wife's go-signal to her husband's intent to join a co-op, or as leaders or members of cooperatives. Generally, cooperatives say that "women provide a good membership base, are active in attending and participating in general assembly meetings, committee meetings and other types of meetings called by the cooperative"\* Cooperatives, however, realize that their participation can be further enhanced if they are given relief from their multiple burden of being simultaneously a wife, mother, producer, income-earner, etc. In recent years, for instance when the Philippines experienced severe economic difficulties, families whose male head of the family lost jobs managed to survive through women's engagement in the "underground economy." They went into buying anselling goods with capital barrowed from their cooperatives. Others, who were members of marketing cooperatives and fishing cooperative in the rural areas and even some in the rural and urban areas engaged in different types of economic activities like fish and food processing to tied the family over during those difficult times.

In this regard, "new technologies, processes and social roles are being defined by women and their cooperatives to lighten their multiple burden.\*"

## Capital Formation of Cooperatives and the Role Played by Women

In the rural areas in particular, women's limited access to agricultural support services has affected their productivity as rural workers and as contributor to the capital formation of cooperatives. For one, their access to credit and production

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\* Based on interviews of co-op leaders, from national federations of cooperatives and regional cooperative unions. No national statistics, however, on the number of women members and office bearers are available.

inputs has been very limited. It is the men who have been considered full-time farmers and therefore were given credit for productive purposes and marketing of their produce. A landmark development is the filing of a bill in the Philippine Congress given equal right to women in accessing credit without necessarily having the consent of the husband or having him as a co-maker. With a Committees in the Philippines Congress specifically working on the passage of laws to promote the welfare and interest of women, said bill has a good chance of being passed into a law before the Congress adjourns.

### **Participation of Women in the National Development Efforts of the Philippines**

The formulation of a blueprint to address women's integration in development has been the foremost concern of the National Commission on the Role of Filipino Women (NCRFW) since its thrust has been shifted to policymaking when the government of President Aquino came into power. This paved the way for the mandate in the Medium-Term Philippine Development Plan (MTPDP), 1987-1992, to recognize the role of women in nation building. As a companion plan of the MTPDP, the Philippine Development Plan for Women (PDPW), 1989-1992, was, therefore, prepared to ensure the mainstreaming of women in development.

Consistent with the Philippine's short and long term objectives of economic recovery and sustained growth, respectively, the PDPW addresses the need to institute appropriate policies, strategies, programs/projects and mechanisms to ensure that women participate on a basis of equality with men, both as active change agents and as beneficiaries of programs and services. It has, in addition to paralleled chapters to the MTPDP, additional sections covering other prioritized women's concerns, such as violence against women, migration, prostitution, media and arts and culture.

In mobilizing women in nation-building, the political will and firm commitment of the Philippine Government are translated into policies and programs, the provision of needed resources and the monitoring and involvement of all segments of the Philippine society in the process, including the cooperative movement.

## Conclusions

**Philippine Policy Approach to “Women in Development”** - This could be gleaned from the following PDPW’s statement of basic goals, national development strategies and policies enunciated in the PDP’s overall development thrusts:

“The Philippine development efforts in 1987-92 shall be principally directed towards the following goals: (a) alleviation of poverty, (b) generation of more productive employment, (c) promotion of equity and social justice, and the attainment of sustainable economic growth.

The need to alleviate poverty stems from the principles of upholding the right to life and respecting human rights. The goal of uplifting the lot of the poor also emanates from the recognition that human resources are the most important assets of any society. The effective harnessing of the country’s tremendous human potential is therefore expected to steer the economy back to the path of recovery and sustainable growth. Women, who constitute half of the nation’s population, shall be effectively mobilized.”

“A closer look at these development goals, as the last sentence above emphasizes brings the issue of women to fore. Because of the historical development of the status of women in the Philippine society, women and men have differential access to opportunities and services, especially among the poor. Since the MTPDP takes a preferential option for the poor and poverty in a very real sense has been feminized, the PDPW’s main goal is the concretely translate Philippine development thrusts into programs and policies that address the poor not only on the basis of class, ethnicity or region, but also in terms of gender.”

“Filipino women, like their sisters all over the world, share essentially the same burden. They are confronted by a legacy of structure of inequality which are reinforced by misperceptions that produced a seemingly unending cycle that retards the pace of their own personal development, relegates them largely to the reproductive sphere of life, affords them nominal chances or fails to harness their full potential for national development. This cycle must be broken if women are to be effectively mobilized for development.

## **The Nature of Gender Relations that Prevail in Philippine Society\***

Because of historical development of the status of women in the Philippine society, women and men have differential access to opportunities and services, especially among the poor. Women are confronted by a legacy of structures of inequality which are reinforced by misperceptions that produced a seemingly unending cycle that retards the pace of their own personal development, relegates them largely to the reproductive sphere of life, affords them minimal chances or fails to harness their full potential for national development.

Since the distinction exists between the productive and the reproductive spheres, those whose main responsibility lies in the former, usually the men, are perceived to have a primacy in society because they perform what are accepted as major functions. On the other hand, women, who because of their biologically determined make-up necessarily take on reproductive functions, are assumed to be less capable in the productive arena and are relegated to the reproductive sphere and its extension, thereby confining them to what are considered to be secondary pursuits.

What this means is that since the family is the unit of reproduction, it follows that women, as household caretakers, are instrumental in ensuring the survival of economic and cultural production. With women managing the homes, male workers are relieved of domestic tasks to take on income-earning activities. Men are, therefore, better able to participate in economic, political and cultural endeavors in which productive value is recognized. Their exposure in the public sector results in their being acknowledge as the dominant gender in all spheres of life.

Meanwhile, the women - both the housewives and those who shoulder the double burden - are perceived to have minimal social and economic contributions, even as they perform a broad range of activities in the home and even as they earn a living outside the home. In both instances, women are perceived as being merely supportive and therefore, secondary or even marginal.

Because women's contributions have remained both largely invisible to the public eye as well as merely secondary in nature, women's active participation in public life has not been as extensive as that of men. At the same time, it is this very subordination that also accounts for the lack of support systems and social benefits for women, the limited access and control that women play in the national drama of development.

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\* Source: "The Structural and Historical Determinants of the Status of Filipino Women Today", PDPW, p. 4-5.

### **Assessment in Relation to Gender Awareness, Participation and Integration -**

There have been positive indications of an improving situation for women in the country not only during the Decade but also in the recent past. More than ever, women have figured prominently in the political affairs of the country and, gradually, they have been entering new fields. Deliberate efforts have been taken both by government and some non-government organizations to accelerate women's development.

However, much remains to be done. Women continue to suffer some disadvantage as women and as poor women because of the prevalence of sex-role stereotyping and other biases against them which have been attributed to the kind of socialization process that women and men are subjected to from childhood and which shape their attitudes and perceptions. A related factor is the low level of consciousness of women's issues in almost all sectors - public, government bureaucracy, private - which is aggravated by the lack of sex - disaggregated data in many government agencies.

These biases are evident in almost all spheres particularly in employment, education, health, and public affairs.

The formulation of a Philippine Development Plan for Women which addresses these problems and issues is a positive indication of the government's commitment to women's development. For the first time, a systematic effort was undertaken to analyze and surface women's position as both agents and beneficiaries of development. Appropriate policies, strategies, and programs have likewise been formulated, addressing each particular problem area.

**Basic Goals and National Development Strategies** - The task of integrating women's concerns at all levels of development planning and implementation requires a multi-sided approach which includes national commitment and political will, relevant and effective policies and programs, the provision of adequate resources, efficient monitoring and women's participation.

The PDPW addresses the concerns of women for equality and development across six major spheres: individual, family, socio-cultural, economic, political and legal.

**Individual** - Precisely because of the role differentiations between women and men that developed as a result of historical circumstances, most women have learned to view their own self-worth as being lower than that of their male counterparts. This is especially true among the poorer sectors of the population. Thus, a primary task must be to ensure each women's individual personal development.

There is a need to alter the traditional concept of a woman's self-worth as being subordinate to men. Such a transformation requires a commitment to one's own

personal growth, both intellectually and creatively. This includes the motivation to care for one's self, especially because among poor women, it is usual practice to put their own health concerns as a last priority. This result in women going for medical care only when illness is no longer preventable. Because of the huge percentage of poor women in the country, it is of primary importance to provide training programs that women can use for preventive medicine as well to gain some degree of control over their own bodies.

Since women have remained largely uncritical of their subordinate role in society, much emphasis should be placed on consciousness - raising which should be aimed at enhancing their own self-concept and enabling them to actively participate in local and national development. Every increase in awareness should also be translated into the strength and capacity to assert one's rights. Such a process should result in women who are able to define their own problems, determine feasible solutions that affects the direction of their own future, neither as self-serving individuals nor as mere extensions of their reproductive roles but as whole human beings.

To attain the goal of personal development, three main thrusts are necessary. First, sufficient support mechanism, such as childcare support systems, must be provided to free women's time and enable them to acknowledge their own self-worth. Second, program must be created to enhance the capacity of women to develop their full potential. Third, concrete manifestations of attainable goals must also be given. These must take the form of propagating women role models, making certain, however, that these do not degenerate into taken examples of women's equality. At the same time, there must be a conscious advocacy for a modification of the qualities and characteristics that are emphasized in projecting model women like mothers, martyrs, and other achievers.

**Family** - At the base of all the goals that relate to women within the sphere of the family is the necessity for Filipinos to recognize and acknowledge child-bearing and rearing as vital societal functions. For as long as reproduction is viewed as being of secondary importance, women will continue to be subordinated to men. A genuine realization of the value of the reproductive sphere will naturally engender more ideal and more equal relations within the family. Concretely, the goal should be to encourage the formulation of families that are characterized by a sharing of responsibilities, from parenting to breadwinning to domestic work.

In the aspect of shared parenting, attention must also be placed on ensuring a non-sexist rearing of children whereby daughters and sons are trained in the same manner, sex biases in issues like career choices and personality traits are avoided, and equal opportunities are made available by both parents. In order to ease the burden of housework, government must ensure the promotion of research and development



of affordable and efficient technology as well as the provision of basic utilities like water and electricity.

While all of these are directed towards the strengthening of family foundation, there will always be problem areas in families which require intervention. Institutional support and facilities, like counselling, must be provided both as preventive measures to family breakdown and to resolve family problems.

Special attention must also be given to the real, although hidden, problem of violence in the family. This must start with attitudinal change among women by accepting the appropriateness of external support especially in cases of wife battering, rape, and incest. Many women, because of the stigma that is usually attached to sex crimes as well as because of the tendency to accept this as part of a woman's burden, tend to keep such experiences unknown to others and even refuse external support. In addition to attitudinal change, there is the need to alter conditions that reinforce the refusal of external support. Society must learn to erase the stigma that is usually attached to women involved in crimes against chastity. Ironically, in cases of rape and even incest and wife battering, the woman who is the victim is not accorded the same compassion as victims of other crimes. Rather, the woman is stigmatized as though she were the aggressor rather than the victim.

Court proceedings dealing with these crimes require modification such that women are protected from further violence. Concrete programs for institutional support for women victims of violence are urgently needed.

**Socio-cultural** - Since the subordination of women is largely sustained by the values and norms that are prevalent in society, consciousness-raising has to be emphasized. Programs targeted at women must confront the prevalent views that are held by both women and men that serve to reproduce acts of discrimination against women.

The educational system plays a crucial role in this regard. Non-sexist education must be installed. Textbooks and school curricula need to be analyzed and shorn of discriminatory stereotyping, language and career options. Children who are reared in an educational system that recognizes the equality of the sexes will invariably have a tremendous impact on the full development of each human being.

**The media-print and broadcast** - are also very potent instruments for reinforcing or changing the status of women. Stereotyped images of women which are so prevalent today serve to subjugate women, confine them to traditional sex role and even provide the justification for women's subordination. Such a situation is reflected further in the entertainment and advertising industries where women are trivialized and doomed to be portrayed as sex objects. In a very real sense, such a milieu drastically affects women artist because they have to overcome the bias that

relegates women to being objects and subjects rather than equally talented creators of art. A strong advocacy for women in media, recognizing especially the degree of influence it has over society, is a necessary component, recognizing especially the degree of influence it has over society, is a necessary component of any attempt to confront the problems that women face.

There is an urgent need to examine discrimination against women in religious tenets and institutions. Like education and the media, religion is one of the socio-cultural institutions that have a tremendous impact on national perspectives and their consequent effect on value and behavior. Harnessing the potential of religious institutions is a crucial factor for the cause of equality and development of women.

Finally, hand in hand with changes in the socio-cultural milieu which deal with consciousness and attitude change, are the urgent support systems that need to be instituted to support the development of women's equality. Most important would be childcare support system like day care centers, without which women are invariably tied down to housework.

**Economic** - Economic policies that relate to production, distribution and consumption must be assessed in terms of their gender responsiveness. On the production side, two specific areas are crucial: employment and training/education. With regard to the latter, mechanism should be created to ensure equal opportunities for both women and men in formal/nonformal education and on-the-job training. The acquisition of nontraditional skills for women must also be given attention. Recognizing the child-bearing function of women, training programs for women must be set up in order to ease their re-entry into the labor force after the child bearing/rearing period.

With regard to employment, the primary principle that must be upheld is that of equal pay for equivalent work. Affirmative action programs for women must be instituted especially in the area of conscious goal-setting to change the patterns of sex discriminating in hiring and promotion. In relation to this, a complete understanding and recognition of the biological functions of women in society is necessary in order to ensure that the special needs of women with regard to maternity benefits and the like are shared by the wider society.

**Political** - The empowerment of women through their full participation in political processes and structure should be the main political goal for women. The exercise of political rights, the participation in the determination of laws and policies must not be limited to traditional concerns of women. While these will necessarily take on some primacy, as equal human beings women should participate in issues that are usually associated primarily with men. Special mention must be made of issues like peace and ecology which already occupy women's attention.

Full participation, however, is dependent upon literacy and the provision of popular education for both women and men. As such, attention must be devoted to ensuring that the backbone of popular participation--literacy, information and education--is made available to all.

Finally, as an added impetus to the equality and development of women, the government must engage in affirmative action programs as in the case of women's representation in Congress and local governments, judiciary, unions and the like.

**Legal** - Since law is the reflection of the goals and aspiration of any society, the concern for women's equality and development must be incorporated into the legal system. Specifically, this would require the formulation of concrete legal bases for the standard sets to ensure equal rights between women and men. This is particularly important in the areas of property rights, citizenship rights and equal opportunities.

Legal sanctions must be instituted to promote and to protect equal employment opportunities for women. In addition, protective legislation is necessary for employed women so that the child-bearing function of women is given special consideration as, for instance, maternity benefits and non-exposure to harmful chemical, etc.

To ensure that such laws are implemented, the government must provide for legal literacy for both women and men. This condition is critical component in empowering human beings as well as in creating the conditions for the full implementation of the law.

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