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EMPOWERING WOMEN THROUGH DEVELOPMENT: THE PERSPECTIVES OF FILIPINO WOMEN IN A RURAL NON-GOVERNMENT PROGRAM

by

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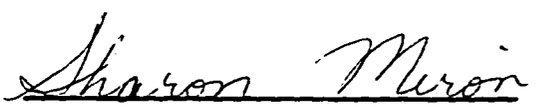

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research for acceptance, a thesis entitled **EMPOWERING WOMEN THROUGH DEVELOPMENT: THE PERSPECTIVES OF FILIPINO WOMEN IN A RURAL NON-GOVERNMENT PROGRAM** submitted by Sharon Gail Miron in partial fulfillment of the requirements of the degree of Master of Education in International/ Intercultural Education.

Dr. Swee-Hin Toh, Supervisor

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Dedicated to:

The women of Pinagdanglayan and Sta. Lucia;
To the Bonquin family, especially to Emma;
To my mother, Irma, and my sisters, Carol and Barbie;

And to the Lord Jesus who continually
empowers me with His strength and grace.

Abstract

In recent decades, the negative consequences of a modernization approach to development on women has become apparent. This is evident in the Philippines where poorer women's lives are adversely affected by increased poverty and by inequitable gender roles and relations. This study examines the participation of lower-income rural women in the Center for Agriculture and Rural Development (CARD), a non-government organization in Quezon Province in the Philippines. The central focus of the study is on the contributions of the NGO to the women's empowerment. This NGO offers access to productive resources and training to the landless poor. It advocates the full participation of its members to increase program sustainability and to foster self-reliance.

This study has taken a qualitative approach to data collection and analysis and has assumed that to understand how the CARD program has contributed to the women's empowerment an in-depth understanding of the women's experiences in their particular cultural and social context is essential. Approximately thirty women of various ages and educational levels have shared their perspectives of their realities and participation in the CARD program.

The study has revealed aspects of the CARD program which have empowered the women by enabling them to improve the living conditions of their families and by providing a number of social benefits. However, the study has also highlighted a number of gender issues and considerations which should be addressed. Gender inequities related to the intensity and value of labor, the sharing of status and power and the control of household income hinder the women's full participation in genuine development. Contradictions between the women's traditional roles and their actual contributions resulting in gender inequities are evident.

After examining different aspects of the women's realities, it is evident that inequitable cultural, economic and political structures are the root cause of gender and class constraints which hinder the women's full potential in the development process. These

inequitable structures must be transformed before a more just and peaceful development can take place in the women's lives and in their nation. This study recommends a number of education and development strategies which work toward this type of transformation.

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List of Acronyms

BCC: Basic Christian Community

CARD: Center for Agriculture and Rural Development

CARP: Comprehensive Rural Development Program

CPP: Communist Party of the Philippines

EDSA: Epifanio de los Santos Avenue

GAD: Gender and Development

IMF: International Monetary Fund

LBW: local bank worker

LPDF: Landless People's Development Fund

LRW: landless rural worker

MNFL: Moro National Liberation Front

MTPDP: Medium Term Philippine Development Plan

NCC: National Council of Churches

NCRFW: National Commission on the Role of Filipino Women

NDF: National Democratic Front

NFE: non-formal education

NGO: non-government organization

NIC: Newly-Industrialized Country

NPA: New People's Army

PDAP: Philippine Development Assistance Program

PDPW: Philippine Development Plan for Women

PO: people's organization

RAM: Reformed Armed Forces Movement

TNC: transnational corporation

WAD: Women and Development WID: Women in Development

WB: World Bank

CHAPTER ONE

INTRODUCTION

Looking at Women's Empowerment

This study began as I reviewed recent literature on development for women and learned that women have not benefited as they should from most development programs. The past two and a half decades have witnessed a growing body of research documenting the negative consequences of the modernization approach to development on women (Boserup, 1970; Charlton, 1984; Momsen, 1991; Tinker, 1990). The modernization approach to development has emphasized economic growth, industrialization and formal schooling in the context of centralized planning and control over the distribution of resources. In the 1960s and 1970s, South nations experienced an expansion of formal education, particularly at the secondary and tertiary levels. This strategy was based on an acceptance of the "human capital theory" developed by Western economists. According to this theory, formal education was the principle provider of productive labor, which was essential for economic growth (Schultz, 1980). However, despite high investments in formal education, low-income men and women in South nations, especially those living in rural areas, have not benefited proportionally from economic growth or equal access to education (Boserup, 1970; Charlton, 1984; UNESCO, 1982).

The fact that the development process has not benefited men and women equally within each class level has also become obvious (Hill, 1983; Jacobson, 1993; Momsen, 1991). Colonialistic perceptions of women as dependents and the peripheral position of the South nations in the world economy have exacerbated gender inequalities (Acosta-Belen and Bose, 1990). The modernization of pre-industrial economies has had a number of negative effects on women in South nations. It has increased women's daily struggles by replacing their traditional means of support with new technology accessible only to men and by increasing their dependent status and their workloads (Gayfer, 1980; Momsen, 1991). Women in developing countries undeniably bear the brunt of increasing poverty as well as the destruction of rural communities and environments--common results of the modernization approach to development (Gladwin, 1993; Hill, 1983).

Sen and Grown (1987) speak of a development crisis which has for the most part increased poverty and inequality factors for the poor, especially for women. However, even in the midst of this crisis, there is hope. Concurrent with the growing criticism of the modernization process, a number of alternative approaches and strategies have emerged which focus on genuine development for women. Sen and Grown (1987) explain that the

empowerment of women must take place to ensure an equitable development process. Wieringa (1994) argues that empowerment for women is a process of critically understanding the way power and development are linked. What is the gender division of labor within development programs and society, and who is given recognition for their work contributions? Who holds the leadership and decision-making positions? Who has access to and control of resources and benefits made available through development projects? Mohanty (1991) also claims that development that empowers women cannot take place without first understanding the realities in which they live. The oppression of South women is complex since their subordination is due in part to traditional and modern factors that are situated in a context of economic and political dependence (Savane, 1982; Sen and Grown, 1987). Miller (1982) defines empowerment as capacity building or enabling women to control their own lives and implement change.

The empowerment approach to development is strongly associated with the recent Gender and Development paradigm. This paradigm is primarily concerned with understanding socially constructed gender roles and relations. It examines how men and women share labor, power, status and worth in their homes and communities. The gender and development framework looks holistically at women's lives, examining interrelationships between gender subordination and other forms of oppression based on nation, class and ethnicity. In gaining an understanding of women's realities, the next goal is emancipation from all forms of injustice and inequity. This perspective emphasizes equal partnerships between men and women, in which both work toward a more just and equitable society (Gallin and Ferguson, 1991; Moser, 1993; Rathgeber, 1990).

It is not that women have been powerless and dependent. On the contrary, women in South contexts have many strategies for survival. Despite an increasing depletion of economic and natural resources, poorer women have been contributing to the basic needs of their families and communities and to national and international development projects for decades. However, little recognition has been given to women's efforts; their labor is often invisible because it occurs at a micro-level or is subsumed under that of their husbands (Cashman, 1991; Jacobson, 1993; Tinker, 1990). It is only by reinforcing and building upon women's efforts that much needed transformations for a more equitable development can take place (Sen and Grown, 1987). The emergence and growth of non-governmental organizations (NGOS) has been vital in the grassroots empowerment of women as well as in advocacy at the national and global levels.[1] This study examines the empowerment of women for genuine development within their families, communities and nations. The

[1] Successive international women's conferences have demonstrated the efficacy of NGOs in grassroots empowerment of women (Quintos-Deles, 1995a).

focus is on transformatory development, which enables women, and the men in their lives, to bring about more equitable changes that encompass private households and a broader social context.

This study looks specifically at the lives of rural Filipino women from lower-income families and aims to discover the lessons learned from these women's perspectives on their participation in a local non-government development program. As one of the economically poorer countries in the Southeast Asia region, the Philippines provides an interesting context for research into the empowerment of women through the work of non-government organizations.

Study Background and the Research Problem

Once I had decided that I wanted to conduct my thesis research in the area of development for women, I began to look for field opportunities in the South. I wanted to focus specifically on rural women because they tend to benefit the least from the modernization process (Charlton, 1984; Tinker, 1990). Through the LINGAP Institute, an Edmonton based NGO for Philippine-Canadian solidarity, I was introduced to Rey Ureta, the executive director of the Philippine Development Assistance Program (PDAP).[2] PDAP is a funding program for non-government projects which are working for people's empowerment at a grassroots level, especially in the rural areas of the country. PDAP also has a strong interest in women's empowerment. My discussions with Rey Ureta established our mutual interest in this area, and PDAP offered its support and direction for my study. Here in Canada, we collaborated to frame an initial research problem. Once I reached the Philippines and a specific research site was selected, this problem was concretized. It was suggested that I work together with the Center for Agriculture and Rural Development Program (CARD), a non-government program in Quezon Province in the Southern Luzon region of the Philippines. CARD was selected because the majority of its participants are women and because of its focus on their empowerment. CARD offers its participants access to productive resources such as credit and training in income generation and community organization. The program is committed to implementing development strategies which will enable women, and their husbands, to transform class and gender inequities which affect their lives. Finally, CARD is situated in the rural areas of the Philippines and targets the poorest of the poor, the landless agricultural workers.

Since much of development has not benefited women, it is vital that the impact of different development approaches on women be clearly understood. Recent literature has

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[2] PDAP is funded by the Canadian International Development Agency (CIDA). PDAP (Philippines) is supported by various Canadian aid and development agencies under the auspices of PDAP (Canada).

presented the empowerment approach as an alternative for women's development (Sen and Grown, 1987; Moser, 1994). This study will look at women's participation in the CARD program in the light of recent theory on women's empowerment. This study aims to connect theory and practice, providing important lessons for women's development. If development programs have failed in the past, what perspectives, components and policies are necessary to successfully empower women? Theoretically, this study is founded on an empowerment approach situated in a gender and development framework; practically it will examine a number of rural, Filipino women's participation in the CARD program.

Research Question

This study aims to answer the following research question: how has the Center for Agriculture and Rural Development Program (CARD) contributed to, or not contributed to, the women's empowerment? As the study participants are rural, lower-income women, their empowerment can be better understood in terms of improving the women's, and their families', living conditions and transforming social, cultural and economic inequities which affect their lives. The study will examine data on the women's gender roles and relations within their households and their participation within the program to fully understand the interrelationship between these two aspects of the women's lives. From this understanding, recommendations will be made to enhance the women's participation in the CARD program and contributions will be made to the literature on this subject. Does the data from this field study confirm, contradict and/or bring additional perspectives to the literature on gender and development?

The research question has been broken down further into a number of themes and issues[3]:

1) The first theme deals with the women's work roles in relation to men. What is the gender division of labor in the women's households and communities? What value, esteem and worth are placed on each gender role? What gender issues and considerations can be identified from these findings? What are the factors constraining the women's participation in the CARD program?

2) The second theme deals with the women's gender relations. How are power and status shared within their households? What role do the women play in the decision-making processes within their families? What gender issues and inequities can be identified? What implications does this have for the women's full participation in the CARD program?

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[3]These themes and issues have been adapted from a gender analysis framework developed by Dr. Jean Illo of the Institute of Philippine Culture (Illo, 1991a; 1991b).

3) The third theme deals with the women's access to and control of program resources and benefits. How has the women's participation in the program improved the living conditions of the women and their families? How has the women's participation in the program transformed gender and class inequities within their lives? In other words, how has the program enabled the women to meet practical and strategic needs[4] in their lives?

These questions will be answered primarily through an examination of the women's voices, their perspectives and stories. Since the study's focus is women's empowerment, it seems fitting to allow the women to speak for themselves on issues concerning their lives. The women shared their perceptions in individual and focus group interviews. Throughout this study, they are viewed as the "experts" on their own realities and on how the CARD program has impacted their lives. However, insights gained from the field of gender, development and empowerment will be drawn upon for critical reflection on those perceptions and understandings.

Significance of the Study

This study is significant for the CARD program because it provides a qualitative perspective on the women's participation. During collaboration about the focus and approach of the study, the PDAP staff stressed that a qualitative perspective on gender issues and constraints within the program was needed. The CARD program primarily targets lower-income women as its participants. The program has measured the women's participation in quantitative terms, mainly the percentage of women in relation to men. Since the program participants are over 90% women, the CARD program is perceived to be gender responsive. To date, however, in-depth qualitative perspectives on the women's participation have not been gathered. Because my study is the first qualitative research on the women's participation in the program, it is significant to both PDAP and CARD. Since the CARD staff has recently began to implement gender responsive training, strategies and policies, the information from this study is especially timely and relevant for them. The CARD staff encouraged me to speak with the women about their participation in the program and its impact on their realities, and then to make recommendations for the women's empowerment from the data findings.

The literature on the empowerment approach to development critically examines how power is distributed within programs (Parpart, 1993; Sen and Grown, 1987; Wieringa, 1994). This approach claims that women are empowered when they are given

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[4] The concepts of practical and strategic gender needs will be examined further in the next chapter. However, Moser (1993: 39-40) defines practical gender needs as those easily identified by women, such as the need for increased income or improved housing. She defines strategic gender needs as those which relate to women's subordinate position to men, such as length of working day or access to productive resources.

the opportunity to speak for themselves and make decisions concerning their lives (Wieringa, 1994). Without a shift in power relations within the development process itself, there will most likely be no changes in the unequal societal structures within which it functions. The women participants should be seen as political actors who work toward a commitment to changes in these structures. The empowerment approach envisions an equal sharing of power between women and men within the development process and within society (Moser, 1989).

From a theoretical perspective, this study is significant for a number of reasons. Firstly, it allows the women themselves to speak about their own perceptions and experiences within a development program which aims for their empowerment. Sen and Grown (1987) argue that the perspectives of lower-income women are the clearest lens by which to examine the effects of development programs. This vantage point is the most informative since the women themselves are the obvious "experts" on whether the program strategies are actually improving their lives. Secondly, the study is significant because it provides an understanding of the actual practice of the empowerment process. Without this practical knowledge, theory on the empowerment process and the gender and development framework remains incomplete. Of course, this is not the first practical study of this sort, but it will add useful knowledge on the subject within a rural Philippine context. To my knowledge, there are few studies of this type within this context. Thirdly, this study aims to acknowledge the struggles and achievements of the women participants. The everyday survival strategies of the women will be recognized, portraying them not as powerless victims, but actors with a "subject status" (Mohanty, 1991: 58). Considering the fact that women make up more than 50 percent of the Philippine population, it is vital that their present contributions are fully recognized and that they are given opportunity to fully participate in the development process in the future. This study will provide significant lessons on women and development which promote this vision.

Methodology

I chose to use a qualitative approach to research for this study. This approach to research focuses on meanings and descriptions of social experiences, or aspects of people's lives (Berg, 1995; Wolcott, 1988). The purpose of this study was to gather the women's descriptions of their experiences within the CARD program. Mezirow (1977: 154, 1994: 223) refers to people's world views as their "meaning-perspectives". He argues that people generally hold cultural and psychological assumptions, which influence the way they perceive themselves and their relationships to others, and the way they pattern their lives. This study assumes that it is necessary to understand the women's "meaning-

perspectives" to determine the program's contributions to their empowerment. The women were active participants in the study as they shared their stories and voices through interviews. This research approach was used to get inside the women's lives and perceptions and provide a report of their participation in development from this viewpoint.

Since the study did not take place in a familiar cultural context, it was important to select a research approach which provided an inside view of the study participants realties. Qualitative research offers a means of gathering this perspective, for it allows the participants to share their own perceptions within their unique cultural surroundings. Realizing the potential for misinterpretation during cross-cultural research, guidelines were implemented which aimed to minimize these limitations. I worked closely with a research collaborator who was a local woman. She was invaluable in helping me to understand the women participants' perceptions and to understand their world.

The study data were collected through individual and focus group interviews conducted with a sample of about 25 to 35 women. I also gathered data through participant observations and informal interviews. These data sources were used to confirm, elaborate on and validate the primary interview data. I used secondary data sources collected from government offices in Manila and the municipal office on the research site to provide background information. The written data were collected over 12 weeks during the months of October to December, 1995.

Organization of the Study

This thesis is organized into eight major chapters as follows:

Chapter One: The first chapter introduces the conceptual framework and background of the study, which helped to define the research problem and question. It outlines the purpose of the study, its significance to local and national development and the research methodology. Finally, the organization of the study is given.

Chapter Two: The second chapter defines the study's the conceptual framework. This chapter is divided into three sections. The first part examines the theories and approaches concerned with development for women. The second part discusses non-formal education as a practical strategy for women's development. The third part looks at development issues for Filipino women, focussing on women in the rural areas.

Chapter Three: The third chapter outlines the study setting. It describes the national development context in which the study participants live. A brief profile of the Philippines is given; then national development plans, including those which target women, are outlined. Finally, some alternative movements for women's development are discussed.

Chapter Four: The fourth chapter describes the field study approach. It presents the steps taken to locate a research site, the rationale for selecting a qualitative research approach, the steps and methods used to collect the study data and a description of the methods used in data analysis and interpretation. As well, the chapter includes methods used for data validation, and the ethical considerations taken to ensure the confidentiality and anonymity of the study participants.

Chapter Five: The fifth chapter provides a description of the research site. It is divided into three sections: a description of the CARD program, a description of the community centers and a description of the town and villages in which the study took place.

Chapter Six: The data analysis and interpretation is divided into two chapters. Chapter six is the first part of the analysis. It discusses the gender roles and relations of the women participants and the implications of these findings for the CARD program. It identifies gender issues and constraints which hinder the women's full participation in the development program.

Chapter Seven: This chapter is the second part of the data analysis. It discusses the women participants' access to and control of the CARD program resources and benefits. The implications of these findings for the CARD program are also given.

Chapter Eight: This final chapter provides a summary of the data findings and recommendations for the women's empowerment. It presents a brief reflection on gender and development theory in light of the data analysis. It also gives some suggestions for further research.

CHAPTER TWO

WOMEN IN RELATION TO DEVELOPMENT: A CONCEPTUAL FRAMEWORK

Introduction

Since the 1975 United Nations Decade for Women, there has been a growth in studies related to women and development. Before this conference, women's roles in development were invisible to most planners and policy makers. As information on women and their relationship to development increased, new theoretical frameworks and program approaches began to emerge (Momsen, 1991; Moser, 1993)). This chapter provides the conceptual framework for the study, which includes a discussion of current changes in perspectives and issues concerning women and development. The conceptual framework has been divided into three parts. The first part consists of an overview of trends in paradigms and approaches for women in relationship to development. The second part includes an examination of non-formal education as a practical development strategy for women who have not had full access to formal schooling or higher education. The third part focuses on development issues for Filipino women, especially in the rural areas of the country.

Part 1: Trends in Paradigms and Approaches

During the past two decades, the concept of development as it relates to women has changed with different trends in theory and practice (Momsen, 1991; Rathgeber, 1990; Tinker, 1990). Rathgeber (1990) argues that all development projects are situated within specific theoretical and political frameworks which influence the planning, policy making and implementation of their programs. Too often development practitioners lose sight of the theory underlying their work and are, therefore, unable to grasp the full impact of their projects on women's lives. Rathgeber (1990) has examined the perceptions and assumptions embedded in three different paradigm shifts, which represent varying views of the relationship between women and development: **Women in Development** (WID), **Women and Development** (WAD) and **Gender and Development** (GAD).

Women and Development (WID)

The WID paradigm is closely associated with Ester Boserup's study, *Women's Role in Economic Development.* Boserup (1970) was the first scholar to systematically delineate between the roles of men and women in agrarian societies. In her analysis, she

concluded that economic growth had affected men and women differently and that women had not shared equally in its benefits. Although Boserup's work was later criticized for oversimplifying women's roles and work, it was crucial in focusing attention on the use of gender as a variable in development analysis (Beneria and Sen, 1981).

Based on Boserup's insights, American liberal feminists began to advocate the "integration" of women in economic development (Rathgeber, 1990). They placed primary importance on legal and administrative changes which ensured equality for women in terms of participation in education and employment. For instance, one of their main strategies was the use of affirmative action policies. However, the WID perspective was grounded in traditional modernization theory and assumed that these benefits would trickle down to all segments of society, in the South as well as the North. While these strategies may have improved opportunities for a few women, the majority of women in agrarian societies in the South nations did not experience any benefits. The root causes of South (and many North) women's subordinate positions within the development process were not addressed (Kandiyoti, 1990; Rathgeber, 1990). Kandiyoti (1990: 14) criticizes the WID policy for effectively avoiding troublesome issues by presenting assistance to women as a technical rather than a political issue.

Although the WID perspective did draw attention to gender inequities in the development process, it had two main weaknesses. First, it did not question the broader development approach in which it was embedded. Second, it focused primarily on women's productive roles in the community and broader society and, thus, failed to include gender discrimination within the household.

Women and Development (WAD)

The Women and Development (WAD) paradigm emerged as criticisms of the modernization process intensified. This paradigm is based on neo-Marxist feminist or dependency theory which focuses on North-South exploitation as well as the Marxist analysis of class inequalities in South nations (Parpart, 1993; Rathgeber, 1990). It focuses on "the relationship between women and development processes rather than purely on strategies for the integration of women into development" (Rathgeber, 1990: 492). Gayfer (1980) argues that to further integrate women into an unjust political-economic system would only sustain or increase their oppression. In essence, the WAD approach takes the stance that women have always been an integral part of the development process, but their roles have been exploited.

The WAD paradigm calls for a people-centered development approach which aims for a more equal distribution of power and resources. This approach assumes a critical

view of the existing socio-economic and political structures which are seen as oppressive and unjust. Neo-Marxist feminists emphasize development which has an empowering aspect and is based on principles of participation, equity, self-reliance and social justice. It must also be highly political in that it depends on the conscientization and mobilization of the poor and oppressed and demands changes in the basic structures of society (Okeyo, 1982; Savane, 1982).

The WAD perspective recognizes the adverse effects of structures of international and class inequalities on the lives of poorer people, both men and women, in South nations. However, there is no consideration of social relations within classes. It is implicitly assumed that women's positions will improve when national and international structures become more equitable. There is no analysis of women's situations independent of men's because both sexes are seen to be exploited within oppressive global structures based on class and capital (Antrobus, 1989; Rathgeber, 1990; Young, 1988).

The WAD paradigm offers a more critical analysis of women's realities than WID, but it does not give full consideration to the influence of the patriarchal ideology within nations and classes. Like the WID model, the WAD paradigm is also criticized for failing to "undertake a full scale analysis of the relationship between patriarchy, differing modes of production, and women's subordination and oppression" (Rathgeber, 1990: 493).

Gender and Development (GAD)

The gender and development (GAD) paradigm emerged in the 1980s as an alternative to the previous paradigms. Grounded in socialist feminist theory, this framework is primarily concerned with the social construction of gender or, more specifically, the assignment of specific roles, responsibilities and expectations to men and women (Gallin and Ferguson, 1991; Moser, 1993; Rathgeber, 1990). Men and women play different roles in society, with their gender differences shaped by historical, cultural, economic and ethnic factors. Since women have almost always been assigned to inferior positions, the validity of these roles is questioned (Moser, 1993; Rathgeber, 1990). The GAD perspective is more holistic as it tries to understand women's positions by examining the connections and contradictions among gender, class, race and international exploitation (Rathgeber, 1990).

The GAD paradigm has also attempted to link relations of production and reproduction in the lives of women (Rathgeber, 1990; Moser, 1993). While earlier development projects tended to focus only on women's reproductive roles, under the WAD and WID paradigms, the focus shifted primarily to women's productive roles. However, a preoccupation with only one part of women's roles at the expense of their other

responsibilities is also problematic. For example, increasing women's participation in employment or income-generation projects without recognizing their reproductive responsibilities only worsens their oppression by doubling their work burdens. The GAD approach does not focus exclusively on either the productive or reproductive aspect of women's lives, but attempts to understand the interrelationship between the roles (Sen and Grown, 1987; Rathgeber, 1990).

This paradigm has entered the "private sphere" of women's lives and gives special attention to the oppression and violence which women experience within their families. It has rejected the private and public dichotomy that has commonly been used to ignore gender biases within the household. Jacobson (1993) challenges the assumption that, within households, the burden of poverty as well as the benefits of wealth will be distributed equally regardless of gender. In many cultures, a family's resources are distributed according to the status of household members, rather than according to their needs. Research studies reveal that in a number of cultures, sons consistently receive more and better food and health care than do their sisters. The differences within household resource distribution often mean there can be indigent women in households with incomes above the poverty line. Conversely, there can also be men who live comfortably and enjoy luxuries in households below the poverty line (Bruce, 1989; Jacobson, 1993).

With its goal of emancipation, South governments have viewed the GAD paradigm as a threatening approach, and international development agencies which stress a modernization orientation have also rejected it. Consequently, a fully implemented GAD perspective is rarely found in the projects and activities of national and international development agencies (Rathgeber, 1990).

Women's Needs and Gender Planning

An important underlying rationale of gender planning is that women's roles, responsibilities, perspectives and priorities are different than those of men (Moser, 1993). When development planners are blind to this fact, they often end up planning and implementing programs which are not only ineffective for women, but which may worsen their positions. Planning for poorer women in South nations must, therefore, be based on their interests and needs. A theoretical framework for the analysis of gender interests and needs was developed by Molyneux (1981, 1985) and later made popular by Moser (1989, 1993). Moser (1989: 1802) argues that, although issues such as class and ethnicity should not be ignored, the primary focus should be on gender because it tends to be "subsumed within class in so much of policy and planning." In order to draw attention to gender biases which affect women's lives within private and public dimensions, these scholars

categorized women's concerns into practical and strategic gender interests or needs (Molyneux, 1981, 1985; Moser, 1989, 1993).

Moser defines practical gender needs as basic needs such as food, clean water, quality housing, health care and employment. They are usually a response to an immediate necessity and are easily identified by women within specific contexts. Meeting practical gender needs can improve women's conditions, but it does not alter traditional roles and relationships (Moser, 1993: 40). Strategic gender needs, on the other hand, are defined as "the needs women identify because of their subordination to men in their society" (Moser, 1993: 39). Strategic gender needs relate to gender divisions of labor, power and control. They may include issues such as a lack of resources, legal rights, domestic violence, and equal wages. Strategic gender needs must be met through a process of empowerment which increases awareness and involves women as agents of change. Meeting these needs transforms existing roles in society and, therefore, challenges women's subordinate positions.

Moser (1989, 1993) notes that most development agencies aim to meet only practical gender needs because they are more easily identified, beneficial to families as well as women and less controversial. Planning policies which meet practical gender needs focus on the domestic arena, on income-earning activities and on community-level requirements like housing and basic services. They serve the purposes of planners who are then credited with meeting "women's needs." However, this approach can make it even more difficult for women to recognize their strategic gender needs. These programs can actually be responsible for preserving and reinforcing unequal divisions of labor and legal discriminations such as property ownership rights (Alsop, 1993; Moser, 1989, 1993). As an alternative, Moser (1989) recommends development planning which aims to meet women's strategic gender needs indirectly through strategies designed to meet their practical gender needs.

Although Moser's (1989, 1993) theoretical framework on gender needs has provided a holistic understanding of women's concerns and positions, it has been received with some criticism. Wieringa (1994) has noted a number of weaknesses in Moser's framework and suggests an alternative means of gender planning. Wieringa argues that the focus should be more on who defines and plans a means to meet women's needs than on how the needs are categorized. Moser's framework is criticized for having a "top-down" element. It is suggested that the "target women" express their concerns, but not be fully involved in the planning process. Wieringa (1994: 840) states that "it is not the nature of the [development] activities which determine whether they affect the relations of oppression with which women are faced, but the context in which they take place, and the political

motivation behind them." She adds that it is more essential that women's interests are contextualized, rather than categorized (Wieringa, 1994: 840).

Wieringa (1994) suggests an alternative gender planning that is concerned with the critical contextualized analysis of gender oppression and with the policies that aim to diminish it. She states that gender planning is a political process with feminism at its core. It should thus start with a process of negotiation, discussion and analysis which results in the formation of transformatory activities. As well, defining gender interests in a development process should not be regarded a one-time activity, but rather as a constant process in which different interests are prioritized at different times. In fact, Wieringa (1994: 836) states that the success of development efforts "may be better 'measured' by the way new interests surface or come to be defined along the way, than by the progress made in relation to certain interests which were defined in the planning stage."

Wieringa (1994) undoubtedly makes some valid criticisms of Moser's (1989, 1993) framework on gender needs. Nevertheless, Moser's framework is still useful in that it provides a means to critique the content of programs for women and to determine to some extent what their impact on the women's lives will be. It is equally important to be aware of the needs identification and planning processes to ensure that the empowerment of women is taking place. The two different perspectives on gender planning, categorization and contextualization of women's needs, can actually complement each other, and together they provide a more holistic understanding of women's needs.

Women and Work

In every society, women provide critical economic contributions to their families, alone or with their spouses, by earning cash incomes or producing subsistence goods (Jacobson, 1993). The United Nations data indicate that, on average, women work longer hours than men in almost every country. Discrepancies between men and women's total work hours are often greatest among the poor: in developing countries, women work an average of 12 to 18 hours a day compared to an average of 8 to 12 hours for men (Jacobson, 1993: 66). Women's contributions in earnings or goods are not equally rewarded with wealth, assets or recognition. Gayfer (1980: 2) provides some basic global facts on women. Women perform 60 to 90% of all agricultural work and at least 50% of all food production; women make up over 40% of the official labor force. However, they receive only 10% of the world's income and possess less than 1% of its wealth. In subsistence economies where work is measured largely in terms of the value of goods produced and labor time, women usually contribute as much or more than men to the welfare of the family. In households which depend on wage earnings, the World Bank

states that women's earnings form a major part of the income of poor households and in many cases they are the only providers (United Nations, 1991).

Official definitions of what constitutes "work" fail to recognize a large share of women's labor. In the South nations, work that does not produce cash in the formal sector[1] is discounted. The low value placed on women's work begins with the fact that in developing countries, especially in the rural areas, most of women's activities take place either producing goods for household consumption or earning small incomes through informal marketing and as unpaid workers on the family farm (Beneria, 1992; Grown and Sebstad, 1989; Saito and Spurling, 1992). These activities are unrecognized in national statistics and are often subsumed under the male family members' labor and income contributions. The devaluing of women's contributions is exacerbated by inadequate control of physical resources. In many nations, women have few legal rights regarding land ownership, marital relations, income or social security. In a world where control over land and wealth equates power, the value of women's contributions are not acknowledged because they are directed at daily survival and do not yield visible assets (Bruce, 1989; Charlton, 1984; Jacobson, 1993).

Moser (1993: 27-36) describes the "triple role" of women which includes reproductive work, such as child rearing, household maintenance and caring for the sick and elderly; productive work, such as farming, small business projects or paid employment; and community managing work, such as festival or marriage preparations. The combination of these three roles creates an exceedingly heavy work burden for most South women. Because the reproductive and community roles are often unrecognized, much of women's contributions remain unnoted and undervalued. Culturally, domestic work and child care are given lower status than productive work, especially if it is conducted outside the household. Men generally hesitate to share in household work as it can lower their social status in the eyes of their families and communities (Bruce, 1989; Jacobson, 1993; Moser, 1993).

Rural development programs in South nations have failed to address women's participation in productive activities and have thus excluded them from agricultural extension programs. Women's agricultural work and their participation in the informal market are viewed as extensions of their household roles. Limiting women's access to

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[1] The 'formal sector" is referred to as work activities which conform to tax and labor laws and other state regulations. Official government statistics are generally recorded for the formal work sector, making this work more visible within society. On the other hand, the "informal sector" consists of work activities which are characterized by relative ease of entry, reliance on indigenous resources and unregulated and unprotected markets. Women's work in the informal sector often includes activities such as marketing fruit and vegetables, selling cooked foods or handicraft work (Grown and Sebstad, 1989).

productive resources also reduces their economic opportunities and perpetuates negative social perceptions. The "invisible" nature of women's contributions creates the social perception that they are dependents rather than producers (Bruce, 1989; Jacobson, 1993). Consequently, development planners, influenced by these inaccurate perceptions, design programs which are welfare oriented and which focus on training in domestic skills and family planning (Jacobson, 1993; Moser, 1993). In contrast, because men are perceived to be farmers and household heads, development planners assume that increasing men's access to productive resources such as technology, training and land will raise the household income and thus improve the living conditions of the whole family.

These notions have been proven erroneous as men generally use their incomes to raise the productivity of their crops or for personal benefit. Women, on the other hand, keep less for personal use and contribute proportionately more of their cash incomes to their whole families. Young (1993: 119) makes a distinction between the "collective", or family, and the "personal" aspects of the household budget. Women who have control of their incomes, in cash or in kind, spend more to meet their families' basic needs and to provide services such as education and health care. They contribute more to the collective family resources. Common gender ideologies support the notion that men work harder and are the family "breadwinners" and, thus, deserve the right to take a portion of the family income for personal benefits such as cigarettes, alcohol, gambling and items which are associated with social prestige (everything from expensive watches to dark glasses). For the same reason, men are also allowed more leisure time (Bruce, 1989; Moser, 1993).

Since agriculture is assumed to be a male responsibility, agricultural technology tends to benefit men rather than women. For example, while the tractor has lightened the work of ploughing, which is traditionally a male responsibility, women's roles such as weeding and transplanting are still done manually (Gladwin, 1993; Hill, 1983; Jacobson, 1993). In some nations, innovative agricultural methods have displaced women completely from traditional productive functions, and diminished their status and power within their communities (Moser, 1989). Women are not only denied access to agricultural technology and training, but as more and more land is used for cash cropping, they are also deprived of land for subsistence farming or forest resources, which are both vital to the survival of their families (Jacobson, 1993). Rural women working as agricultural laborers for landowners or agribusinesses generally receive lower wages. In fact, some of the largest disparities in wages between men and women are among agricultural workers (IBON, 1993; Grown and Sebstad, 1989; United Nations, 1991).

Working women face gender discrimination at the household and societal levels, which devalues their work and income contributions, increases their workloads, renders

them lower wages for the same work done by men and limits their access and control of essential productive resources.

Development Approaches for Women

Throughout South nations, particularly in the past decade, there have been many policies and programs developed to improve the lives of low-income women. Whether or not a program has actually met women's specific gender needs depends largely on the perceptions of women's realities underlying different development approaches. The following pages will briefly describe five approaches presently used for women's development and their impact on women's lives.

The Welfare Approach

The welfare approach is still the most widely used development approach for South nations in general, and particularly for women. This approach was developed in the 1950s and 1960s and is based on the social welfare programs developed in most countries during colonization. It is compatible with the modernization paradigm and is implemented to help vulnerable groups who do not directly experience the benefits of large scale economic growth. Women are primary targets of welfare programs and are seen as passive recipients, benefiting from outside assistance. Following a "top-down" development process, a team of "experts" decides what is useful for the women (Buvinic, 1986). Development projects focus on women's domestic roles and concentrate on making women better mothers, health care givers and responsible family planners. Examples of these services in the Philippines are child health and nutrition centers, backyard vegetable gardens, and small jobs compatible with housekeeping and child care, such as individual home-based handicrafts production, which is meant to "supplement" the family income (Dionisio, 1991). The welfare approach only addresses women's practical needs through relief distribution (Moser, 1989). Many of these welfare-oriented programs fail because lower-income women with pressing survival needs find them to be irrelevant (Buvinic, 1986; Ravindran, 1987; Tellis-Nayak, 1982).

The Equity Approach

The equity approach, which is the original WID approach, surfaced after 1975 during the United Nations decade for women. It emerged as a reaction to the welfare-oriented programs being offered to women. Boserup's (1970) research, which emphasized the invisibility of women's work and the negative impact of modernization programs on women, strongly influenced the equity approach. The approach attempts to recognize women's contributions to the development process through both their productive and reproductive roles. The primary goal is to increase women's active participation in

development by providing them with equal access to education, leadership training, employment and productive resources. Examples of activities within this approach are training in assertiveness or economic skills previously considered traditionally male or affirmative action strategies for equal employment opportunities (Dionisio, 1991; Rathgeber, 1990; Shah, 1987).[2] This approach meets women's practical gender needs for a secure income source and their strategic needs by raising their status as producers and reducing gender inequalities in labor division and access to resources (Moser, 1989).

This model has been criticized, however, for assuming that women's economic participation would ensure gender equity in the market place. Dionisio (1991) argues that while the equity approach promises more possibilities for equality between men and women, it fails to recognize the links between broader social inequalities and inequality between men and women. The assumption is made that the development process itself is sound. However, there is little chance of equalizing women's opportunities in an economic system that has failed the majority of men as well. The market economy has generated gross inequalities not only between men and women, but also between social classes and between North and South nations. A development process, which results in the marginalization of the majority of the population, requires more than simple reforms to provide equity for all women, and men (Dionisio, 1991; Jimenez, 1992). Governments in South nations also criticized the equity approach because it was strongly associated with Western feminism and it promoted a redistribution of power between men and women (Moser, 1989).

The Anti-Poverty Approach

The anti-poverty approach also emerged in the 1970s and can be identified as the second WID approach. Under this approach, economic inequality between men and women is not linked to subordination, but to poverty. Thus, the emphasis shifted from reducing gender inequalities to reducing income inequalities. This less threatening version of the equity approach was developed out of a reluctance to interfere with power relations between men and women within society. This model has been adopted by the International Labor Organization (ILO), which emphasizes employment as a major policy objective. The primary goal of the anti-poverty approach is to provide income- generating activities, access to credit and employment opportunities for the "working poor," with women being the primary target population (Moser, 1989: 1812). It focuses on the productive roles of women, helping them to meet their families' basic needs of food, shelter, clothing,

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[2] The WID strategies for equal employment and education opportunities often tend to benefit mainly middle and upper class women who already have some access to national services and resources (Rathgeber, 1990).

education and health care. The assumption behind this approach is that by removing poverty through employment or income generation, women can reach equal status with men. While it attempts to help women meet some of their practical needs, it tends to ignore the work burdens women already have and the inequalities in gender relations within the households and broader society which limit women's access to power and resources (Buvinic, 1986; Moser,1989).

The Efficiency Approach

Moser (1989) argues that the efficiency approach, which appeared in the 1980s, is currently the predominant approach used within the WID framework. She states, "in the efficiency approach, the emphasis has shifted away from women toward development, on the assumption that increased economic participation for Third World women is automatically linked with increased equity" (Moser, 1989: 1813). It is a model implemented by organizations such as USAID, the World Bank and the Organization for Economic Cooperation and Development (OECD). The efficiency approach supports structural adjustment policies (SAP), which are administered by the World Bank or International Monetary Fund (IMF) in South nations. The main objective of the SAP is to increase economic growth and restore balance of payments through efficient management of national budgets and development priorities. To achieve this goal, the IMF policy includes reallocation of resources and budget cuts in national programs which are considered economically unproductive and to increase export output to earn foreign exchange (Moser, 1989).

The assumptions of this approach have been widely criticized. Even though women, who comprise 50 percent of human resources, are critical to the total success of the development process, it cannot be assumed that any program under the guise of "development" improves the conditions of women. This approach has led to an increase in poverty and inequality in resource distribution in most South Nations (Buenaventura-Culili, 1995; Moser, 1989; Jimenez, 1992; United Nations, 1991). Since nations are encouraged to restructure their budgets to honor their foreign debts and to increase economic growth, there are inevitably cuts to social services such as education and health care. Governments are also forced to increase inflation and taxes and to emphasize the export of natural resources and the availability of cheap local labor. These policies have negatively affected marginalized populations, the majority of whom are women, by increasing poverty and decreasing access to resources and gainful employment (Buenaventura-Culili, 1995; Jimenez, 1992; Moser, 1989).

The efficiency approach also has a built-in gender bias in that it defines women's work only in terms of their productivity in the national market and excludes women's reproductive and community work. This approach demands higher productivity from women, while at the same time expecting women to to compensate for severe social expenditure cuts by caring for the children, nursing the sick and stretching available resources to meet their families' basic needs. In most cases, this approach fails to meet women's strategic needs; but it also, because of serious deterioration in living conditions, reduces the practical gender needs being met (Moser, 1989).

The Empowerment Approach

The empowerment approach to development emerged as an alternative to the WID approaches, which have failed to transform inequities faced by lower-income women. This approach adheres to the Gender and Development (GAD) framework and advocates meeting women's strategic as well as practical gender needs. The origins of this approach are derived primarily from the feminist writings and experiences of women from South nations (Mohanty, 1991; Sen and Grown, 1987). The empowerment approach operates from a grassroots level and mobilizes women locally and globally through consciousness raising about gender and class issues affecting women's lives. The approach adopts the strategy of making information available to women which will enable them to question and challenge their subordination at all levels of society (Moser, 1989; Sen and Grown, 1987; Dionisio, 1991). The advancement of women, especially in the South nations, requires a political agenda because their struggle for equality and justice occurs not only at the household level, but also at the national and international levels (Johnson-Odim, 1991).[3]

Wieringa (1994: 832) writes that the central focus of the empowerment approach is "a critique of the way power and development are interlinked." The empowerment of women is seen more in terms of providing the means for women "to make their own choices, to speak out on their own behalf and to control their own lives" (Wieringa, 1994: 833). The process of women's empowerment has three critical dimensions: exposing unequal gender relations, critically challenging these relations and creatively shaping new social relations (Wieringa, 1994). Women are seen as political actors who, individually or collectively, demand a commitment to changes in unequal structures and shifts in power relations within society. This approach aims to see women participating fully with men in determining and directing their common future which is envisaged as a more equitable, just society for all (Moser, 1989).

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[3] In North contexts, empowerment for women has also been advocated and practised through NGOs and grassroots- oriented women's movements and groups (Moser, 1989; 1993).

This approach is more holistic in that it links gender subordination with other forms of oppression based on nation, class and ethnicity (Mohanty, 1991; Savane, 1982; Sen and Grown, 1987). As economic and natural resources are being depleted, South women have begun to mobilize themselves, individually and collectively, to meet their basic needs in creative ways. The empowerment approach seeks transformation rather than mere reform or restructuring of the development process. While it may use elements of the other approaches as entry points for action, its end goal is the transformation of gender and broader social inequities. In the Philippines, examples of this approach are women's groups within trade unions, which fight for more equitable relations between labor and capital. Women's groups are also pressing for alternative day care programs which not only relieve women of child care work, but also question the basic assumption that child care is a primarily a woman's concern (Dionisio, 1991). The empowerment of women is essential for alternative and cooperative solutions to the present development crisis (Sen and Grown, 1987).

As part of this empowerment process, many South women have recognized the need to reaffirm and clarify their understanding of feminism. Development Alternatives for a New Era (DAWN), an international women's organization states that there is and must be a feminism, different from Western feminism, which is responsive specifically to the needs and concerns of South women, and which is defined by South women for themselves (Sen and Grown, 1987: 18 - 19). This feminism has a number of distinct qualities: it recognizes the complexity of South women's oppressions (those of class, nation, ethnicity as well as gender); it must be political in nature, emphasizing transformation of unequal social structures; it must understand the specific realities of South women; and it must acknowledge South women as active agents struggling for change in their own lives and the lives of others (Mohanty, 1991; Savane, 1982; Sen and Grown, 1987; Wong, 1994).

My study of Filipino women's participation in a rural development program recognizes the GAD framework and empowerment approach as being the most relevant to the women. It is crucial that women's realties are understood: their work roles, contributions and power relations. The study also values the perspective of the women participants on their realities and their participation in the development program. The empowerment process is vital in that it makes visible the contributions the women are already making and it promotes awareness and organization to transform inequities which limit the women's participation. The following part of this chapter will discuss the practical implementation of the empowerment approach through non-formal education as a development strategy.

Part 2: Non-formal Education: A Development Strategy for Women's Empowerment

The devastating effects of the modernization process and the low participation of rural women in formal schooling have caused some international education planners to search for alternatives. Non-formal education (NFE) has been advocated as a complement or supplement to the formal education system (Coombs, 1968). Currently, NFE is widely accepted as an education and development strategy for meeting the needs of marginalized men as well as women. It generally refers to a broad range of learning activities conducted outside the formal schooling system and is designed to promote literacy, basic health and nutrition, credit management, community organization and income generation (Coombs and Ahmed, 1974). It has been assumed that non-formal education is more closely linked to a people-centered approach to development because it is more accessible and relevant to the rural poor than formal schooling (Coombs, 1968).

Adiseshiah (cited in Fordham, 1980: 3) argues that there is an "indelible link between non-formal education and development." Non-formal education (NFE) programs, however, vary depending upon their underlying development framework. For example, in a modernization paradigm, non-formal education can be used as a strategy to maintain a hierarchical system in which formal education is monopolized by the elites for social and economic mobility (Bacchus, 1981). This next part will examine non-formal education programs which adhere to the empowerment approach to development and which are grounded in a gender and development paradigm. Non-formal education based on alternative processes can be instrumental in empowering rural women to bring about more equitable development for themselves, their families and their societies (Shah, 1986; Gayfer, 1980; Stromquist, 1988).

The Empowerment Approach to Non-Formal Education

The empowerment approach to NFE is a "bottom-up" strategy, which aims for the women's total participation in all aspects of the programs. This approach operates from a grass roots level and mobilizes women's groups within communities. Kindervatter (1979: 62) defines empowerment as "people gaining an understanding of and control over social, economic, and/or political forces in order to improve their standing in society." She argues that NFE can be a means through which women (and men) begin to understand the roots of their oppression, to acquire the organizational skills and to work collectively to bring about change.

The empowerment approach to non-formal education has been based on concepts developed by La Belle (1986) and Freire (1974, 1985), who advocate popular education for reform. Popular education is based on a process of dialogue leading to critical

consciousness, followed by mass organization and mobilization for change. Freire's (1985) argument is that although oppressed individuals often feel powerless, shared power may be gained through a process of consciousness-raising and collective action. Consciousness-raising is a group pedagogy, usually initiated by a facilitator who seeks to promote a relationship of mutual respect and equality with the participants. This relationship is fostered through dialogue intended to lead to a mutual learning about the participants' social realities. It is assumed that the participants have their own set of ideas, derived from their daily struggles for survival; therefore, learning is based on and generated from the life experiences of the participants (Freire, 1974; La Belle,1986).

Mezirow (1977, 1994) promotes transformatory theory as an essential component of adult education. He argues that adults, especially those in subordinate or oppressive situations, need to become critically aware of the cultural and psychological assumptions which influence their perceptions of social relationships and which pattern their roles in life. Mezirow (1977: 154- 155) talks about the need to transform peoples' "meaning-perspectives", or their world views, so that they gain a critical understanding of assumptions which encourage inequities among men and women, among rich and poor and among different ethnic groups. The transformation of inequitable structures requires a process of critical reflection, rational discourse and social action (Mezirow, 1994).

Women often lack confidence in themselves and their abilities. This is especially true in cultures where, historically, they have been expected to listen and obey, and they are influenced by myths of their own ignorance. Only by participating in a process in which there is an attempt to listen to the women can this self-perception be changed. Women must be allowed to meet together and speak about their perceptions of themselves and others within society, about their ideas of needed changes and about the skills and knowledge they possess (Gayfer, 1980). Through this process whole new perspectives on roles and relationships become visible and unquestioned "cultural myths" are challenged (Mezirow, 1977: 155). Women come to find a new sense of identity which can lead to greater confidence, control and responsibility for their own lives.

For Stromquist (1988: 13), a full definition of empowerment must consider cognitive, psychological and economic components. The cognitive component refers to women's critical understanding of their subordinate positions. It also involves awareness of cultural, social and legal elements which provide a justification for restricting women's rights and freedom. The psychological component includes providing conditions for women to begin to feel competent in their decision-making and problem-solving abilities. This form of empowerment includes women's feeling of self-worth and must, therefore, be built on a process in which women are full participants, not beneficiaries. NFE programs

that seek empowerment must allow the women to exercise a high degree of control over all aspects of the learning process. Finally, the economic component is the ability to engage in productive activities which will allow women some degree of financial security and independence. Income generation programs are difficult to implement and require preceding marketing analysis to succeed, but they are often one of the first priorities expressed by women. To achieve empowerment, Stromquist (1986, 1988) also emphasizes collective action as the most effective tool.

NFE has shown potential for women's empowerment; however, this process must be developed within guidelines which ensure its critical implementation. The Gender and Development (GAD) perspective on women's relations to development provides such guidelines. It recognizes the complexity and diversity among women's lives and provides a holistic analysis of their needs and roles within all aspects of society. Women's subordination is seen as encompassing all aspects of their lives, including their families, work, legal rights and state structures. The GAD approach acknowledges that each group of women experiences inequality differently and that gender relations are interrelated with other oppressive relations such as class, ethnicity, age and international exploitation.

It is also important to remember that women's gender interests are contextualized in shifting and diverse social and political settings. Women may need to challenge a number of oppressive structures and situations simultaneously at different levels (Moser, 1989; Wieringa, 1994). The process of defining women's gender interests must be a constant process in which priorities change over time. The women's critical insights on the diversity and complexity of their lives calls for their full participation in determining when and how issues are to be challenged. Identifying women's gender interests is thus the outcome of a mutually respectful, ongoing discussion or negotiation process between the women's groups and any outside facilitators (Wieringa, 1994).

The empowerment approach to NFE should also be aware of women's strategic and practical gender needs. For example, a strategy devised to help women start a small business may have two simultaneous objectives. The first might be to provide women with the skills and credit needed to run the business. The second objective would be a move towards awareness of unjust zoning legislation which separates business and residential activities. This sort of discriminatory legislation can be especially problematic for women with children. Because of their necessity to balance roles, women are often involved in informal sector activities in or near their homes. This NFE strategy aims to meet women's immediately identified practical needs and to raise their awareness to challenge unjust legislation. This approach seeks to reach strategic gender needs indirectly through practical gender needs (Alsop, 1993; Moser, 1989).

Stromquist (1986: 2, 1988: 11) stresses a similar strategy for meeting women's expressed needs. She states that nonformal education programs for women have to be preceded by a critical understanding of women's current conditions in the family and society. She emphasizes NFE programs which combine three types of skills based on women's roles and needs: reproductive, productive and emancipatory. Since women play a substantial reproductive role, it is clear that NFE programs should provide them with skills and knowledge that would enhance and ease these duties. At the same time, because most of women's subordination stems from their poverty, NFE programs should provide them with productive skills to enable them to earn an independent and adequate income. Emancipatory skills, however, include awareness of oppressive conditions and organizational skills such as mutual problem solving or taking joint action. Effective NFE programs must provide a combination of these three types of skills. This often difficult task demands significant discussion and planning for all involved. Stromquist (1986, 1988) warns against one-sided approaches which fail to address the realities of women's daily lives.

Because women carry heavy responsibilities for child and home care, NFE activities should provide them with supportive services such as child care during dialogue sessions or group activities. These services would also allow the most exploited groups of women, who are often heads of households with few family members to help them, to participate in the programs. Women with serious time constraints will probably be excluded from projects unless there is some means of support provided (Buvinic, 1986; Ravindran, 1987; Stromquist, 1986).

In summary, NFE for women's empowerment is an approach which enables women to gain a greater awareness and confidence by continuing to exercise a high degree of control over all aspects of the learning process. The participants learn content and process skills relevant to their needs and work collaboratively to bring about desired practical and political changes (Kindervatter, 1979; Ravindran, 1987; Stromquist, 1988; Young, 1988).

Part 3: The Situation of Women in the Philippines: An Overview

This following section situates the development theory and practice discussed in the previous sections within a Philippine context. The present situation of women in the Philippines has been shaped by many factors: national history, culture and social structures as well as national and global economics and politics. This discussion will provide an understanding of the challenges facing Filipino women in today's society. It will include

three parts: a brief historical background, the present development issues for women in the Philippines and a more specific examination of the situation of rural women.

A Brief Historical Background

More than four centuries of colonial rule under the Spanish and Americans has influenced not only the political and economic state of the Philippines, but it has also shaped the people's perceptions and values. One aspect of this is how the roles of men and women are perceived in society. Whether or not women and men participated equally in the pre-colonial period is difficult to determine. The historical documents which describe Filipino culture during this period have been interpreted from a colonizer's perspective, making them susceptible to cultural misunderstanding. Consequently, the status of women before colonization is open to a number of persuasions. Many scholars believe that the full participation of women in all spheres of life shows that there was gender equality. According to this persuasion, the Filipino woman freely participated in the industrial, political and religious affairs of the country. Another argument is that in comparison to the Spanish rule, the pre-colonial society only seemed to have equality between men and women. Yet another school claims that there was already gender inequality before the Spanish, especially considering the Muslim influences at the time (Camagay, 1995; Medel-Anonuevo, 1992; Quirino, 1993).

In contrast, the influence of the Spanish period on the conditions of women is much clearer. The Catholic Church played an important role in deciding what women should and should not do. The predominant view was that women would be better protected morally if they remained inside their homes. The Spanish also imposed a strong patriarchal system which had negative consequences on the role of women in society. Definite gender roles were introduced, with the men being the heads of their households and primary economic providers and the women being relegated to domestic work within the home (Medel-Anonuevo, 1992). This meant that some women, especially from upper and middle class families, were confined to the house.[4] However, it was not as easy to enforce these values and rules in the rural areas because women had to work outside the home to meet their families' subsistence needs.

The Americans came to the Philippines at the beginning of the 20th century and thus were mainly concerned with modernizing the nation. They brought with them the ideology that education, for men and women, was important for nation building. While only the upper class could get an education during the Spanish era, the Americans made educational

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[4] Alzona (in Camagay, 1995: 3) argues that even the women confined to their homes still managed to engage in economic activities and that foreign visitors were often impressed with the entrepreneurial skills of the Filipina.

opportunities available for everyone. Girls and boys from all classes went to school, however, when they reached college, there was a stereotyping of courses, with the women mainly going into nursing, education or home economics and the men taking science, engineering, business or law (Medel-Anonuevo, 1992). During the American period, Filipino women became more actively involved in civic and humanitarian endeavors and in feminist movements, which culminated in the right to vote in the late 1930s (Camagay, 1995).

The majority of Filipino women today are a blend of three different cultures--the Malay, the Spanish and the American--and any attempt at understanding their present status and roles should include these historical influences. The Muslim women who live in the Southern province of Mindanao or indigenous women who live in various regions of the Cordilleras have had different historical and social experiences and, therefore, have needs which are unique from other Filipino women.[5]

Present Development Issues for Filipino Women

Filipino women have had a long history of involvement in feminist movements and national struggles for independence, democracy and economic emancipation. However, it was not until after the declaration of International Women's Year in 1975 that more attention was focussed on the plight of women in the Philippines and more efforts were aimed at attaining equality, development and peace for them as women and as members of a South nation (Camagay, 1995; Pineda, 1980). Since the Third World Conference on Women in Nairobi in 1985, Filipino women have accomplished much, especially in the fields of politics and public policy. However, they continue to face challenges in their struggle for economic, legal and social equity (NCRFW, 1995).

In 1986, women played an active role in electing the nation's first woman president, Corazon Aquino. However, the ratio of women in appointed and elected positions in the government has remained approximately 10 percent throughout the last decade. The women who are elected in government are almost always from the upper classes of society. Thus, they are not true representatives of the majority of women who are poor and live in rural villages. Furthermore, over 51 percent of government workers are women, but they are poorly represented in decision-making positions. Nine out of ten women employed by the government occupy professional and technical posts in a non-supervisory capacity (IBON, 1993; NCRFW, 1995).

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[5] Details on the different ethnic groups within the Philippines will not be provided because it is not relevant to this study. However, it is important to acknowledge the heterogeneous nature of Filipino women and therefore to recognize their unique needs. It is also bears noting that the pervasiveness of the modernization paradigm throughout the Philippines means that all lower income women face parallel issues and problems from so-called development programs and activities (IBON, 1993; NCFRW, 1995)

The Philippine Constitution of 1987 recognizes the fundamental equality of men and women, and the New Family Code of 1987 acknowledges women's right to own property in their names and to contract employment and credit without their husbands' consent. The nation has also ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). These laws, however, have not yet been fully implemented (World Bank, 1996). Inequitable gender structures within society often hinder the practise of such laws. For example, cultural traditions often restrict women from purchasing land in their names (NCRFW, 1995).

In contrast to many South countries, women in the Philippines have had equal participation in education at all levels. In fact, there are presently more women who hold academic degrees than men, and in the age group 20-24, there were two times more females than males with college degrees. School attendance for girls is slightly higher than for boys at all ages. The male and female literacy rates are almost equal, with the literacy rate for females being 93.3 compared to 93.7 for males (NCRFW, 1995). However, among adults there are more women than men with no education or with only an elementary education (NCRFW, 1995). This relative educational equality between men and women may be attributed to the ideology, brought by the Americans, that all must be educated for national development (Medel-Anonuevo, 1992). Presently, Filipino families place a high value on the education of their children, both their sons and daughters (Ramirez, 1984).

There were more than 9 million women in the labor force in 1992. This represents about 52 percent of all women who are of working age. However, the men's figure is almost twice this, with 94 percent of men participating in the national labor force. The official labor statistics, however, do not fully reflect women's efforts. Many women work as unpaid family workers or are engaged in small enterprises in the informal labor force; therefore, their labor is not officially recognized. Because women workers are not accounted for in the labor force statistics, they remain unprotected, underpaid and undervalued as well (IBON, 1993).

Women tend to be dominant in occupations which are considered extensions of their roles at home and where skilled labor is not needed. In 1990, women workers made up 64.3 percent of labor in wholesale and retail trade; 55.7 percent in community, social and personal services; 46.6 percent in manufacturing; and 25.6 percent in agriculture, fisheries and forestry. Women comprise the majority of sales, technical, service and clerical workers. They also occupy most of the professional positions in teaching and nursing. Among these workers, very few occupy administrative, executive or managerial posts. In manufacturing, women work mainly in the export-oriented industries of textiles,

garments, handicrafts, food processing and electronics. Women are preferred in these jobs because they are perceived to be hard workers and are able to do jobs which are repetitive and tedious. In the garments and handicrafts industry, there is a pattern of hiring thousands of rural and urban women as cheap labor, without offering basic benefits or workers' rights (IBON, 1993; NCRFW, 1995; Pineda, 1995).

When men and women's earnings are compared, the latter generally get lower pay, often for equal work, at all levels of education. Women generally receive less than one half of what men earn for the same number of hours and the same work effort. In 1990, women's average quarterly earnings were 1,384 pesos, while men's were 3,049. The same statistics for the rural areas showed an even greater wage differential, as women's quarterly earnings were 926 pesos and men's were 2549.

Women also struggle with other forms of discrimination in the work force. A working mother and wife usually carries the double burden of working in and out of the home.[6] Sometimes, this burden is tripled when women are expected to perform community activities. When seeking employment, married women are often discriminated against because they are perceived as being unable to concentrate on their work and because they may require maternity benefits and child care support. Women also continue to face sexual harassment at work, with women in lower level positions and in overseas employment being particularly vulnerable[7] (IBON. 1993; Del Rosario, 1995).

After the Philippine democracy was restored in 1986, economic recovery was slowed by a series of coup attempts, natural calamities and the national debt crisis. Reforms have been instituted by the present government, which is experiencing relative political stability. The slight economic gain, however, has not trickled down to the 44.5 percent of the population living below the poverty threshold (NCRFW, 1995). Women, whose shoulders carry the burden of family survival, also carry the brunt of the crisis brought about by structural adjustment programs aimed at dealing with the debt and attracting foreign investors. Women have become the coping mechanisms for families in the midst of severe poverty. They cope by working longer hours, stretching limited resources and substituting for basic services such as health care. Inadequate basic services such as clean water and energy sources mean that women have to spend more time and effort to look after their families (Jimenez, 1992; NCRFW, 1995; Taguiwalo and Angosta-Cruzada, 1993). The debt crisis has made "more women poor, poor women poorer, and women poorer in relation to men" (Jimenez, 1992:3).

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[6] Miralao (1980) conducted a study which showed that men spend only one-third of the time that their wives do in reproductive work such as child care and house work.

[7] Although there are laws in the Philippines to protect women from sexual harassment at work, this type of discrimination still happens as the laws have not yet been widely put into practice (NCRFW, 1995).

As the government has channelled funds into debt servicing rather than health services, it has also failed to respond to the health and nutrition needs of women. Consequently, millions of Filipinas have suffered from declining health conditions. Incidences of malnutrition and related diseases are higher among women and girls than among men and boys. According to some health practitioners, this may be explained by subtle forms of discrimination that favour the male family members. Mothers and wives in poverty situations often put their families' well being first, eating less or last. Because of longer working hours spent in managing all their responsibilities, women are becoming more physically stressed. Psychological stress is added to this as women must find some way of helping their families survive (IBON, 1993).

The majority of women's health problems are pregnancy related, with maternal mortality rates as high as 1 in 1000 births in 1989. Because of limited pre- and post-natal health services, more women must turn to traditional midwives or overcrowded public health facilities. The lack of health care facilities and medical professionals due to government budget cuts also increases the burden of women in caring for sick family members (IBON, 1993; NCRFW, 1995; Jimenez, 1992). Although there have been some disturbing trends in women's health issues, national fertility rates have decreased from 5 children per woman to 4.08 from 1980 to 1993. Contraception usage has increased as well despite strong religious resistance.

Domestic violence, an issue usually kept in secrecy, is becoming more talked about and openly dealt with. Presently, there is a lack of data on domestic violence against women; however, some research has shown alarmingly high rates of incidence, possibly even as high as 80% of households (IBON, 1993; NCRFW, 1995). All too often cases of domestic violence go unreported because of pressures from the family or society as a whole, for the police and justice system tend to ignore or trivialize such incidents. On the other hand, the number of women's organizations protesting violence against women and providing support and shelter for battered women has also increased (NCRFW, 1995).

The increasing poverty in the lives of women has made them vulnerable to other pernicious forms of exploitation. In 1989, there were approximately 300,000 to 500,000 women and girls pushed into prostitution. They earn very little and are especially vulnerable to disease, including AIDS, and to violence (IBON, 1993; Jimenez, 1992; Mananzan, 1991). A lack of employment opportunities at home force many women to leave the country each year to work abroad.[8] The majority are employed as domestic

[8] There are approximately 600, 000 Filipinos working abroad, of which over 50 percent of them are women (NCRFW, 1995: 105).

helpers[9] or "entertainers,"[10] occupations which leave them open to abuse. Filipino migrant workers are subject to illegal recruiters, exploitative employers and harsh migration laws in the host countries. Presently, the lack of organized support and absence of bilateral agreements between the Philippine government and the host governments have left these overseas workers unprotected (NCRFW, 1995; Jimenez, 1992). The number of women joining the mail-order bride industry are also increasing. These women risk marrying foreign husbands who have serious personal problems or who have ulterior motives, seeking a servant rather than a wife. The issue of domestic violence in such mail order marriages has been an increasing concern among women's groups in the Philippines and abroad (Samonte and Carlota, 1995).

Although the Philippine people, especially the women, have mitigated some forms of gender discrimination and exploitation through legislation and social and economic development initiatives, new issues, sometimes even more pressing, have appeared as poverty levels increase. In the last decade, the government has extended involvement in women's needs from a village or community level to mainstreaming gender concerns at all levels of the government. Since 1985, there has also been valuable networking between the government, women's groups and non-government organizations. In this way, the Philippine women's movement has been gaining strength, understanding and capability, providing hope and change for a more equitable and sustainable national development (Santos-Maranan, 1995; NCRFW, 1995; Jimenez, 1992).

A Focus on Rural Filipino Women

One of the most pressing inequalities in the Philippines lies in rural-urban differences in quality of life. Over half of the total population is settled in the rural areas, and 60.7 percent or 2.8 million families in these villages live below the poverty threshold (NCRFW, 1995; UNDP, 1992). The poverty incidence among the core poor ("the poorest of the poor"), those who are not guaranteed daily access to basic commodities such as food, shelter and clean water, is highest in the rural areas at 25 percent of the households compared to 14.3 percent in the urban areas (NCRFW, 1995: 44).

Although some improvements have occurred, the country still shows substantial urban/rural differences in access to social services such as education and health facilities as

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[9] The women who work abroad as domestic helpers are often trained professionals with college or university education.
This migration of educated women results in loss for the women themselves as they are extremely underemployed and for the nation as it loses a vast number of its human resources (Taguiwalo and Angosta-Cruzada, 1993).

[10] It is suspected that women recruited as "entertainers" or "escorts" are often forced to work as prostitutes (Jimenez, 1992).

well as the amenities of everyday life like running water, electricity and cooking fuel, with the advantages accruing more to the urban sector. Furthermore, labor-saving technologies developed to lighten women's household work, such as washing machines, seldom reach rural women. Roads which are in good condition and communication services such as telephones or television are also less accessible in the rural areas.

The national education statistics reflect this pattern of regional disparity as students from lower income families in the rural areas receive a poorer quality education and achieve the lowest levels of education. This is especially important because among those who have had no formal schooling or have only reached the elementary grades, the incidence of poverty is 80 percent and above (Castillo, 1979). The majority of the adult population, men as well as women, in the rural areas have had only elementary education. Literacy rates are also lower in upland and island villages and among ethnic minority groups. In 1992, among Filipino women, the literacy rate was 92 percent in the urban areas and 72 percent in the rural areas (Medel-Anonuevo, 1992).[11]

Because the majority of rural women have not had full access to formal schooling, development workers have used other means of providing education. Media is a pervasive means of educating rural women; the radio has been used to teach courses on improved home management practices, family planning or nutrition and health. Non-formal education is also found to be effective in training rural women, because it allows for flexible timing and content. However, while the more traditional efforts to educate rural women focus on domestic areas such as nutrition or child care, recent non-formal education programs tend to focus on productive areas such as credit management and income generation activities. Few programs consider the double roles of rural women, and, thus, they fail to provide training and resources which meet needs in both work realms (Aleta, Silva and Eleazar, 1995; Illo, 1988).

The labor force participation rate for rural women is 47.6 percent, with most working in agriculture, fishing and animal husbandry. This means that over half of rural women are unpaid family workers or are self-employed in the informal sector. Women who are unpaid family workers contribute significantly to agricultural productivity, but they remain "invisible" as farmers (NCRFW, 1995; NCRFW, 1989). Although women contribute as much as 40 to 60 percent of the labor for most farm activities, especially in rice and corn, their work is subsumed under their husbands' efforts. While the husbands are recognized as farmers, their wives are perceived to be "helpers" (Illo and Polo, 1990;

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[11] The women in the rural areas who have only an elementary education will probably have little access to continuing education. Although they are considered literate, the extent to which their education is functional is questionable (Aleta, Silva and Eleazar, 1995).

Santos-Maranan, 1995; Piglas-Diwas, 1989). As well, women in the agricultural sector provide as much as 30 to 40 percent of the family income by raising animals, selling vegetables and working as hired laborers, yet their financial contributions are not widely acknowledged (IBON, 1993).

"My wife is not employed. She stays at home. As the man of the house, I am the breadwinner of the family"(Piglas-Diwas, 1988: 4). This common perception, which is held by both men and women, depicts rural women as housekeepers who are dependent on their husbands for support (Israel-Sobritchea, 1991; Piglas-Diwas, 1988). Although nearly half of rural women participate in the official labor force, 70 percent still regard themselves mainly as housekeepers, who work part-time as agricultural workers, in small business enterprises or as in-home workers in the manufacturing industry. Rural women spend as much as eight hours a day on housekeeping and child care (Aleta, Silva and Eleazar, 1995; Pineda, 1980). In reality, women also spend significant time in productive work, so their daily work loads are much heavier than those of the men. Rural women spend more or less 15 to 19 hours a day working, especially during planting and harvesting seasons (Rio, 1987).

There is a scarcity of development programs directly involved in improving the conditions of rural women. Guided by the misrepresentation of rural women as mainly housewives, most agricultural extension programs are geared towards working with the male farmers. It is rare for women to be included in rice and corn production training programs despite the fact that they are involved in the transplanting, weeding, fertilizing, harvesting and threshing processes. Women are responsible for the care of pigs and chickens, but are not included in animal husbandry training programs either. In a recent government program to establish farming cooperatives,which included a credit and savings component, across the nation, women participated only incidentally. They were involved only in the absence of their husbands (Aleta, Silva and Eleazar, 1995). Because rural women's access to credit and production inputs is very limited, they are forced to turn to informal credit sources, which charge high interest rates (30 to 100 percent).

The advent of agribusiness and corporate farming has affected rural women as economic contributors in two ways. Firstly, it has led to a source of wage labor. However, women have benefited less from this source of income. Male agricultural workers generally receive double or triple what women are paid; and men are hired on a more regular basis, while women tend to work seasonally, often during the planting and harvesting of crops (Piglas-Diwas, 1988, 1989). Even more detrimental to rural women is the second factor: export-oriented agriculture. Recent mechanization, like weeding and fertilizing systems have replaced women as workers, leaving them unemployed with little

other economic opportunities. The mass production of cash crops such as sugar and pineapples has also resulted in the eviction of many families from their lands. The use of chemical technology has generated environmental damage and health hazards for the people. With the most fertile lands overtaken by agribusiness, women have no choice but to work longer hours on marginalized land for their families' food consumption. Without technology and support services, women's subsistence farming becomes less productive and more arduous. Furthermore, a reduction in subsistence farming deprives many rural families of their daily food requirements and causes a decline in the nutritional status of women and their families (Piglas-Diwas, 1989, Jimenez, 1992; NCRFW, 1989).

The government has instituted an agrarian reform program which aims to redistribute land to the people; however, the implementation of this program has been slow and inefficient in reaching the most needy families (Hayami, Quisumbing and Adriano, 1990). The agrarian reform data also reveal that the overwhelming majority of beneficiaries are men. As of 1992, 82% of the total number of those awarded certificates of ownership under the land reform program were men and only 18% were women. This highly unequal distribution between men and women is explained in two ways. Firstly, women are generally given access to land only when they are heads of households. Otherwise, the land is purchased in their husbands' names. The low number of female-headed households in the country--14% of all households--could explain the low number of women beneficiaries. Secondly, this pattern of distribution reflects the cultural norm which defines farming as a masculine work and gives priority to men's ownership of agricultural land (NCRFW, 1989; NCRFW, 1995).

As women are replaced by machines in the field of agriculture, they must seek other non-agricultural work. One area of increased employment, but also of exploitation, has been the home-based manufacturing work. Rural women are employed on a contractual basis to produce garments, embroidered materials, handicrafts and footwear for export. Presently, more than 17 percent of rural women are classified as dressmakers, seamstresses and embroiderers. These women are usually paid on a piece-rate basis and produce their output from their homes. They provide a ready supply of cheap labor which can be exploited when the demand is high and laid off when it is low. The women are also scattered across the rural areas and are not easily organized to protest against unfair labor practices. Without their realizing it, women home workers are also often used against their sisters working in urban factories. When the urban workers try to unionize or demand their rights, the factory owners and foreign investors use the rural labor supply as a "backup work force." Women home workers receive only a fraction of the profits raked in by the subcontractors and foreign principals. For a baby dress selling for $15.00 in an

American department store, the village woman who made it gets less than $0.20 or approximately 5 pesos. Furthermore, the village women do not have benefits, social security protection or job security (Jimenez, 1992; Pineda-Ofreneo, 1990).

Rural women have minimal participation in political activities. Some researchers also say that rural women are not aware of the various government programs and laws designed to support them. Even though at a village level, it is predominantly women who attend *barangay* [12] meetings, there is a need for a greater the involvement of women in the decision-making and leadership roles as well as in other social and political activities. The main reason for women's non-participation in social and political activities might be a lack of time (Aleta, Silva and Eleazar, 1995; Piglas-Diwas, 1989).

The realities of lower-income women in the rural areas become complex as they struggle to survive despite pressing inequalities based on gender, class, regional disparity as well as international exploitation. The rural Filipinas must contend with inequalities in gender roles and relations at the household and societal levels. As in most countries, rural women are among the most disadvantaged people in Filipino society. They tend to work longer hours than men, have less direct access to capital, training or other productive resources and are primarily unpaid family workers with small enterprises in the informal market, receiving little recognition or economic gain for their labor.

While this chapter has provided the conceptual framework of this study, the following chapter will describe the research setting in more detail, including a country profile, the nation's development plans, particularly those for women, and grassroots women's movements in the Philippines.

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[12] A *barangay* is the smallest political unit in the Philippines, usually comprising one village. A *barangay* meeting is a gathering of the village leadership in which village concerns and problems are discussed. Any villager who is interested in attending, man or woman, is also welcome at the meeting (Harper and Peplow, 1991).

CHAPTER THREE

THE NATIONAL CONTEXT

Introduction

This chapter focuses on the study setting and describes the national context within which the women participants live. The women are not only affected by inequalities and development plans at a community level, but by issues at national and international levels as well. Firstly, the land and people of the Philippines will be described; secondly, a brief profile of the political history and economy, with a rural emphasis, will be provided. Thirdly, national development plans, including plans focussing on Filipino women, will be outlined. Finally, some alternative women's movements among non-government organizations (NGOs) and peoples organizations (POs) will be discussed.

The Land and People

The land mass of the Philippines is 300,439 square km, roughly the size of Italy. It is the world's second largest archipelago[1], with 7,107 islands scattered across 1,295,000 sq km. The islands stretch nearly 1,850 km in a narrow north-south configuration, with mountains, forests, extensive plains, volcanoes and mineral springs. The islands are clustered into three main areas: Luzon, Visayas and Mindanao. The Philippines' strategic position is reflected in its history as a regional trading center and a cultural meeting point of East and West. Situated amid the South China Sea, the Philippine Sea and the Pacific Ocean, its neighbors are Taiwan, Vietnam, and the Belau (Palau) group (De Guzman and Reforma, 1988; Harper and Peplow, 1991).

The climate of the Philippines is tropical and characterized by high temperatures, high humidity, abundant rainfall and two alternating seasons, the wet and the dry. The heat and humidity dictate the daily routine of rural peasants--the start of work before dawn, a midday break to allow the sun to pass and a return home at dusk. The country has a rich but fragile environment, which is at risk from natural disasters, such as the 1991 eruption of Mt. Pinatubo, annual typhoons and frequent earthquakes. These storms or disasters take lives, disrupt work, destroy crops and infrastructure and render many homeless, causing strain on the people and the government (De Guzman and Reforma, 1988; Steinberg, 1994).

The country is blessed with plenty of rich arable land; 30.7 percent of the total land area is used for agriculture. However, the land is very unequally distributed, for many

[1] Indonesia is the world's largest archipelago. The islands of the Philippines are much more compact than the Indonesian islands.

poorer farmers have lost their small plots to the national elite or to transnational agricultural corporations (Dahm, 1991; Hayami, Quisumbing and Adriano, 1990).[2] The central parts of the islands used to be heavily forested and the extensive coastal area provided abundant fishing grounds. However, many of these resources have been severely exploited, causing damage to the environment. The government has recognized the urgent need for preservation of the nation's natural resources and has formulated a recent plan to protect the forests, national parks, coastal waters and fisheries and to control industrial air and water pollution and urban waste disposal (World Bank, 1993). However, these plans are often compromised in favor of attracting foreign firms to invest in the national economy. The consequences are continued environmental damage and health hazards for the people (IBON, 1990).

In 1994, the Filipino population consisted of 64.2 million people, primarily of Indo-Malay, Chinese and Spanish descent. The population tends to be heavily concentrated in a few of the larger cities and the more climatically and geographically favorable regions of the country. Among the cities, Manila has the highest degree of urban congestion with fourteen percent of the population living there (Cunanan, 1993; UNDP, 1992; World Bank, 1996).

The culture is one in which a multiplicity of ethnic groups, each with a distinctive culture, language and lifestyle, has blended into a unique whole. More than 100 ethnological groups are recognized, but nearly 98 percent of Filipinos belong to eight major lowland groups: the Tagalogs, Ilocanos, Panpanguenos, Pangasinenses, Bicolanlos, Warays, Cebuanos and Ilonggos. The vast majority of Filipinos are Christian, with 85 percent being Roman Catholic, while the largest minority groups are the Muslims and the hill tribe beliefs. There are 88 languages, but Tagalog, or Filipino, which is spoken in Manila and central Luzon, is the only national language (De Guzman and Reforma, 1988; Harper and Peplow, 1991).

The population growth rate in 1994 was 2.3 percent, a decrease from the 1980 growth rate of 2.75 percent. There is a high dependency ratio with 39.6 percent under age 14 and a median age of 19. The majority of the population, 57 percent, falls between the ages of 15 and 64, and only 3.4 percent are over 64. Trends in the rural population show high rural to urban migration patterns. In 1986, 63 percent of households were in the rural areas, but in 1994, only 51 percent of the population lived outside of the cities. Recent average life expectancy rates are 70.2 for women and 64.9 for men. The infant mortality

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[2] Only 15 percent of Filipinos working in agriculture own land (Steinberg, 1994). This small percentage of the landowners consists primarily of a few elite families, which also hold national and provincial positions of political power (Floresca-Cawagas and Toh, 1993; Putzel and Cunnington, 1989).

rate is 40 per 1000 live births; and in 1994, the total fertility or births per woman was 3.5 (Rosenberg, 1991; World Bank, 1996). The Philippine people are relatively well-educated. Literacy rates are about 97 percent for urban men and women, and 89.6 percent for rural women and 90.2 percent for rural men (Rosenberg, 1991; NCRFW, 1995).

De Guzman and Reforma (1988) state that social stratification in the Philippines is so sharp that instead of delineating the population into the customary lower, middle and upper classes, most people either fall into one of two classes, the rich or the poor. In the Philippines as in most other nations, there are strong divisions of power and wealth among the people--among rich and poor and among men and women. However, power is not derived from numbers. Females have a slight majority of 51 percent , yet they have less access to power and resources than men. There are far more farmers and laborers in the population, but landowners and economic elites wield power over them. The majority of the people live in the rural areas, but the real power lies in the urban centers (De Guzman and Reforma, 1988: 11). As national politics is based on legacies of patronage, with wealthy families ruling through "guns, goons, and gold," there is often a close association between economic and political elites (Goodno, 1991: 40).

Political History

After over 300 years of Spanish rule and 50 years of American occupation, the Philippines became an independent republic on July 4, 1946. Manuel Roxas was elected the first president of the new republic. Roxas favoured the United States, leasing land for American military bases and allowing them to retain control over a large part of the economic market. This post war period was difficult, for the war had taken a million Filipino lives and had destroyed much of the national infrastructure and economy. With financial aid from the United States, the country began to rebuild itself, entering into a period of fairly rapid economic growth and even more rapid population expansion (Harper and Peplow, 1991; Steinberg, 1994). However, this growth, under the modernization paradigm, favored a minority of elites. Rural poverty and injustices spawned the Huk insurgency movement of rural guerillas, which was repressed through a counter-insurgency campaign (Floresca-Cawagas and Toh, 1993).

When Ferdinand Marcos became president in 1965, he inherited many crucial problems such as gross inequity in the distribution of wealth and unresolved land reform issues. However, he also began to lead a nation which had a well-educated population and a higher economic growth rate than many neighboring Southeast Asian nations. Although Marcos was credited with some achievements during his first term in office, by 1969 the economy began a rapid decline and corruption among Marcos and his cronies became

apparent. As the Philippine people from all political persuasions and positions took to the streets protesting against corruption and incompetency within the government, Marcos, who was prone to authoritarian leadership, declared Martial Law in 1972. This decision gave him ultimate control over the government, army and the people.[3] He justified his actions by claiming that the riots were a threat to national security and economic stability. However, Martial Law tended to strengthen insurgencies across the country, in particular those led by the Communist Party of the Philippines (CPP), and its New Peoples Army (NPA), and the Moro National Liberation Front (MNLF), a Muslim secessionist movement in Mindanao (Steinberg, 1994).

Marcos ended Martial Law in 1981, but he had restructured the constitution, enabling him to retain his dictatorship indefinitely. After twenty years as president, he left the nation virtually bankrupt, with a negative growth rate, a chaotic economy and a system of bureaucratic corruption. Mass poverty and political instability also became major national problems (De Guzman and Reforma, 1988; Hernandez, 1991; Steinberg, 1994). When Marcos began his presidency, the foreign debt was $599.5 million. Marcos chose to fully cooperate with foreign organizations such as the IMF and World Bank,[4] so when his term ended, the external debt had increased to $28 billion. As a result of its corruption and accumulation of fraudulent debts, the Marcos government left the Philippines in a state of severe economic crisis (Garcia, 1991). Marcos was also notorious for the high number of human rights violations under his rule, such as massacres, illegal arrests, land evictions, imprisonments and torture.

The assassination of opposition leader Benigno Aquino at the Manila Airport in 1983 roused a forceful resistance to the Marcos regime. Aquino, who had been jailed and later exiled to the United States, was returning with the hope of reestablishing democracy in his country and was shot within seconds of his arrival. His murder catalyzed Cardinal Sin who mobilized the entire Roman Catholic church as well as a whole spectrum of anti-Marcos groups and people's movements. Millions of Filipinos joined the church in protest against Marcos, forcing him to call an early election in 1986. Corazon Aquino, Benigno's widow, decided to run for president against Marcos. Although the majority of the people were behind Cory Aquino, the government's use of corruption was so acute that both candidates claimed victory (Casper, 1995; Steinberg, 1994).

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[3] Under Martial law, congress was suspended, opposing politicians or journalists could be jailed, freedom of assembly, speech and press were inhibited and a midnight to 4:00 a.m. curfew was enforced. As well, there would be no elections, leaving Marcos unchallenged (Steinberg, 1994).

[4] The International Monetary Fund (IMF) and World Bank are the "police" of the world economic system. They lend money to developing nations, charging high interest rates, and impose economic policies which favor foreign creditors and large-scale, profit-oriented development projects. These programs generally do not benefit the majority of the local population (Freedom from Debt Coalition, 1989).

Marcos proclaimed that the controversy would be decided by the National Assembly, which he controlled. As expected, the National Assembly announced that Marcos was the election winner. Corazon Aquino refused to concede and declared a peaceful program of civil disobedience. The dramatic events which followed resulted in the downfall of President Marcos. Hundreds of thousands of people stood bravely on Epifanio de los Santos Ave. (EDSA) in Manila to block government troops headed to stop a rebel military faction.[5] The people had peacefully neutralized Marcos' military options, costing him his presidency. This had been a revolution of the people and would be a continual reminder of "people power" (Harper and Peplow, 1991; Steinberg, 1994).

Corazon Aquino was inaugurated as president, but it was hard for the new democracy to flourish after a legacy of authoritarianism and corruption (Casper, 1995). The GNP had fallen about 18 percent from 1981 to 1986; prices had doubled between 1983 and 1985; and the foreign debt had risen, leaving the economy and the people in a state of serious depression and poverty (Hernandez, 1991; Jimenez, 1992). Most of the nation's wealth, much of it gained through corrupt means, was in the hands of a small elite class and was being invested outside the country. Marcos and his wife alone had reportedly stolen $10 billion from the nation, most of which was invested in foreign banks and property. In exchange for personal gain, the Marcos government had allowed transnational corporations (TNCs) and foreign investors to exploit the nation's natural resources and its people (Bello, Kinley and Elinson, 1982).

President Aquino had the overwhelming task of rebuilding the nation. Firstly, she restored free and fair elections, gave the court independence, and assured freedom of speech and press. Then, she pursued a policy of economic recovery, government reform and reconciliation with the Communist guerrillas and secessionist Muslims (Rosenberg, 1991; Steinberg, 1994). Peace talks with the Communist NPA and its allied people's organization known as the National Democratic Front (NDF) failed. In response, Aquino launched a "total war" counterinsurgency campaign supported by powerful allies abroad, which produced much human suffering, especially in the rural areas (Bautista, Ang and Brock, 1988: 25). The majority of the victims were villagers, fisher folk and peasants caught in the cross fire and accused of being sympathetic with the NPA guerillas. These ordinary folk were turned into refugees by threats to their safety and poverty worsened by the military conflict (Floresca-Cawagas and Toh, 1989). Vigilante groups, supported by local elites, were especially ruthless and militant in their anti-communist tactics, committing severe human rights violations (Bautista, Ang and Brock, 1988). Rebel factions within the

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[5] The term "EDSA revolution" would subsequently be coined.

government armed forces also challenged Aquino resulting in seven abortive coups between 1986 and 1989 (Steinberg, 1994).

The debate over how to deal with the national debt was especially divisive. Some believed that this debt, or part of it, should be repudiated because it was a legacy of a corrupt dictatorship, but Aquino chose to cooperate with the IMF, honoring the all nation's debts, even the most fraudulent ones, and borrowing more to sustain economic recovery. The funds needed to service this debt used up about 50 percent of the national budget, limiting the amount of funds available for social services and development programs (Garcia, 1991: 67). Since the Marcos era ended, the quality of life for the poor majority has stagnated or even worsened (Floresca-Cawagas and Toh, 1993). Aquino also established a long overdue land reform program, but the program had only limited success because of procedural delays and legal loopholes (CPAR, 1992). Criticism against the president's political and economic strategies grew, and she eventually lost her original popularity among the people (Collins, 1989; Steinberg, 1994). Many accused the Aquino government of failing to bring about more just, peaceful transformations which would benefit the people. Her government was considered "a transition from a dictatorship to a democratic elite" in which "people's power" was not practiced (Bautista, Ang and Brock, 1988: 26).

In 1992, Fidel Ramos was elected president, marking the Philippine's first orderly democratic transition to power in more than 20 years. President Ramos had more success than Aquino in dealing with the political threats from left and right factions. Within his first year as president, he brought about a cease fire and surrender from RAM[6], a dissident military faction, and was able to resume peace talks with the NPA.[7] The closing of the U.S. military bases in September 1991 also ended the era of neocolonialism and reinforced national sovereignty. Thus, Ramos began his presidency in a state of relative political stability and renewed nationalism (Steinberg, 1994).

The United States was to withdraw its military forces by December 31, 1992, giving the Philippines a greater degree of independence. The presence of the American military had a number of negative implications for the Philippines. It limited national self-determination, exacerbated many internal conflicts, jeopardized Philippine neutrality during international conflicts, reinforced foreign economic and political exploitation, caused environmental damage and was a catalyst for the sexual exploitation of women and children

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[6] RAM stands for Reform the Armed forces Movement (Steinberg, 1994).

[7] In early September, 1996, a historic peace accord was signed between the Government and the Muslim MNFL forces, ushering in a period of potential political stability.

living near the two American military bases (Floresca-Cawagas and Toh, 1989; 1993; Quintos-Deles, 1995b).

The Economy

The Philippine economy has made some recoveries since 1986, but the Ramos government continues to implemented the modernization paradigm for national development (IBON, 1994). The modernization paradigm, which advocates technocratic-controlled and export-oriented economic development, leads to gross inequities in resource distribution, an outflow of national capital and a dependence on the world market. Presently, TNCs whose headquarters are in the US, Japan and Europe own or control much of the Philippine economy (IBON, 1994; Putzel and Cunnington, 1989). They invest in the Philippines because of the cheap labor supply, tax incentives and the government's emphasis on an export-oriented economy. Large agribusiness or manufacturing corporations monopolize the use of land and national resources. In the 60s and 70s, the American initiated "green revolution" in agriculture encouraged the use of chemicals and technology to increase crop productivity. However, foreign corporations control much of the internal market, so they can continue to increase the price of imported fertilizers or technology and lower the price they pay for produce. Without access to technology, hybrid seeds, chemical fertilizers and irrigation marginal farmers cannot compete with large corporate farms. The consequence of these practices is structural violence in the form of land evictions, poverty and environmental damage for the majority of Filipinos (Putzel and Cunnington, 1989).

Ramos inherited many economic difficulties, including appalling poverty, unemployment problems, inequalities of wealth, a pressing foreign debt and increasing dependence on the foreign banks and markets (Jimenez, 1992; Steinberg, 1994). He was faced with the dilemma of balancing two different economic demands: that of poverty alleviation through spending on public works and services and that of the fiscal discipline required by the IMF. To service the national debt of over $30 billion, the IMF has imposed structural adjustment policies based on cutting public expenditures, opening trade opportunities, freeing the value of the peso and renewing efforts at tax collection from the people and corporations (Maglana, 1994; Steinberg, 1994). In 1992, almost 40 percent of the national budget went to debt payment. While Ramos campaigned for the empowerment of the people, he has been criticized for succumbing to the pressures from the IMF and the World Bank (Jimenez, 1992; Steinberg, 1994).

Using the basic development indicators, in 1992, the World Development Report ranked the Philippines as a lower-middle income country, with a per capita GNP of about

453 $US (NCRFW, 1995; World Bank, 1992). The percent of change in the GNP growth rate was 6.1 in 1989, -0.4 in 1991 and 1.8 in 1993. From 1991 to 1992, the top 30 percent of household income categories received 80 percent of the national income, and the bottom 20 percent received only 6 percent. The per capita income for 1995 was 630 $US (Harkavy, 1996). The average annual rate of inflation for 1980 to 1990 was 14.9 percent (IMF; 1994; World Bank, 1993). The inflation rate dropped to 9.5 percent in 1992 under the Ramos government (Ramos, 1993).

The high population growth rate in the Philippines compounded with limited economic growth and job creation has created corresponding problems in the labor force. In 1990, the labor force participation rate was 47.5 for women and 79.8 for men (NCRFW, 1995). Every year 860,000 new workers enter the labor force, which already contains 5 million unemployed and underemployed workers (Ramos, 1993; Rosenberg, 1991). The new labor force for the rest of the century has already been born: about 16 million new workers will join the labor force in the next fifteen years. Without major changes in economic policies, it is most likely that millions of these future workers will not find work in the formal labor market.

Their options will be to find work in the informal market, in which incomes are generally poor, or in migrant work abroad. Urban workers in the informal market can end up in degrading and dangerous work, such as begging or scavenging in garbage sites. Children are often required to work alongside their parents to earn extra income for their families. Street children, without parents, are especially vulnerable and must work to survive. Child laborers, including an increasing number recruited into the sex trade, suffer gross economic and political exploitation. (Floresca-Cawagas and Toh, 1989). Significant income, estimated at $2 billion per year, is remitted from migrant workers. However, many of the migrant workers are highly educated, resulting in a "brain drain" effect, or the transfer of human resources to other nations (Rosenberg, 1991; Steinberg, 1994). Many human rights violations have also been reported, especially among the women migrant workers (IBON, 1993, Jimenez, 1992).

The Philippine economy remains vulnerable to fluctuations in the world market. There has been a recent surge in economic growth due mostly to lower oil prices and higher gold and copra prices.[8] Some export earnings have increased, but long term prospects for most traditional exports are poor. According to many economic reports, world market prospects are not good. What worked for the present Newly Industrialized Countries

[8] These market fluctuations are significant because the Philippines must import oil and copra, a coconut product, is one of the main national exports (Rosenberg, 1991). Although copper is the most important mineral for the economy, the Philippines also has commercial quantities of gold (Harper and Peplow, 1991).

(NICs) of Southeast Asia, such as Taiwan and South Korea, may not work for the Philippines in the 1990s. The world economic environment has changed since the 1980s; the new emphasis is on restructuring and international competitiveness (Rosenberg, 1991).

The government has also addressed the high poverty incidence in the country. Poverty alleviation continues to be a central concern, and the government aims to reduce poverty by over 14 percent by the year 2000 (Taguiwalo and Angosta-Cruzada, 1993). This is an ambitious, but unrealistic goal considering that it takes 15 years for the average poor person to cross over the poverty line and that the national development plan strongly emphasizes economic restructuring and the international market (IBON, 1994; Rosenberg, 1991). The official poverty line was recently lowered, and in 1991, the national statistics office indicated that 44.5 percent of the population fell below it (NCRFW, 1995). Ramos (1993: 50) claims that 5.8 million families or over 50 percent of the population do not earn enough to meet their basic needs. However, researchers with IBON, a private Philippine data bank, argue that in reality more than 80 percent of Filipinos live in poverty. They claim that the national poverty threshold is artificial and that families actually need much more for basic commodities due to continuous price increases. The majority of poorer families live in the rural areas where access to employment and productive resources are limited, and among those families, it is the women who are the most marginalized by poverty (CWR, 1994; NCRFW, 1995).

Although fishing, forestry, mining, manufacturing and tourism play significant roles, the Philippine economy is based primarily on agriculture (Buenaventura-Culili, 1995; Harper and Peplow, 1991). Until 1993, fifty percent of the estimated work force of 27 million were involved in farm activities. The agricultural sector alone continues to absorb 60 percent of the additional labor force each year. However, the Philippine economy, especially in agriculture, is oriented towards exports and is dependent on imports. The potential of agriculture to meet the people's needs is hindered because of the focus on cash crops for export, rather than attaining self-reliance and reducing poverty. Agricultural exports have also failed to produce economic growth because of steep competition in the world market and the biased policies of richer capitalist nations (Buenaventura-Culili, 1995).

The Philippine rural society has been profoundly affected by commercial agriculture and the introduction of costly technological change. Large, foreign agribusinesses and local elites have taken over thousands of hectares of fertile land (Floresca-Cawagas and Toh, 1993). While rural modernization has enabled a few small-scale farmers to become moderately prosperous and a number of rural people to obtain wage labor. The vast majority of traditional farm households have been reduced to landlessness and poverty.

They own little or no land and assets and have little access to technology or credit. The immediate cause of their poverty is land alienation due to debt foreclosures or evictions. They earn a living as wage laborers on commercial farms, as migrant workers or as petty traders (Rosenberg, 1991). The women also work as domestic helpers, as craft producers, as in-home subcontract workers[9] or as small convenience store owners (Aleta, Silva and Eleazar, 1995; Illo, 1988).

The need for more extensive land reform is vital as many of the poorer farmers, men and women, have lost their land to the national elite or to transnational agricultural corporations (Dahm, 1991; Putzel and Cunnington, 1989). Only 15 percent of the 10 million Filipinos who work in the field of agriculture own the land on which they labor. The government also estimates that 90 percent of the country's agricultural land is in the hands of just 10 percent of the people. Two-thirds of all poor farmers are full or partial tenants. Aquino developed a Comprehensive Land Reform Program (CARP) which has continued under the present government, but the actual distribution of land is slowed by complicated judicial procedures and resistance from landed elites with strong political connections (Putzel and Cunnington, 1989; Steinberg, 1994).

Philippine 2000

Advocating the Philippine 2000 campaign, President Ramos aims to see the Philippines emerge as a Newly Industrialized Country (NIC) by the year 2000.[10] The Medium Term Philippine Development Plan (MTPDP) was drawn up as the blueprint of national development from 1993 to 1998. According to this plan, by 1998, the GNP growth rate, which was 1.9 percent in 1992, will be at least 10 percent, and the per capita income which is presently 630 $US will be 1000 $US. The poverty rate, which was over 50 percent in 1993, will have been reduced to 30 percent (Harkavy, 1996; Ramos, 1993). These goals reflect the "twin themes" of Ramos' development plan: "global excellence" and "people empowerment" (Ramos, 1993: 99).

Ramos (1993) states that the alleviation of poverty is the primary goal of his government. The priority of his administration is to give all Filipinos a better quality of life. The strategy for attaining this priority is to empower the people through human development and world competitiveness. The government claims that the people of the Philippines will be empowered as they gain access to education, employment and income. It also asserts that this will only happen when the economy begins to grow and becomes

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[9] Women generally take subcontracting work in labor intensive, export-oriented industries, notably in garment, footwear or handicraft production (Pineda-Ofreneo, 1990).

[10] The Philippines hosted the most recent Asia Pacific Economic Cooperation (APEC) conference in an effort to show its potential to join the NICs.

internationally competitive. The primary strategies for economic growth are to encourage the inflow of foreign investments and tourism, to deregulate foreign exchange transactions, to privatize industries and encourage increased exportation, to industrialize agriculture and to use the land and natural resources effectively. To attract foreign investors, the government must also secure political stability and build up the national infrastructure (improved highways and electricity sources). Economic growth is perceived to be a means to an end, which is to generate external financing, create job opportunities, increase the per capita income and decrease the incidence of poverty (Ramos, 1993).

Taguiwalo and Angosta-Cruzada (1993) state that on the surface the 1993 to 1998 Philippine development plan appears to be sustainable and empowering. However, a closer reading of the plan reveals that it is actually based on the IMF/World Bank model of development, which emphasizes the free operation of the market. The Ramos regime has publicly announced its commitment to IMF economic policies (IBON, 1994). The development strategies within the plan focus on international competitiveness and industrialization. The government has designed economic reforms which have given Philippine corporations access to the international market and which have boosted private investment within the country (World Bank, 1993). The peoples' participation is only indirectly included, for the market would presumably serve as a arbiter for bringing about social equity and justice. However, such "trickle down" policies of development have not worked in addressing the needs of the majority of the people, and especially those of women (Momsen, 1991; Tinker, 1990). Much of the money made by large Philippine corporations has been invested out of the country, either legally or illegally. While the corporations tend to gain power and wealth, the people are seen as a source of cheap, exploitable labor (Buenaventura-Culili, 1995; Jimenez, 1992). The issues of corruption and wealth distribution remain impediments to economic progress and equity in the Philippines (Steinberg, 1994).

The MTPDP has received criticism mainly for its focus on international competitiveness. Taguiwalo and Angosta-Cruzada (1993) argue that this plan will increase the dominance of the national economy by foreign investors. Ironically, it is necessary to continue borrowing foreign capital to build up the national infrastructure and attract foreign investors. This action adds to the nation's already heavy debt burden and increases its dependency on external organizations and markets. The wide-ranging areas--banking, manufacturing, agriculture and tourism--for foreign investors places much of the economy under external control. Foreign investment can have a negative impact on the domestic economy by monopolizing local corporations. The Philippines might benefit from selective foreign investments if they adhere to certain conditions such as ensuring local workers

rights and benefits. However, open and unchecked foreign investment "sacrifices the rights and welfare of Filipino labors to foreign capital" (Taguiwalo and Angosta-Cruzada, 1993: 6).

The national development plan priorities are implemented at the expense of the local poor and the country's food security. Prime agricultural land, which has shot up in price, is being sold to foreign investors to be converted into industrial estates or tourist facilities. The already feeble government land reform program is being weakened further, making it more difficult for the Filipino farmers to own the land they till. Export-oriented agriculture also means that food products grown on Philippine land are shipped abroad while the local people deal with malnutrition and poverty. For example, families working on foreign owned pineapple plantations might only grow, pick and package the fruit, but never eat it themselves. The emphasis is on producing food for exportation rather than for local consumption (Jimenez, 1992; Taguiwalo and Angosta-Cruzada, 1993).

So-called national development and economic growth have also taken their toll on the environment. Unsustainable development projects, such as uncontrolled logging, commercial trawling and coal thermal plants used for generating electricity, result in a series of negative consequences. Soil erosion, air and water pollution, death of the coral reefs, the destruction of fisheries, uncontrolled flooding and drought eventually compound the hardships of poorer Filipinos by diminishing already depleted natural resources (IBON, 1990; Floresca-Cawagas and Toh, 1993).

Although the government has failed to meet the needs of the Filipino people, NGOs and grassroots organizations continue to be involved in organizing, conscientizing and mobilizing the poor majority to assert their rights, meet their basic needs and challenge inequitable and unsustainable modernization projects. Peasant movements have mobilized in protest against ineffective land reform policies or unjust market strategies. The urban poor have tried to resist the demolition of their shanties or unjust evictions and have mobilized to demand improved housing or services. NGOs and people's groups have demonstrated against illegal logging and the exploitation of fisheries and have advocated the sustainable management of the environment (CODE-NGO, 1991; Floresca-Cawagas and Toh, 1989; 1993; Lopez-Gonzaga, 1994). There are also groups which work closely with indigenous peoples to protect their land rights and cultures from exploitation (Garcia, 1991). Groups such as the National Council of Churches (NCC) have exposed numerous human rights violations as a result of structural violence or military conflict. This NGO supports workers and peasants mobilizing for their basic rights to fair wages and land (Bautista, Ang and Brock, 1988). There are also numerous women's movements which struggle for the equal participation of Filipinas in all aspect of the society (Quintos-Deles,

1995a). Basic Christian Community (BCC) workers focus on grassroots development to meet people's basic needs and popular education for people's empowerment. These workers apply principles of liberation theology, which aims to organize and train ordinary fisher folk, peasants and farmers to become active participants in the transformation of unjust and violent social structures (Gaspar, 1988; Ocampo, 1993). Recently, the Coalition for Peace, an umbrella for several NGOs, has struggled to establish "zones of peace", as a strategy against military conflict (Floreseca-Cawagas and Toh, 1989: 20). These NGOs and people's movements provide hope for a land and people devastated by conspiracies among government officials, national elites, foreign investors and multilateral financial institutions (IBON, 1994).

National Development Plans for Women

The National Commission on the Role of Filipino Women (NCRFW) was established in 1975 after the United Nations sponsored conference, the "Decade for Women," in Nairobi. The NCRFW was the Marcos government's response to the issues raised at this international conference. The NCRFW became a major means of implementing Marcos' New Society strategy which focused on economic development, particularly targeting depressed rural areas and the urban poor. While the programs were meant for all people, they became more focused on women. The programs provided interest-bearing loans to low income women to assist them in starting income-generating projects such as backyard gardening, poultry and hog raising, or small home-based business enterprises. Although the intent was to improve the living conditions of low-income women and their families, the programs failed dismally. The programs were not successful for several reasons. Firstly, the government failed to realize that the women needed some form of income security to pay back the loans. Secondly, the government lacked an understanding of the women's realities because they failed to do background research or to include the women's perspectives and input in developing the programs. Thirdly, bureaucratic red tape hampered the implementation of the programs. Finally, the programs eventually became a means of polishing the government's image or gaining political favor rather than a genuine response to the women's needs (Santos-Maranan, 1995).

Medel-Anonuevo (1992: 8) states that the Marcos government put women on its development agenda, but was mainly concerned with the elimination of poverty and improvement in quality of life. Women tended to be included in development plans "based on their role in social reproduction." Government planners were more concerned with how women influenced future generations than with equality issues. When Corazon Aquino

became president in 1986, the poor economic condition of the nation was primarily blamed on the corruption of the Marcos administration. Aquino's government failed to evaluate the economic policies and strategies of the Marcos government, and, therefore, it adopted the same economic framework of market-oriented development (Medel-Anonuevo, 1992).

The immediate objective of the Medium Term Philippine Development Plan (MTPDP) for 1987 to 1992 was economic recovery and long-term sustainable growth. There are six parts to the plan covering the development framework and specific government sectors such as agriculture and natural resources, the social sectors, finance and economics, infrastructure development and science and technology. Women were specifically mentioned in only two parts of the plan: the development framework and the social sector. The statements in the plan referring to women suggest that they are a vulnerable group and should, therefore, be the targets of mainly welfare-oriented programs. Women are viewed as important because they are members of the labor force and mothers of future generations. The MTPDP made no mention of women in discussion of the economic, infrastructure or technology sectors, which indicates a lack of recognition of women's full contributions and potential in national development (Medel-Anonuevo, 1992).

The realization that women remained marginalized in national development planning led to the formulation of the Philippine Development Plan for Women (PDPW), which is a companion document to the MTPDP, in 1989. This was the government's initial effort at integrating women's concerns into the planning process (Medel-Anonuevo, 1992; NCRFW, 1989; NCRFW, 1995). The PDPW aimed to see women functioning as half of every sector, not just as a sub-sector within the national development plans (NCRFW, 1995). A separate plan for women served two purposes: first, to contribute to the nation's major development goals of poverty alleviation, employment generation, equity and social justice and sustained economic growth; and second, to promote the advancement of women through comprehensive programs of action. The specific goal of the PDPW was to ensure that the development process considered the poor and marginalized not only on the basis of class, ethnicity and region, but included issues related to gender as well (Medel-Anonuevo, 1992).

Medel-Anonuevo (1992) reports on some initial assessments of the PDPW. The major criticism of this plan for women is that it is bound by the development model already adopted by the government. As a companion document, the PDPW is subsumed under the national model. This factor limits the PDPW from understanding the relationship between women's subordination and the international and national economic systems. Deles and Dionisio (cited in Medel-Anonuevo, 1992: 22) point out secondary weaknesses of the

PDPW: lengthy bureaucratic processes, the lack of funding for programs, the lack of qualified women for training and the lack of administrative support.

The 1993 to 1998 MTPDP under the Ramos government continues to maintain the same development model used by Marcos and Aquino. This development model has particular implications for women: greater hardships and heavier work burdens for masses of Filipino women. In terms of livelihood, the continual displacement of farming communities and emphasis on foreign investment and tourism means women will continue to be exploited as cheap labor for export firms or as contractual home workers. Unless the tourism industry is controlled, it can lead to further exploitation of women as prostitutes. As women's options within the Philippines are reduced, they are forced to find work overseas, which has been marked by human rights violations and exploitation in particular countries. There are also implications for women's reproductive roles. Increased economic constraints and reduced social services mean longer and harder work for women. Poor women have to spend more time in income generation activities and in providing for the needs of their families as government services such as health centers or day cares become inaccessible (IBON, 1993).

Local Women's Movements

In the Philippines, there are two distinct types of organizations which focus on development, but which are not part of the government. These are the Non-Government Organizations (NGOs) and the People's Organizations (POs). The NGOs work in development is very much linked to the efforts of POs, making it difficult to isolate the work of one from the other. A number of these organizations are women's groups which focus on various aspects of development issues related to women. While some women's groups have adopted a complimentary role to the development approach of the government, others have taken a stance which challenges the present societal structures (Mananzan, 1991; Medel-Anonuevo, 1992; Quintos-Deles, 1995a).

The women's movement began in the 1970s and grew substantially in the 1980s. One of the earliest women's groups was the MAKIBAKA (New Women's Movement). This organization challenged society's view of women and presented alternative perspectives which were more equitable and just. They organized women's committees and bureaus in different student organizations where they raised the "Woman Question."[11] This organization folded when it became illegal under martial law; however, the women's movement did not die (Medel-Anonuevo, 1992; Tidalgo. 1985).

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[11] The "woman question" focuses on understanding and resolving issues of gender inequality (Quintos-Deles, 1995a).

After the national crisis triggered by the assassination of Benigno Aquino, a number of women's organizations emerged which contended that women's issues could not be resolved under the present socio-political structures (Tidalgo, 1985). The largest of these organizations was GABRIELA, a women's coalition which was formed in 1984. It presently has 105 affiliated organizations and about 40,000 individual members. GABRIELA is a political coalition which argues that the context of the women's movement is societal transformation which involves radical changes in international trade, class and gender structures. The strategies for the women's movement are organization, mobilization and education for transformation (Mananzan, 1991; WAND, 1995). Other NGOs such as PILIPINA, a Filipino women's group, espouse an explicitly "home-grown feminist line" (Jimenez-David, 1993: 1). Although PILIPINA emphasizes gender equality, this organization works for the transformation of other unjust social structures as well. Its initial objective is the explicit recognition of gender issues and concerns in social development work in five years time (Jimenez-David, 1993).

Three main principles guide the woman question: a) the triple, separate but interrelated oppressions of women--class, citizenship and gender; b) a particular bias for poor women without neglecting women from the upper and middles classes; and c) the realization that the women's struggle is a political one. The roles of current NGOs and POs concerned with the woman question are consciousness-raising or gender sensitization, organizing people, capability building and effecting changes in external structures. Because women are everywhere in the country, efforts at addressing gender issues encompass all geographical levels, from the *barangay* level to the municipal, the provincial, the regional (urban/rural), and the national. Since women's concerns are global, these efforts extend even to the international level (Quintos-Deles, 1995a).

The kinds of activities different women's groups have undertaken also show the range of their concerns. They have been before the government lobbying the passage of less discriminatory laws, marching and protesting the unjust labor conditions, setting up women's education and research centers and starting income-generating activities for low-income rural and urban women. They have set up crisis centers for battered women or rape victims, built health centers and started cooperatives (Mananzan, 1991; Medel-Anonuevo, 1992). Women have also actively contributed to the alleviation of hardships caused by military conflict and to the peace process within the Philippines (Quintos-Deles, 1995b). Recently, a coalition of NGOs has taken up the cause of the thousands of "comfort women" brutalized in Japanese camps during the second world war. Many of these women's groups have had a grassroots beginnings and focus on development which directly empowers its participants (Mananzan, 1991; Medel-Anonuevo, 1992). These

women's groups have started programs and projects from which the government can derive important lessons. The government can learn "not only in terms of the commitment of these women's groups, but also from their creativity and dynamism..."(Medel-Anonuevo, 1992: 8). These are essential elements for any genuine development to take place.

CHAPTER FOUR

RESEARCH METHODOLOGY

Introduction

This chapter describes the field study approach. It presents the steps taken to find a research site, the methods used to collect the study data and a description of the methods used in data analysis and interpretation. As well, the chapter includes methods used for data validation and the ethical considerations taken to ensure the confidentiality and anonymity of the study participants. The orientation underpinning my methodology falls under the qualitative research paradigm. Qualitative research seeks to understand a range of social experiences as shared by those who live them. Data were mainly collected through observation and personal narratives or interviews, and the analysis focuses on gaining a critical understanding of the participants' experiences and world views (Berg, 1995; Bogdan and Biklen, 1982; Kohler-Riessmann, 1993). This research approach was selected because my study sought to understand the women's perspectives on their realities to determine how the Center for Agriculture and Rural Development (CARD) program had contributed to their empowerment. Qualitative analysis based on the women's narratives and daily activities would also reveal gender issues and concerns which hinder genuine development.

Finding a Research Site

It was necessary to locate a research site to conduct my study, but I wanted to do this using a collaborative approach which would be sensitive to the needs and priorities of Filipino development practitioners in grassroots programs. Through the LINGAP Institute, an Edmonton-based NGO[1], I had the opportunity in Canada to meet with Rey Ureta, the Executive Director of the Philippine Development Assistance Program (PDAP).[2] PDAP is a national level organization which provides training and funding for over 200 NGOs addressing poverty, inequity and structural injustice. After explaining my study focus to Rey Ureta, I discovered that women's empowerment was an area of shared interest and concern. I was particularly interested in examining a development program for rural women. PDAP agreed to assist me by locating a suitable research site and by providing support while I was in the Philippines. PDAP also helped to narrow my

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[1] As an organization, the LINGAP Institute aims to strengthen solidarity between Canada and the Philippines.

[2] As mentioned earlier, PDAP is funded by CIDA and also receives support from a range of Canadian aid and development agencies under the umbrella of PDAP (Canada).

research focus so that the study would be mutually beneficial to their organization, the selected development organization and myself. PDAP also provided their endorsement so that I could obtain a visa to conduct my research in the Philippines.

After two weeks in the Philippines, PDAP arranged for me to conduct my study in cooperation with the Center for Agriculture and Rural Development (CARD), a NGO focusing on the development of poorer rural communities. This organization was selected for a number of reasons. The main reason CARD was selected is that over 90 percent of their participants are women. Secondly, the NGO works at the village level and has a strong educational or training component. Thirdly, it is an organization committed to the empowerment of its participants and to working toward gender equity within the program and the community. Finally, CARD is a program which is funded partly by PDAP and, therefore, practical arrangements of accommodations and translation services were easier to make.

Although CARD has a number of branches across the north central Philippines, I was assigned to the Dolores Branch of CARD because it is near the headquarters in San Pablo City and because accommodations were available in the nearby village of Pinagdanglayan. The woman who would work as my translator and research collaborator also lived in this village. Once my accommodations were settled and I had met my research collaborator, the Dolores Branch staff suggested that I visit a number of community centers established by CARD. I was hoping to be able to conduct interviews with women participants in some of the community centers. For one week, I visited a number of centers with my research collaborator to build initial relationships with the center participants and CARD field staff. At the end of this first week, three community centers were chosen for my study: two in Pinagdanglayan and one in a nearby village of Sta. Lucia. These centers were selected because the participants were mainly women and because they were relatively accessible by foot or *jeepney*.[3] The three centers had also been in operation for at least two to three years, allowing enough time to make an impact on the women's lives.

Building Relationships in the Field

My research began as I started to build relationships with the study participants. I recognize that I am a central participant in the study along with the women who will be interviewed. Haig-Brown (1992: 97) says that researchers should recognize that they can only begin their work because the participants accept them as "worthwhile confidantes." Before asking the participants if they would be willing to be interviewed, I spent one week introducing myself to the women and answering their questions, some of which were not

[3] A jeepney is a large jeep-like vehicle used in public transportation. It holds about twenty people.

related to the study. This step in the research process was vital because many of the women did not feel comfortable speaking with me at first. My research collaborator explained that some of the women felt shy interacting with outsiders.

My Research Collaborator: An Invaluable Partner

Lightning (1992) says that the use of a research collaborator is a effective means of beginning sound relationships with the participants. A research collaborator generally knows both the researcher and his/her work, as well as the culture and local language of the study participants. Acting as a middle person, the research collaborator can introduce the researcher to a number of potential participants and provide useful information to establish initial rapport (Dobbert, 1982). I found it necessary to work with a research collaborator because I was an outsider who was relatively unfamiliar with the local culture. The staff at the Dolores Branch of CARD helped to locate a research collaborator. I was fortunate in that my research collaborator was also a member of the family with which I was staying. This allowed us to work closely together and helped to develop our friendship.

Juanita[4] was a college graduate who was familiar with the local culture and the CARD program. As my research collaborator, Juanita helped to locate the study participants as well as many local people who provided essential background information on the CARD program and the research sites. By talking with Juanita about the local culture, I was better able to get an inside understanding of the women's lives and their perspectives. She also provided useful information which helped me to establish a rapport with the women participating in the study. Because Juanita spoke Tagalog, the local language, as well as English, she also worked as my translator during the interviews. Juanita worked so closely with me that I began to think of her as my study partner. Her support was invaluable as I adapted to my new surroundings and as I attempted to conduct research in an unfamiliar language and culture.[5]

The Women: My Study Participants

As I began my relationships with the women members of the three centers in Pinagdanglayan and Sta. Lucia, I realized that the women differed in marital status, household position, age, number of children, religion, work, type of income-generation projects and levels of schooling. All of the women were from the lower-income class,

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[4] Juanita is not my research collaborator's real name. She was given a pseudonym to protect her anonymity beyond the local community.

[5] My entry and sojourn in the research site was also facilitated by my previous experiences living outside Canada. I have lived for two years in Nepal and three years in Bhutan, Asia. While each society has its unique social and cultural contexts, I was able to draw on these experiences to cope with issues of cross-cultural communication and conduct.

which in the Philippines means families with approximately 500 to 700 pesos ($28 to 39)[6] per capita income. I decided to interview about 20 to 25 women so that the perspectives of a number of women from different backgrounds and stages in life could be represented.

Juanita helped me to arrange interviews with women who would provide a cross-section of all the women in the centers. After talking to the women, she was able to contact women who fit different criteria such as age or marital status and who were willing to share their stories and experiences with me. Since some of the women felt uncomfortable speaking with an outsider, it was also necessary take time to build rapport before the interview, generally just chatting over tea or cold drinks. To build the women's confidence it was also necessary to assure them that what they had to say was valuable and helpful.

Before beginning the interviews, I visited each center to introduce myself to the CARD members. I explained that I was a student from Canada and that I had come to speak to the women about their life experiences and about their participation in the CARD program. I also explained that I would use the information to write a thesis to complete my degree. I explained to the center groups that what they had to say was important to my study and to the CARD program and that ethical considerations would be taken to protect their confidentiality. I also expressed my appreciation for their cooperation as I knew that they had busy work schedules.

Table 4.1 provides a summarized description of the women participants. To protect the women's confidentiality and anonymity, they were given pseudonyms; however, all of the other information is accurate. The women varied in age from 18 to 55, and had an average of about three children. Most of the women were married, but a few women were widowed which resulted in a number of changes in their life experiences. The education information indicates that the women have participated in, rather than graduated from, the appropriate level. The description of the women's work and individual projects shows their double work burdens and varying means of generating income. The agricultural labor includes cash crop production, subsistence farming, animal husbandry and marketing of produce. While most of the women in the two villages were Roman Catholic, some of the women were members of other religious groups.

All of the women participants listed in Table 4.1 were interviewed individually, except for the two women who are widows. These two women were interviewed in focus groups, but they were included in this table so that this marital status would also be represented. Some of the married women were also interviewed in focus groups.

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[6] All of the dollar entries in this text are in Canadian dollars. While I was conducting this study, eighteen pesos equalled one Canadian dollar, and twenty-five pesos equalled one American dollar.

Table 4.1 Basic Information About the Women Participants

Name	Age	Child -ren	Mar. Stat.	Educ. Level	Work	Individual Project	Relig
Violeta	26-35	5	M	H. S.	hld & agric labor	crop prod.	R. C.
Teresita	26-35	2	M	Elem.	hld labor; shkeep	*sari-sari* store	R.C.
Emma	26-35	2	M	H.S.	hld & agric labor	hog-raising; buy & sell	R.C.
Clara	26-35	0	M	H.S.	hld & agric labor	crop prod.	R.C.
Letecia	36-49	6	M	Elem.	hld labor; shkeep	*sari-sari* store	Mysta.
Gloria	18-25	1	M	Elem.	hld & agric labor; sewing	hog-raising; crop prod.	R.C.
Cecile	26-35	3	M	H.S.	hld & agric labor; sewing	horse and cattle raising; crop prod.	R.C.
Carmen	36-49	3	M	H.S.	hld & agric labor; sewing	crop prod.	R.C.
Belen	26-35	4	M	H.S.	hld labor; sewing	poultry-raising	R.C.
Carolyn	36-49	3	M	Coll.	hld & agric labor; food vending; shkeep	hog-raising; *sari-sari* store	R.C.
Jolina	26-35	3	M	Elem.	hld labor; order sales; shkeep.	*sari-sari* store	Mysta.
Victoria	36-49	2	M	H.S.	hld & agric labor	crop prod.	R.C.
Rosalinda	36-49	4	M	H.S.	hld & agric labor; shkeep.	*sari-sari* store; junk shop	R.C.
Lilia	18-25	3	M	H.S.	hld & agric labor	hog-raising; crop prod.	R.C.
Cristina	36-49	5	W	Elem.	hld & dom. labor; shkeep	*sari-sari* store	R.C.
Gina	50-55	0	W	Elem.	hld & agric labor; sewing	hog-raising; crop prod.	R.C.
Belinda	36-49	3	M	H.S.	hld & agric labor; sewing	crop prod.	R.C.
Sandra	36-49	4	M	H.S.	hld labor; craft making	craft making	R.C.
Anna	26-35	2	M	H.S.	hld & agric labor; sewing	crop prod.	B.A.
Maria Teresa	26-35	0	M	H.S.	hld & agric labor	crop prod.	R.C.
Mina	18-25	3	M	H.S.	hld & agric.labor ; dom. labor; sewing;	hog-raising; crop prod.	R.C.
Lourdes	26-35	3	M	Coll.	hld labor; bakery	bakery	B.A.
Cynthia	36-49	5	M	Coll.	hld & agric labor; shkeep	*sari-sari* store; crop prod.	R.C.
Marilyn	26-35	3	M	H.S.	hld & agric labor; shkeep	*sari-sari* store; crop prod.	R.C.

Column 3: Number of Children
Column 4: Mar. Stat.= Marital Status: M=Married; W=Widowed
Column 5: Educational Levels: Elem.=Elementary; H.S.=High School; Coll.=College
Column 6: hld. and agric. labor=household and agricultural labor; dom. labor=domestic labor; shkeep=shopkeeper
Column 7: crop prod.=crop production; hor-raising=horse-raising; buy and sell (buying products and reselling them for profit); a *sari-sari* store is a small convenience store.
Column 8: Religion: R.C.=Roman Catholic; B.A.=Born Again (a protestant Christian group); Mysta.=Mystica (a form of Catholicism)

Data Collection Methods

The data collection methods used in the study were chosen based on the overall research question and the specific needs of the study participants. Qualitative research focuses on meanings and descriptions of social experiences, or aspects of their "life-worlds" from the perspectives of the study participants (Berg, 1995: 10). Through the use of qualitative research methods, this study aimed to understand the women's "meaning-perspectives" on their everyday experiences and their participation in the CARD development program (Mezirow, 1977:154). This understanding was essential in determining the extend to which the CARD program has contributed to the women's empowerment. To collect appropriate data, it was essential to speak with the women participants and hear their stories. Because the women worked together in community groups within the program, it was necessary to speak with them collectively as well as individually. Furthermore, the interview types were selected to allow the women opportunity to shape our conversations and to accommodate their busy schedules. Informal interviews were conducted with CARD staff to better understand what the program aimed to do and how it works. I was especially interested in learning about the program's focus on empowering its participants and the implementation of gender responsive strategies.[7]

Besides interviewing, I also collected data for my study through participant observation and the use of written documents. To protect the study against inaccuracy and to ensure validity of the interview data, I used an eclectic research design, or the multi-modal approach of "triangulation," for collecting data (Goetz and LeCompte, 1984; Wolcott, 1988). In the triangulation process, a number of data collection techniques are used to cross check each other. This process prevents the researcher from accepting too quickly the validity of initial impressions (Goetz and LeCompte, 1984; Wolcott, 1988). It provides data from a number of sources which can enhance the depth and clarity of understanding during the research process. It also helps to correct the influence of researcher subjectivity and bias on the data (Goetz and LeCompte, 1984). In my study, I used four data collection techniques: participant observation, individual interviews, focus group interviews and written documents.

Participant Observation

Howard (1985: 217) talks about a process of "natural participation" in which the researcher is part of the study context and interacts with the physical setting and the people

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[7] These interviews were not part of the major study data since the women's perceptions are the focus. The information gathered through the staff interviews was used in the following chapter which provides a description of the CARD program and research site.

as a result of this arrangement. Since I lived in the village in which I was conducting research for three months, I was a participant in as well as an observer of the peoples' daily lives and the village social structure. The villagers, and especially the study participants, knew that I was a researcher, but my activities were not confined to gathering information and observing. I experienced aspects of the participants' lives as we ate together, socialized together, participated in meetings together and even worked together. Patton (in Marshall and Rossman, 1989: 79) describes a "continuum of participantness" which would have full participation at one end and complete observation at the other. As a researcher, I fell somewhere in the middle of this continuum, for I lived in the village and attended the program meetings, but could not fully participate in all aspects of the women's daily routines.

Spradley (1980) suggests that the participant observer comes to a social situation with two purposes: to engage in activities appropriate to the research situation and to observe the activities, people and physical setting. I aimed to achieve both of these objectives. For the first two weeks in the research setting, I spent most of the day just observing and speaking informally with the study participants as well as other villagers to develop initial rapport and to gain a basic understanding of their lives and their culture.

Then, as I began to interview the study participants, I continued to make observations and record them as field notes at the same time. My field notes provided "narrative accounts" of what goes on in the lives of the study participants (Berg, 1995: 104). While I interviewed the participants, I also asked permission to take notes. Most interviews were done through a translator, so I had time to make brief notes which I would later write out in detail.[8] The notes included such observations as the physical setting, what the women were doing before the interview, the women's moods and feelings, any interruptions or digressions, other people present at the interview, especially children or elderly people, and additional notes which would later help me to situate the information in the interview data. I also used participant observation to collect background information about the research setting and the CARD program. It was important to understand the physical, cultural, social, economic and political contexts in which the study participants lived as well as to understand the procedures and process of the program in which they participated. I kept separate notes for this information and continually collected descriptions of the villages and the centers during the three months in the field.

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[8] I tried to write out my field notes immediately after the interviews if possible to avoid losing information because of memory lapses. I often spent evenings writing out these notes or making notes on the village setting.

Individual Interviews

Considering the work burdens and time constraints of the women participants, I chose to use informal as well as semi-structured individual interviews. The informal interview is characterized by spontaneously asking questions in a natural form of interaction between the researcher and the participants. Thus, this interview type does not use a fixed sequence of questions and is more like a conversation. The informal interview occurs typically as part of an on-going participant observation within the research field (Berg, 1995; Spradley, 1979; Patton, 1987). The informal interview demands a process where the interviewer must "go with the flow" (Patton, 1987: 110) and be able to interact easily with people in a variety of settings. The use of informal interviews was particularly important in this study because the women or other villagers[9] did not always have the time to sit for an extended, more structured session.

Throughout the field experience, I engaged in conversations with the study participants, their families, CARD staff members and the other villagers to learn about the women's life experiences, their participation in the CARD program and the research setting. These conversations ranged in length from about ten minutes to one hour. Most of these conversations were spontaneous, but some were pre-planned sessions. During the pre-planned sessions, I would arrange to meet and speak with a person, but would not have any preset questions prepared. However, to ensure this study followed ethical procedures, I asked for verbal consent to take notes and use the information in my study. Some of the villagers initially hesitated to speak with me, but after I explained my situation to them and reassured them that their confidentiality would be protected, they willingly shared their stories. The village people were very hospitable and cooperative once they knew who I was.

At the same time, I used semi-structured interviews to learn about the women's perceptions of their life realities and their participation in the CARD program. I also interviewed a number of CARD staff members, including the bank workers for each of the community centers involved in the study, the Dolores Branch Manager and some of the headquarter staff members in San Pablo City. According to Berg (1995), the semi-structured interview is located somewhere between the informal interview and the fully structured interview, which closely follows a set of pre-sequenced and pre-determined questions. The semi-structured interview involves the implementation of a number of predetermined questions or topics, but the interviewers also allow the participants freedom to digress. That is, the interviewers are expected to probe beyond the prepared questions to

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[9] Much of the background information on the villages was gathered from an interview with the Sta. Lucia barangay captain and a Pinagdanglayan village councillor.

enter into a more natural, conversation-like discussion with the participants (Babbie, 1992; Berg, 1995). This type of interview is especially useful in learning about and understanding the perceptions of participants on specific topics in that it allows them not only to respond in their own words, but also gives them a measure of control in directing the interview (Berg, 1995).

This study used the semi-structured interview as the primary research technique. I conducted 22 semi-structured, individual interviews with the women participants. I developed a number of open-ended questions to prompt the women to share their perceptions and stories with me.[10] The interview questions were formed using "descriptive questions" (Spradley 1979: 60)[11] to prompt the women to use their own words as they shared their experiences and perceptions. After asking the descriptive questions, I used probes or more focused questions to encourage the participants to clarify, elaborate on or to confirm their perceptions (Dobbert, 1982; Hammersley and Atkinson, 1983; Spradley, 1979). The individual interviews were generally conducted in the women's homes, unless otherwise requested. Juanita, my research collaborator, would speak with the women to find a time for the interviews which best suited the women's busy daily routines. Flexibility was also required during each interview, for the women often had to stop to attend to visitors, infants or other responsibilities.

Focus Groups Interviews

Because the CARD program emphasizes community organization and places its members together in groups of five, I also used focus group interviews with the participants to provide complementary insights not available in the individual interviews. Focus group interviews are useful as participants may be prompted by each other to provide relevant data (Krueger, 1988; Morgan, 1988; Schatzman and Strauss, 1973). I found this to be true in my study. The women often provided additional information in the focus groups because they tended to trigger thoughts and feelings in each other. Berg (1995) confirms this result, arguing that a far larger number of ideas, issues, topics or even solutions to problems can be generated through group interviews than through individual conversations. Hammersley and Atkinson (1983) suggest that participants may sometimes feel more comfortable sharing perceptions and stories in a group situation and may, therefore, provide more or different data. This proved to be the case in my study as some of the women felt hesitant or shy to speak with me alone because I was an outsider.

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[10] See Appendixes A and B for a copy of the semi-structured interview questions and probes which were used during the study.

[11] Spradley (1979) encourages the use of descriptive questions, which are broad and open-ended, to allow the participants to share generally about a specific topic.

My focus groups were composed of center groups, which included five women who cooperated together to meet their loan repayments and to succeed in their individual income-generation projects. I conducted six focus group interviews, two in each of the three centers involved in the study. The focus group interviews included both women who had been individually interviewed and those who had not. The group interviews were generally conducted during or directly after the CARD weekly meetings. If an interview was conducted during the meeting, it was done while the CARD staff was collecting weekly amortizations and discussion had ended. This was done to accommodate the women's time and spatial constraints. In this way, the women did not have to arrange to leave their homes on another day.

Interview Procedures

After obtaining written or verbal consent[12] from the women and providing initial explanations for my study, I also asked permission to tape record the interviews. I had no problems with this procedure, and all the women agreed to have the interviews recorded. The participants were assured that the tapes would be covered over after my thesis was completed. Besides taping the interviews, I also took notes to record data from observations and from the interviews. Each interview lasted from about 45 minutes to one hour. Some interviews took longer due to uncontrollable factors such as interruptions or digressions. At the end of each interview, I also thanked the women for participating in the study, acknowledged that the information they had given was helpful and asked if I could speak with them again if necessary.

All of the interviews with the CARD staff and some of interviews with the women participants were conducted in English. However, most of the study participants did not feel comfortable speaking in English during the interviews. It was necessary to rely on Juanita to translate during the actual interview. The interviews were tape recorded and transcribed later. Juanita and I did the tape transcriptions together to avoid misunderstandings in language meanings and cultural nuances. Spradley (1979) identifies two risks during the translation process that can limit the researcher's understanding of the participants' perspectives. The first risk is meaning loss during the actual translation from the local language to English, and the second risk involves the researcher's subjective cultural interpretation of language meanings and concepts. I was aware that these risks could have a profound influence on data accuracy. I attempted to strengthen the data credibility by having some of the translated and transcribed interviews checked by more than one local person. I also checked culturally specific information with Juanita to ensure

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[12] See Appendix C for a copy of the consent form used in the study.

that I was not misinterpreting concepts or word meanings. About six interviews were conducted in English, but I still took care to check language meanings and concepts with Juanita to avoid cultural misunderstandings.

All of the interviews were tape recorded with the participants' consent, transcribed and analyzed for emergent themes, topics or issues. After transcribing the interviews, the data were rechecked with the participants for clarification or elaboration. In this way, the participants were given opportunity to change or clarify any part of the initial data which did not represent what they had intended to share. Lather (1986) suggests that this process establishes data validity since concepts and emerging themes are recycled through at least a subsample of the study participants.

Written Documents

I collected background information on the CARD program and the research setting from a number of written documents. The CARD staff was helpful in providing access to a number of their published and unpublished documents. These documents were essential in understanding the program approach and strategies. I gathered information on the villages of Sta. Lucia and Pinagdanglayan from documents available at the Dolores Municipal Office. Finally, I collected documents from NGOs, such as PDAP and PILIPINA, local newspapers, government departments and Philippine universities to gather resources on wider development issues.

Data Analysis and Interpretation

I chose to do a thematic analysis of the data collected from the interviews and from participant observation. I began the analysis by examining the transcribed interviews and my field notes several times. I first attempted a "content analysis" to identify categories, themes or patterns emerging from the data (Berg, 1995; Schatzman and Strauss, 1973). A content analysis uses a process of "coding frames," or categories, to help the researcher to systematically identify and even extract themes, topics and issues from the data (Berg, 1995; Strauss, 1987). To complete the data analysis, I basically followed a three-step process (Marshall and Rossman, 1989). Firstly, I organized the data into broad categories or "domains" (Spradley, 1979: 107). Secondly, I attempted to generate themes and patterns common to most of the participants' experiences under each of the broader categories. Finally, I rechecked these emergent findings again with the data to validate them.

The data analysis was based in part on insights now available from the field of gender and development. Gender and Development (GAD) concepts such as gender roles and relations, the public and private domains of life and gender equity in access and control

of resources were used as a framework for the theme analysis (Illo, 1991a; 1991b; Rao, Anderson and Overholt, 1991; Young, 1993). The data gathered in the field was analyzed as a means of confirmation, contradiction or alternative perspective to recent GAD theory. This analysis approach was used to generate a comprehensive description of the women's participation in the rural development program examined during the study. In following a thematic analysis based on a GAD framework, I hoped to understand the complexities of the women's realities and the program's contributions towards their empowerment.

Beginning in the field shortly after the interviews began, the study analysis was also an on-going process. Hammersley and Atkinson (1983) and Spradley (1979) suggest that qualitative analysis requires feedback from one stage to another and is, therefore, not a single, distinct stage in the research process. The analysis for this study began in the field after I had collected most of the data. I chose to begin my analysis in the field, so that I would have the opportunity to recheck emerging patterns and themes with the study participants or to collect more data to deepen my understanding of the initial findings.

Data Validation

The research methods used in this study have been multi-modal to provide protection against inaccuracy and to validate the interview data. The process of triangulation was used mainly to check the data from the individual interviews against other data collected through focus groups, participant observation and written documents. However, the process of gathering and verifying information through a variety of data collection techniques required "the use of self as an essential research tool" (Wolcott, 1975: 115). Lather (1986: 63) denies the existence of "value-neutral" research. Any claim to complete objectivity is a delusion; it can only result in unconscious subjectivity. Since researcher subjectivity and biases will inevitably become a part of the findings, Wolcott (1975) suggests that instead of trying to claim neutrality, it is better to openly present how one feels about the people and the events that were studied. To strength the credibility of the data, I have attempted, as outlined below, to reflect on my subjectivity and biases and to openly present my assumptions before going into the field. This self-reflective process was implemented to prevent the forcing of events into preconceived schemes. Lather (1986: 78) recognizes this process as a validity procedure to achieve at best a position of "objective subjectivity."

Lather (1986) suggests another validity procedure to be followed during research. She recommends that "face validity" be established through a recycling of initial data findings through at least a subsample of participants. In other words, the researcher should recheck data findings with a number of the participants to confirm data validity. As

mentioned previously, I applied this procedure in my study by rechecking meanings and perceptions with the women and by summarizing and sharing initial findings with them and with the CARD staff. In summary, the accuracy of the study data was reinforced through three validity procedures: the process of triangulation, an open presentation of researcher subjectivity and by rechecking data findings with the participants.

Situating Myself as the Researcher

The purpose of my study was to gain an understanding of the women's realities and of their participation in a rural development program. From this understanding, hopefully, I would be able to make recommendations for the women's empowerment. In implementing the validity procedures of self-reflection, I want to make clear my perspectives and assumptions as the researcher. Being a white, middle-class, western woman, I entered the field with a limited knowledge of these rural Filipino women's viewpoints and culture. I came to "try and...look from the outside in" (Johnson-Odim, 1991: 326) to gain an understanding of inside perspectives and experiences. In an attempt to avoid misrepresentation, I focused on discovering the women's perspectives and experiences and on allowing them to shape my understanding of their lives. I have added this information about myself not as an assurance against subjectivity, but as an open acknowledgement of my part in the research process.

I entered the field with the following assumptions in mind: first, that the empowerment of its members is a primary goal of the CARD program ; second, that understanding the women's realities at a household as well as a community level is an essential step in developing appropriate and sustainable development programs; and third, that the women's lives are shaped in great measure by the men with whom they relate and live. The women are active agents of change within their households and communities, but they must work out this change with corresponding changes in the perceptions and actions of the men. Finally, I assume that development programs which base their programs on a Gender and Development (GAD) framework will be more effective in empowering women, than those based on Women and Development (WAD) or Women in Development (WID) frameworks. The reason I make this assumption is that the GAD framework advocates a holistic understanding of women's realities and the transformation of inequitable structures at all levels (Moser, 1993; Rathgeber, 1990).

The Study Boundaries

The main limitations in this study lie with the fact that as an outsider, I was conducting what Haig-Brown (1992: 97) calls "border work." To achieve the study objectives, I had to cross language, cultural, class and national borders. Although I relied

on a local research collaborator for translation and for cultural explanations, I could overestimate my understanding of the women's life experiences. Since I only had three months in the field, this could also limit my understanding of the study setting and the women's perceptions. I felt as though I was only beginning to comprehend what their lives were really like when it was time to leave the field.

The LINGAP Institute and PDAP assisted me in overcoming limitations related to my role as an "outsider." Because of previous experiences with "neo-colonial" presentations of Philippine development issues, there is a strong sensitivity to working with foreign researchers among grassroots movements and local NGOs. Since the LINGAP Institute has gained credibility with PDAP for solidarity work, their introduction to Rey Ureta paved the way for collaborative work with his organization in the Philippines. Then, since CARD is a PDAP affiliate, I was in a sense given a level of pre-field study trust among CARD staff and members.

Conducting the research as an outsider from another class and educational status might have also affected the relationship-building process. The women might have felt they could not trust me and thus have held back information. This might especially be true when speaking with them about personal experiences or their participation in CARD. Although I explained the study purpose to the participants and assured confidentiality, these steps might not have been sufficient measures in gaining the women's confidence and openness.

Spradley (1979) claims that a researcher risks loss of accuracy in data collection when translation from one language to another is necessary. My understanding of the women's perspectives could have been limited through meaning lost during translation to English and through cultural misinterpretation of language meanings and concepts.

Ethical Considerations

In accordance with the University of Alberta ethical requirements, I took responsibility to ensure that this study would not cause harm to the study participants. After I had introduced myself and given an explanation of the nature and purpose of the study, the study participants willingly chose to be involved in this study. The participants were asked to sign a written consent form which included an explanation of the study and an assurance that their privacy would be protected. A copy of this form has been included as Appendix C. Once in the field, I also learned that some women might be suspicious of having to sign a form.[13] If the women preferred to give verbal consent, this was also

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[13] Villagers have often been exploited in the signing of unfamiliar forms, such as deals with landowners. Most of the villagers in Pinagdanglayan or Sta. Lucia would not have access to lawyers.

accepted. In actuality, only a few women preferred to give verbal rather than written consent. The research participants were also assured that the data would only be used for this study and that information given by specific women would not be given directly to the CARD program, or shared with other villagers or CARD members. They were also given the opportunity to withdraw from the study or to not answer interview questions if they chose to do so.

Parts of the interviews were personal in nature and, therefore, I also assured the participants that their confidentiality and anonymity would be protected through the use of pseudonyms. I did not share with the CARD staff the names of the women participants. About thirty five women participated in the focus group and individual interviews. Since there were over ninety women involved in the three community centers participating in the study, the women participants' identities would not necessarily be discernable from the study descriptions and analysis. The women were also assured that I would not share any information given outside of my study. My research collaborator was willing to agree to these terms as well. Furthermore, if there was any question that the data gathered might bring harm to the research participants, this information was deleted from the study.

CHAPTER FIVE

THE RESEARCH SITE

Introduction

The aim of this chapter is to provide a description of the research site. It will be divided into three sections: a description of the development program in which the study participants are involved, a description of the community centers where the program is implemented and brief profiles of the town of Dolores and the two villages in which the women live.

The Center for Agriculture and Rural Development (CARD) Program

The Center for Agriculture and Rural Development (CARD) is a locally run, non-government organization (NGO) which was founded in December 1986. The organization's primary aim was to improve the quality of life of the poorest sector of the Philippines, particularly those in rural areas. It sought to accomplish this through training-focused development programs for landless rural workers. Small loans were provided to organized groups called *samahan*, which would receive training on the concepts and principles of community organization and livelihood assistance. Initially, the program followed traditional credit management schemes in which savings were not compulsory and the mode of repayment was determined by the groups. However, under this scheme, the project's success was limited with the majority of loans not being paid on time and internal savings being very low (CARD, 1995b).

Recognizing the need for an alternative scheme, in April 1988, CARD decided to pilot-test a modified Grameen Bank model in four *barangays*, or villages, in San Pablo City, which is located 87 km southwest of Manila. The Grameen Bank of Bangladesh is "the original bank of and for landless rural workers" (IPC, 1993: 3). It operates under the philosophy that if the poor are given capital to invest in small self-employment projects, they can improve their living conditions without external assistance (CARD, 1995a). The Grameen Bank organizes its members into small groups of five and uses peer support to ensure loan repayment, with the group serving as a guarantor for each of its member's loans. With the small group strategy, an effective training component, compulsory savings and a weekly repayment schedule, the Grameen Bank was totally successful and able to steadily expand to other villages. After an extensive study of the possibility of implementing this model in the Philippine context, CARD tried it with women participants

in the San Pablo City area and also found that the women were able to make successful credit investments and to repay their loans (CARD, 1995a; CARD, 1995b).

Encouraged by these results, in 1990, CARD initiated its first major program, the Landless People's Development Fund (LPDF). The LPDF aimed to establish a landless workers' bank, which would be owned and operated by its members. The peoples' bank was developed to provide training, credit and small enterprise opportunities for landless rural workers who had no other access to such services. The LPDF forms "the cornerstone" of CARD's development approach. Operating at a grassroots level, it envisions the landless poor as "an empowered sector that has gained not only access to but more importantly, control over resources" (CARD, 1995a: preface). Since 1990, when the program began with 350 members, the LPDF has successfully expanded to five provinces, and at the end of 1994, it had approximately 4,500 members (CARD, 1995b).

The LPDF Rationale and Objectives

The Landless Rural Workers (LRW) are primarily agricultural workers who do not possess the ownership or rights to farm the land on which they work and who earn 50 percent or more of their income from wages or payment in kind (National Statistics Office, 1988 in CARD, 1995a). Although CARD aims to empower landless coconut workers, its participants also include marginal farmers, fisher folk and small vendors, the majority of whom are women. It was estimated in 1988 that the number of LRWs was more than one million, or 17.3 percent of the all agricultural workers (National Statistics Office, 1988 in CARD, 1995a: 1). The National Statistics Office of the Philippines placed the average household income of LRWs far below the poverty threshold, revealing that these families were barely able to provide for their basic needs. The living conditions of LRWs are commonly characterized by a "high dependency ratio, relative lack of education, low income and regular indebtedness" (CARD, 1995a: 1).

These workers are in need of training and resources which will enable them to develop small self-employment projects to substantially augment their present incomes. However, the existing financial institutions and government rural credit programs make it difficult for the landless poor to gain access to resources. Policies such as collateral loans, preference for larger, more established borrowers and high repayment allotments are biased against the poor whose projects are usually considered non-bankable (CARD, 1995a; IPC, 1993). Because the villagers are not able to gain access to loans through the government banking systems, they resort to borrowing capital from wealthy money lenders who

generally use a 5/6 loan system.[1] With no security of employment, the villagers often could not afford to pay interest-bearing loans without community support. The loans also did not cover natural calamities, so losses in the villagers' enterprises could not be recovered, and they sank even deeper into financial crisis (Field Notes, November, 1995).[2]

Thus, the need arose for a development program which allowed the landless poor access not only to capital, but to the technical expertise and values of credit management, community organization and income-generation projects. The Landless People's Development Fund was established in response to this need. It aims to bring credit and training services to the communities, to provide non-collateralized loans and to establish a Peoples' Bank with a minimum of P100, 000 pooled from a group fund. Ultimately, it seeks to foster self-sufficiency among its beneficiaries and to empower its members by giving them access to and control of these resources (IPC, 1993).

Program Design

The LPDF is more than a banking program in that it aims to train, organize and work in partnership with its beneficiaries as well as provide them with needed credit resources. The program consists of three major components, each being equally vital: training and extension, savings mobilization and credit services (CARD, 1995a).

Training Component

The educational component of CARD consists of on-going training for local leaders and group members to assist them in acquiring the knowledge, skills and attitudes for effective management of rural organizations and income-generation projects as well as to enable them to respond to socio-economic problems confronting them (CARD, 1995a). CARD envisions that the members of these rural organizations will become active participants in the development not only of their own households, but of their communities. Continuous training is an essential component to ensure the fulfillment of CARD's long-term mission which is to see the LPDF program eventually owned and managed by its local members.

The LPDF program requires members to receive 72 hours of initial training which ends with the participants being recognized as program members. It is sometimes difficult for participants with heavy work schedules to attend the initial training sessions, yet an educational component is essential to maintain a viable and sustainable program. The new CARD members are initially trained by CARD field staff and the local bank workers, who

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[1] In a 5/6 loaning system, if the creditor borrows 5000 pesos, for example, he or she must pay the money lender back 6000 pesos. The time frame in which the loan must be repaid is worked out between the two parties, but it is generally within three months.

[2] This information was gathered through informal conversations with villagers and recorded as field notes.

are local leaders within the program. The training process covers five modules: group building and value formation; organizational mechanics; the LPDF systems and procedures; micro-enterprise development and management; and commitment building.

The five modules are designed to train the members in the knowledge, skills and values necessary to run successful projects and centers. The first two modules deal with the concepts and principles, value formation and technical skills of community organization. In the first module topics such as effective group interaction and communication, cooperation among members, effective leadership and group decision making are discussed. The trainees participate in a number of activities which encourage an awareness of their own viewpoints, feelings and needs as well as those of others. As they learn to understand themselves and others better, group interaction and cooperation are enhanced. The second module emphasizes not only the technical inputs of managing an organization, but also the infusion of positives values and skills that promote a more democratic organizational process. In the third module on systems and procedures, participants are made aware of program responsibilities and obligations as well as its benefits and resources. The content of this module includes such topics as the process of group formation, the preparation of proposals for income-generation projects and the procedures for disbursing and collecting amortization on small loans. The fourth module trains participants in micro-enterprise development and management. During this module guidelines are provided on the identification, monitoring and evaluation of income-generating projects. The last module emphasizes the need for commitment to one another as members of a group or organization. The training methodology is generally interactive, using a variety of activities such as group discussion, drawing pictures, storytelling, role playing and interviewing.

The program also allows for follow-up to strengthen and apply the knowledge, skills and attitudes learned during this initial phase of training. The members are organized into groups of five, with six groups forming a center. The members meet together weekly at their centers for the collection of their loan repayments. Although the groups are encouraged to solve their own problems, these meetings also provide the members with an opportunity to voice any questions or difficulties which they might be experiencing. At least one CARD staff member and the local leaders are always present at the weekly meetings to guide the members in their discussions. Within the groups, members also support one another and are willing to provide practical help beyond the center meetings.

Another critical aspect of the LPDF's training component is the development of local leadership. This is especially important among people who do not have access to power or resources. As well as being given more extensive training in community

organization, the local leaders, or local bank workers (LBWs), are trained in bookkeeping and the operations and management of the NGO. CARD has recently introduced a new LBW training module designed to foster awareness of environmental and gender issues (Illo, 1995a). The LBWs work with the CARD field staff in the communities and are involved in the planning and expansion of the LPDF. Eventually, these local leaders should be able to take over the responsibilities of the CARD field staff, operating and managing the LPDF at a community level. At this stage in the program's development, the CARD staff would function as supervisors of these local leaders (IPC, 1993).

The CARD management has also devised a new strategy which was to be implemented in January, 1996. This strategy was called the Center Development Calendar. The calendar outlined weekly training sessions. The weekly sessions, which would take place during the center meetings, would provide on-going training for the CARD members. The aims of the weekly sessions are to review the initial training and to introduce and reinforce concepts, such as gender sensitivity, family life management and bio-intensive gardening. Family life management emphasizes concepts such as the responsible use of income and self-restraint in habits such as drinking or gambling. Sessions like these which may be more applicable to men, would include the members' husbands.

The Savings Mobilization Component

Savings mobilization is the second major component in the LPDF. The program is founded on the belief that it is possible for the poor to save. A strong savings program is essential to the program's sustainability and to the future security of its participants. This strategy is important because it helps group members develop savings habits; it enhances capital formation and increased investment; and it provides a protection against market risks, natural disasters and political instability.

Once members are organized and trained, they immediately start to make weekly contributions to a compulsory savings fund. The savings are accumulated into a group account called the Center Fund, which is owned and managed by the group. Savings mobilization is generated through several initiatives: a weekly pledge of 10 pesos; an automatic deposit of a 5 percent group tax on all approved loans; an additional retention of 5 percent of loans from the Center Fund. As well, a 3 percent rebate on interest payments, which is credited to the personal savings of individual members, is declared every year as an incentive to members with good repayment performance (CARD, 1995a).

The Center Fund is used for special loans and for center or group projects. The special loans are for emergency medical purposes, educational loans for children, primarily for tuition and book fees, and housing repair or improvement loans. The interest rate on

these loans is also 20 percent and repayment time is calculated depending on the size of the loan. A center project is one in which all 30 members are involved. For example, a center might buy rice in bulk from the market for a lower price and resell it to its individual members (Field Interview with CARD staff, November 1995).

The Credit Services Component

This component provides non-bankable villagers with access to credit to develop their micro-enterprises. The credit services and savings strategy are interrelated in that access to future loans is assessed based on consistent capital formation.

The LPDF lending process is designed to cater to the needs of the poor. Initial loans are limited to a maximum of 1000 pesos ($56)[3] and are payable in 20 weeks; the second loan is increased to 2000 pesos; while the following loans can be as much as 5000 to 7000 pesos, then later 10,000 pesos. The maximum loan is 50,000 pesos. Besides the first loan, all subsequent loans are payable in 50 weeks. There is a 20 percent interest rate on the loans, which are repaid in small weekly installments. Gaining access to non-collateral loans which can be repaid over a longer time period, the landless poor are able to begin investing in micro-enterprises to augment their incomes.

In times of severe calamity, CARD has incorporated a policy of restructuring loans to accommodate the members. For example, during a natural disaster, the repayment period for loans might be extended, or weekly repayment amounts made smaller, to allow for the replanting of crops (CARD, 1995a). The NGO will also give out calamity loans of 2000 pesos ($111) to participants if their income-generation projects, especially crops and livestock, have been damaged due to natural disasters or disease. Participants are given a one month grace period before beginning to pay the calamity loans. Once repayment is started, participants have one year to pay at 20 percent interest. These loans are dispersed from the branch offices, but are recorded separately from the regular credit program.

The members, organized in groups of five, are responsible to each other for loan repayment. If one member in a group fails to make his or her loan repayments, a loan suspension is imposed on the group. The group will only be able to obtain further loans when all arrearages have been paid and outstanding loans are made current. This policy encourages group support because loans are given out in two allotments to individual members. The group leader facilitates a selection process in which the two neediest group members are identified and given the first loans. After four weeks, contingent on the

[3] All of the dollar from pesos conversions are in Canadian rather than US dollars. At the end of 1995, 18 pesos equalled one Canadian dollar.

repayment performance of the first two members, the next three will receive their loans (CARD, 1995a).

Once a member completes a project proposal, which includes a detailed description of how he or she plans to use the loan, it is endorsed by the group and then submitted to CARD field and office staff for evaluation and approval. The CARD staff assess the market demand and viability of the project. If the loan is approved, loan disbursement takes place at the nearest branch office. This is attended by all group members and their center chief or leader. After the loan is released, the CARD field staff, the bank worker, and the center chief verify the loan usage by visiting the member's project site (CARD, 1995a; Illo, 1995a).

The LPDF also provides a social development agenda which contributes to the improvement of the members' living conditions. This part of the program is implemented through commitment to Twelve Decisions formulated by the members. These decisions consist of changes in the members' daily living habits, such as the growing of backyard vegetables and fruit to enhance the nutritional intake of their families, constructing latrines for better hygiene, investing in housing improvements and education for the children, regenerating the environment through tree planting, which is done individually and as a center, and avoiding habits such as smoking, excessive drinking and gambling (CARD, 1995a; CARD, 1995b). The Twelve Decisions are read together at every center meeting to remind members of their importance.

Program Structure and Procedures

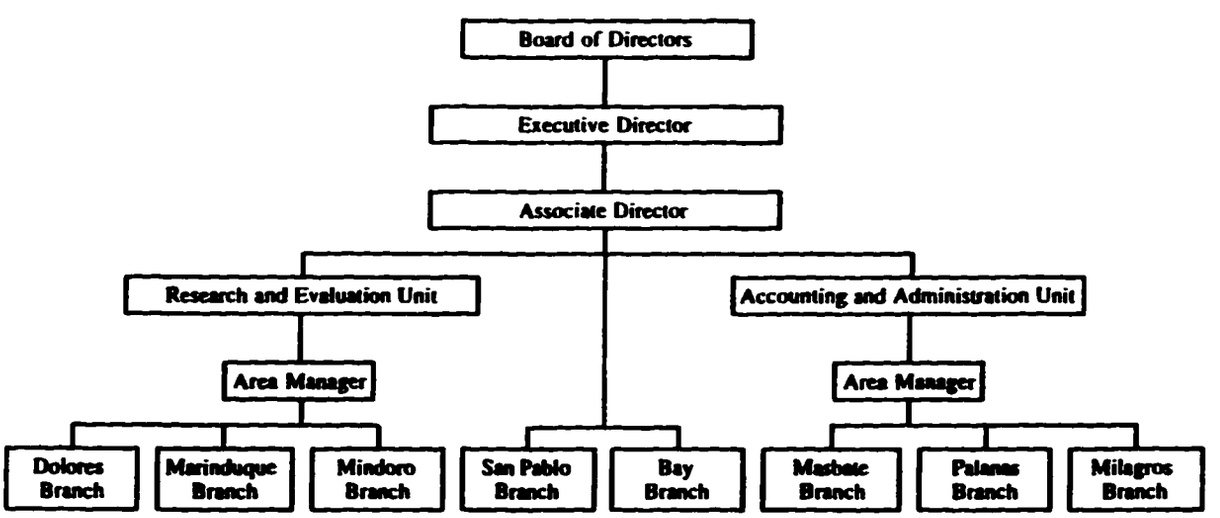
CARD Management:

Program management in CARD is structured into three main levels. Table 5.1 is a flow chart outlining the organizational levels of CARD. The first level is made up of a five-member Board of Directors who are responsible for formulating and designing all program policies and for providing direction to ensure program success. The second consists of the management staff located at the CARD head office in San Pablo City, which includes an executive director, an associate director, a research and evaluation unit manager and an accounting and administrative manager. This level of management is responsible to ensure effective implementation of all project targets, to design policies and strategies based on project results in consultation with the field staff and to build linkages with other international agencies. The third level of management is responsible for field supervision and is divided into area and branch managers. CARD presently has two area managers responsible for three branches each and eight branch managers, two of which are directly under the supervision of the head office (CARD, 1995a; CARD, 1995b).

Although the branch managers have contact with the community centers, it is the bank workers who spend the majority of time working in the villages with the program members. The bank workers are responsible for training and organizing potential members, for regularly monitoring the centers' operations and for the implementation of program expansion plans. They also attend all weekly meetings to collect loan repayments and to facilitate group discussions (CARD, 1995a).[4]

The bank workers also work closely with local leadership, or local bank workers (LBWs), who have been trained to eventually take over all field work responsibilities. The LBWs are also involved in the selection, training, organization and monitoring of program members and are responsible to routinely communicate about the centers' activities with the CARD field staff and with other village leadership. The LBWs have not directly participated in the overall planning and design of the LPDF program, but their input and perspectives on program implementation and expansion are valued (Field Notes, November, 1995).

Table 5.1[5] CARD Program Organizational Structure



One Area Manager supervises the Dolores, Marinduque and Mindoro branches; the other supervises the Masbate, Palanas and Milagros branches. The head office in San Pablo City oversees the San Pablo and Bay branches. Each Branch Office is composed of the following: a branch manager, an administrator and bookkeeper, two to five bank workers (technical officers) and a driver, messenger and utility man. The local bank workers (LBWs) are part of the community centers.

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[4] Most of the CARD bank workers were local residents from nearby villages.

[5] This table was adapted from the CARD operations manual (CARD, 1995a: 31).

The Community Centers

A community center consists of six groups, or 30 recognized members. Each center has a president or center chief who is elected from among the members. The center chief conducts the weekly meetings, assists if problems occur and is responsible to ensure that the members follow the LPDF policies. A group is a unit of five individuals who have similar socio-economic backgrounds and who are willing to cooperate to increase their household incomes and improve their living conditions. A group leader is selected for each group to help with project proposals and encourage accountability and cooperation. The center members are encouraged to be self-reliant, taking full responsibility for credit management and problem solving.

CARD separates its members into groups based on gender. To further promote equitable relations and mutual trust in the groups, members should be of similar education levels and come from the same villages. Group members should also come from different households to avoid dominance based on family authority structures, such as mother and daughter combinations (CARD, 1995a).

It is CARD's vision to provide the poorest of the poor with resources and training which are not accessible through government or mainstream rural development programs. The project covers the most depressed villages with the least number of NGOs in five provinces. To ensure that the program resources and benefits actually reach the target clients, a selection criteria has been designed. A potential LPDF member qualifies under the following criteria: the member has a per capital income of not more than 500 pesos ($28) per month[6]; has total marketable assets of not more than 25,000 pesos ($1388); has no regular job or is not a white collar worker; and is between 18 and 55 years old and in good health. CARD has specific housing criteria to ensure that it selects members with the poorest living conditions. Potential members should also be married, or if single, they should be the heads of their households. The bank workers and LBWs assess the suitability of potential members through house-to-house visitations and interviews with their families.

It is also part of CARD's future thrust to expand its membership and provide access to program benefits in other areas with a high concentration of poor households. Before a new center is started, the bank workers and LBWs survey selected municipalities to gather necessary information and to report potential locations of project sites. The bank worker, together with the mayor and village council, hold a dialogue with community members

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[6] Priority is given to potential members who earn 500 or less pesos a month. However, if a potential member qualifies under other selection criteria, but earns a little more, they are allowed to join if there are membership positions available.

explaining the objectives and operations of the LPDF program. It is during this meeting that the bank worker encourages villagers interested in participating in the program to form groups of five. After the villagers are assessed to see if they qualify for program membership, a group of 15 can form a temporary center and select a center chief. The new members are responsible to find 15 more people to complete their center (CARD, 1995a).

Gender Planning and Policies

"CARD [claims] that it [treats] men and women in the same way, and that its emphasis on the poor and landless [is] gender-free" (Illo, 1995a: 58). The NGO recognizes that women are a disadvantaged group in national development, but access to program resources is limited to landless and low-income women (and men). Thus, class as well as gender are considered important factors in the program design and implementation. Although the majority of its members are women, CARD realizes the role of both men and women in achieving its goals and objectives, envisioning them working in equal partnership for the improvement of their families and communities. Single members often leave the centers when they marry or find work outside the village. Therefore, to increase stability in the centers, CARD prefers married members (men or women), or unmarried heads of households. As well, to ensure gender equity within the groups, men and women are organized into separate groups (CARD, 1995a; Illo, 1995a).

The CARD program has primarily targeted women since early in its development, but in the last three years gender concerns have been given more emphasis. In March 1992, the staff participated in a gender sensitivity workshop.[7] The staff realized that men play an important role in the everyday lives of women and that gender analysis was relevant in terms of the women's total development. The management staff are now proposing to explicitly address gender sensitivity in their overall vision. This vision is reflected in the new program mandate: "empowerment of landless rural poor, composed of men and women, acting as equal partners in rural development through mutual support--economically, socially, morally and politically" (CARD, 1995c).

To begin to implement this vision, CARD management devised some gender indicators and an action plan for gender sensitivity. The indicators are concerned with involving both men and women on equal terms in the LPDF program and with including the women's husbands in program recruitment, training and on-going activities. These indicators were identified because CARD realized the potential problems of designing a

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[7] It was not possible to gather in-depth data on the impact of this workshop. However, as I spoke informally with the CARD staff, especially the field staff, I learned that there was still need for further training in this area. However, CARD management is aware of this and aims to provide more gender-responsive training in the future.

program solely for women in a community of men and women. They also realized that the women's husbands often influence their wives' participation in the program and, therefore, must be involved. The gender sensitivity action plan has been formulated to ensure that gender concerns are integrated into the program design. More specifically, it aims to provide gender sensitivity training for both men and women within the program and the community and to monitor the program's actual impact on women (CARD, 1995c).

CARD and the Broader Political and Economic Structures

CARD's program designers describe the NGO as a "non-stock, non-profit, non-political foundation" (CARD, 1993: 2). The organization aims to empower its participants by providing them with access to development resources and by training them to plan, operate and manage their own community organizations. Participants are provided with training and resources so that they can "become planners and decision makers in their own development" (CARD, 1995b: 18). The CARD members are encouraged to identify their own individual micro-enterprise projects and to run their own community centers. The members are also given opportunity to voice their concerns regarding program policies and activities. Their input is valued, and policies have been adjusted to accommodate members' interests.

CARD claims that the provision of employment, capital and leadership opportunities "empowers people economically, socially and politically" (CARD 1995b: 18). Access to self-employment and income sources not only gives them access to goods and services, but it also enhances people's dignity and self-reliance by providing them with productive roles in their communities and a means to provide for their families' needs. CARD states that it also empowers the participants politically in that it offers them "a voice in the formulation of development policies affecting them" (CARD, 1995b: 18).

However, CARD does not advocate the conscientization and mobilization of its members to transform inequitable structures in the broader political and economic arenas. Although the majority of rural poor have been excluded from government land reform programs and national banking schemes because of biases against them, the CARD program has chosen to provide the needed resources and training rather than to challenge these unjust structures.[8] There would be less need for land reform and more equitable distribution of resources if exploitive international trade practices such as large agri-businesses, which rely on mass land ownership and cheap labour, were controlled (Garcia, 1991; Putzel and Cunnington, 1989). In spite of these issues, CARD has chosen to remain

[8] As their capital increases, some of the CARD participants have gained access to land through the government Comprehensive Land Reform (CARP) program.

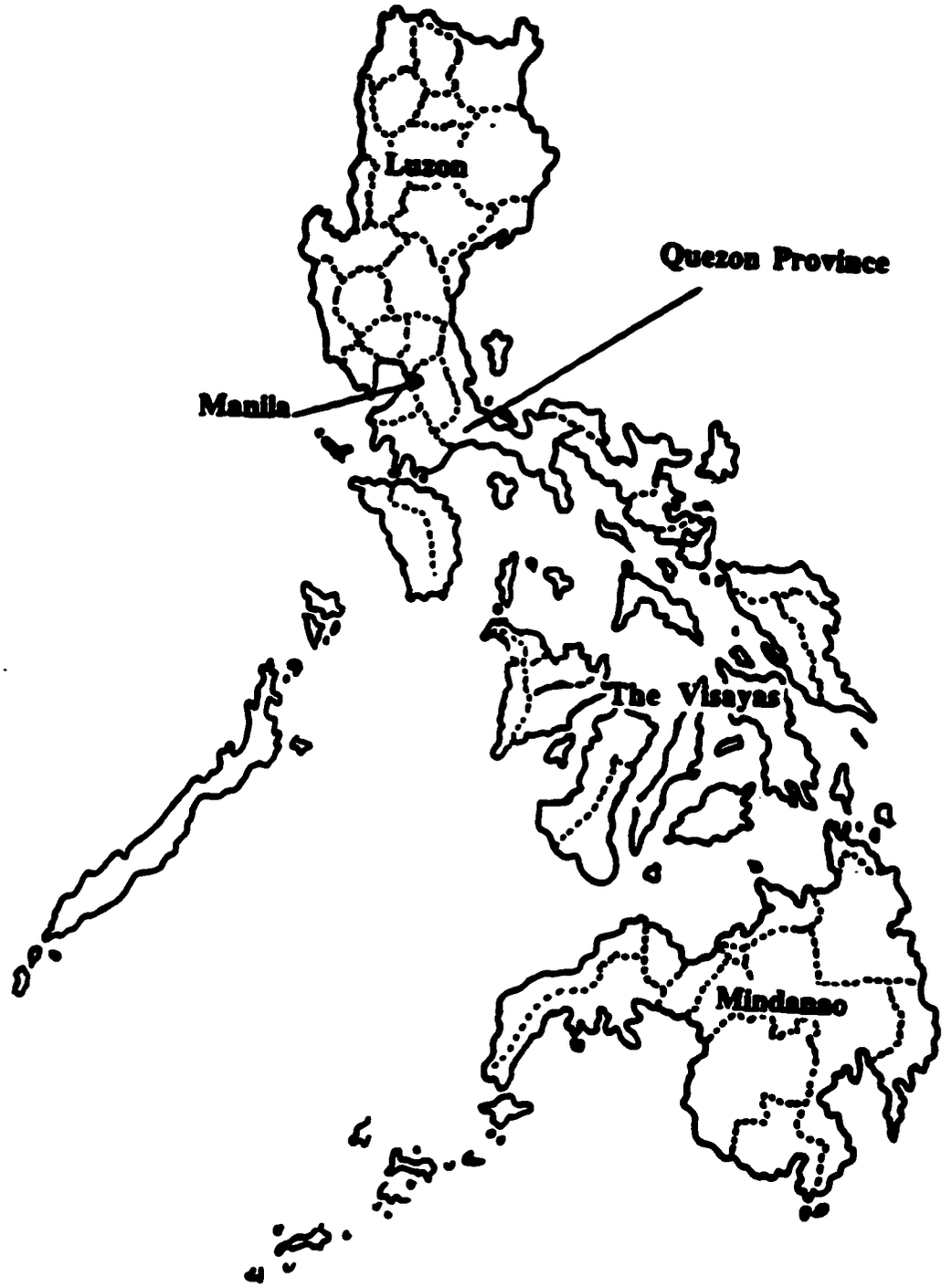
non-political and to meet its members' immediate needs for training, organization and resources.

One of the main reasons given for this choice was that the participants themselves claimed that because their work burdens are so heavy, they do not have time for involvement in political issues. CARD has thus chosen to focus on its participants' immediate practical needs as well as their more strategic needs within the community level.

The Study Focus

This study focuses on the women participants within the CARD program. This focus includes an analysis of their social relations with the men, other women and children in their lives. Although CARD management and field staff were interviewed, it is the women members' perspectives on their lives and their participation in the program which are given emphasis. The study will examine the program's development and non-formal education approaches and their impact on the women's empowerment. The program's gender policies and approach are of particular interest in this analysis. More specifically, the study includes an analysis of the women's gender roles, needs and contributions and the impact of the program on each of these realms. It also analyzes the women's access and control of the benefits and resources made available through the program. As well, the study will examine the women's realities--their work, social relations, control of accessible resources, living conditions and survival strategies--and the program's impact on them within both the private and public spheres of their lives. In other words, for each of the study themes, an analysis at the household, community and broader levels is included.

Map 5.1
A Map of the Philippines Showing Quezon Province



Adapted from: Illo, J. F. (1990). *Fishers, Traders, Farmers, Wives The Life Stories of Ten Women in a Fishing Village.* Manila, The Philippines: Institute of Philippine Culture. p. 2.

Map 5.2
A Map of Quezon Province Showing the Research Site

Adapted from: Illo, J. F. (1990). *Fishers, Traders, Farmers, Wives The Life Stories of Ten Women in a Fishing Village.* Manila, The Philippines: Institute of Philippine Culture. p. 22.

Description of the Research Site--Dolores, Quezon

The Dolores Branch

Dolores, a rural town, located at the foot of Mt. Banahaw in Quezon Province, is about 102 km. south of Manila and about 48 km. from the provincial capital, Lucena City. The nearest commercial center is San Pablo City in Laguna province, which is about 15 km. away. The total land area of Dolores comprises 9,578 hectares, and the total population as of 1991 was 18,528 (CARD, 1995b).

Dolores is an economically depressed municipality, with the majority of the population relying on small scale agriculture as a means of income (CARD, 1995b; IPC, 1993). Much of the land around Dolores is owned by absentee landlords, so the people earn their livings from small family farm plots, agricultural labour, backyard gardening, sewing, raising animals and other small scale enterprises. In 1994, the average annual income per household was 9,000 pesos ($500) (CARD, 1995b).

Although the town is mainly agricultural, it provides a number of facilities for the town's people and nearby villagers. The shops and services in the local bazaar provide people with most of their necessities. On Tuesday and Friday mornings the town bustles with activity as farmers bring their products to the semiweekly market, where shoppers can buy fresh fruit, vegetables or meat, live animals, precooked food, local crafts and other sundry items. The town also offers a kindergarten, elementary schools and one private and one public high school, private and government health clinics, a post office, police station and two churches, one protestant and one Catholic. If necessary, villagers can also use a telephone or send a facsimile from some of the town businesses. Local *jeepneys* provide regular transportation for passengers to some of the nearby villages and to San Pablo City.

This study was conducted in cooperation with the Dolores Branch of the CARD program. This branch was established in 1991 as LPDF's third branch. When the branch first began, it covered only the municipality of Dolores, with its surrounding scattered, hilly villages, to test if the program would be effective in the upland or mountain areas. The area presented many obstacles with most of its houses set miles apart and with limited opportunities for income-generation projects. However, once the initial participants began to experience benefits from their program involvement, those who were unsure before became convinced that they too could gain from being part of this new development scheme. After seeing neighboring villagers succeed in their organizations and enterprises, upland communities began to request that the LPDF be introduced to their areas. At the end of 1995, the Dolores Branch had expanded to three municipalities, which covered 17

barangays, or villages. There were 28 established centers[9] with 586 active members, 24 men and 562 women. The LPDF has dispersed 5,329,000 pesos ($296, 056), of which 4,274,960 ($237, 498) has been repaid (CARD, 1995b; Field notes, December 1995).

The Community Centers: Triple "P" 1, Triple "P" 2 and Balikatan

After consulting with staff at the Dolores Branch, three community centers in relatively close villages were selected as study sites. Two of the centers were located about 4 km. from Dolores, in the village of Pinagdanglayan, where I lived for ten weeks during the study; and one was located in Santa (Sta.) Lucia, a village about 4.3 km. from the town. These centers were recommended for the study because they were easily accessible and because they had all been established for at least a year. I could walk to the centers in Pinagdanglayan, and there was a regular jeepney service to Sta. Lucia. As well, after initial contact and an explanation of the study, members from these centers expressed a willingness to cooperate in the research.

The two community centers in Pinagdanglayan are both called *Pangsamahang Pangkabuhayan sa Pinagdanglayan*, which means the Association for Livelihood in Pinagdanglayan; understandably, the names have been shorted to Triple "P" 1 and Triple "P" 2. The two community centers are distinguished as Triple "P" 1 and 2 because members from the former center helped organize and establish the latter. Triple "P" 1 was established by CARD field staff in June 1992. The center started with ten women or two groups, and a year later the third group joined. It was not until January 1994 that a complete center of 30 women members was formed. In May 1994, the center members built a center house or common meeting place. Finally, in August 1995, ten more members joined the center, increasing the number of women participating in the center to 40. Although the center had a slow start, taking about 18 months to be completed, it is presently one of the largest and most stable centers under the Dolores Branch.

In October 1993, two local bank workers (LBWs) from Triple "P" 1 were trained to assist the CARD field staff in establishing new centers. The LBWs and the center chief from the Triple "P" Center 1 helped in recruiting for and organizing the second center. Triple "P" 2 was started in May 1994, with five members. By October, 1994, they had increased to 25 members and had built their center house, a simple single-room bamboo and wood structure. By November of the same year, Triple "P" Center 2 was completed with 30 women members. This second center was organized and established more quickly

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[9] The Dolores Branch had 34 centers in 1994. Six centers had been dissolved as of November, 1995. These centers were dissolved when members had to resign and could not be replaced.

than the first community center in Pinagdanglayan because the villagers had had two years to see for themselves the benefits of gaining access to capital resources and training.

The third community center involved in the study was called *Banahaw at ang Lakas ne Itinatag upang ang Kaunlaran ay Makamtam*, which stands for the strength of Mt. Banahaw in achieving progress. This center was started in May 1993, with ten women members. By November 1993, the center had 25 members, 5 of which were a group of men. A year later five more women joined to complete the center. The Balikatan community center had a more arduous start than the ones in Pinagdanglayan, for while the center was being established, four members resigned and had to be replaced. The center members reported that three of the women had resigned because they or their husbands had found employment outside the village. One member had to resign from the program because her husband did not want her participating in the center. The center members did not know the reasons for this conflict.

The first center chief in Balikatan was a woman, who was also trained as a local bank worker (LBW). Besides being instrumental in founding her own center, she eventually helped to establish two other centers in this *barangay*. This woman is no longer the centre chief, but she is still an LBW. In 1995 one of the men was elected as the new president.

The leadership structure in the centers is organized into group and center leaders. Each group elects a leader and a secretary, who keeps records of the group's attendance and loan repayment. The centers elect a center chief or president, a secretary, an auditor, a treasurer and a project manager. All leaders serve for one year and then elections are held again; only the center leadership can be re-elected for an extra term. In this way, not only are the other center members given the opportunity to develop leadership skills, but the power structure within the center is also more evenly shared.

Although the centers are structured and encouraged to follow CARD policies, the members are friends and relatives, so there is an flexibility and understanding amongst them, which tends to take precedence when necessary. For example, in Triple "P" Center 2, the center chief had to end her term early because of a delicate pregnancy. After sharing her need with the center members, another woman, who had previous leadership experience, simply stepped into her place. The women discussed and resolved the problem without the bureaucratic complications of more complex organizations.

The livelihood projects in the Pinagdanglayan and the Sta. Lucia centers varied substantially because each village has a different economic make-up. Pinagdanglayan is mainly an agricultural village and most of the women's individual projects tend to reflect this. Although the women primarily invest in planting and marketing crops or raising

animals, a number invest in *sari-sari* stores or sewing at home for garment manufacturers. In Sta. Lucia, a village which relies heavily on tourism, the individual projects were mainly *sari-sari* stores or eateries, which catered to tourists and religious pilgrims as well as local villagers. Besides the stores, a few members invested in crop planting or raising animals, one woman ran a bakery with her husband and one woman operated a crafts production project.

Each center also has a group project which involves all of its members. Triple "P" Center 2 and Balikatan Center buy and sell rice as group projects. When their group or center fund reaches a certain amount, they withdraw a portion to use as capital in buying and selling rice. Triple "P" Center 2 buys rice in bulk at a lower market price and then resells it to the members from the center house. Everyone takes turns bagging and selling the rice, but the center secretary oversees the group project. In Balikatan, the project is administered differently. The center chief and secretary go to the rice mill to purchase a large quantity of rice, and then they later distribute the rice to the members who have stores. The store owners resell the rice to members and other villagers. The money earned from the group project was used to construct a center house for 16,000 pesos ($889). However, the Balikatan Center has temporarily stopped their group project because of inflated market prices for rice. Triple "P" Center 1, in Pinagdanglayan, decided to invest in hog raising as a group project. A female piglet is given to one member who shoulders all the expenses for raising it until it becomes a sow. Then within a year, the owner of the sow breeds it and returns two female piglets to the community center to be dispersed to two more members. The owner of the sow keeps all the other piglets from the first batch and every piglet thereafter. This process continues until each member receives a female pig to start a hog-raising enterprise.

Except for two women in the Balikatan Center whose husbands are also CARD members, the members' spouses do not directly participate in the LPDF program. The women attend all the weekly meetings and are primarily responsible for loan repayment. Some of the women leave their children with their husbands when attending the weekly meetings. The husbands are also often involved in the development and operation of individual projects, especially if they are agriculturally based. The women who invest in sewing, *sari-sari* stores or other projects indicate that their husbands sometimes help with their projects. Regardless of the involvement of some husbands, it is the women who bear most of the program responsibilities and work requirements.

The LPDF program has a good status in the almost all of the communities in which it is involved. Records of attendance and of loan repayment are kept by centers and by the

CARD staff.[10] All three centers participating in the study had attendance and repayment rates of 100 percent for 1995. As well, each member must report on the progress of their individual income-generating projects every three months. Many of the men and women reported an increased income of at least 30 to 50 percent, some reported up to a 100 percent increase in income.[11]

The community centers also participate in a number of extra activities. The center members have worked together on tree planting activities to regenerate their village environments. At Christmas, the program members often organize carolling activities to raise extra funds for the operation of their centers. The money is often spend to beautify or improve their center houses. Once a year, CARD organizes an annual conference for all centers under one branch. Before the conference, the centers participate in friendly competitions for such rewards as Best Center House or Most Successful Individual Project. They also prepare entertainment items such as dramas or songs which are presented at the conference. Although it requires more of the members' time, this annual activity promotes cooperation and community pride in each of the centers and adds a recreational aspect to the program activities.

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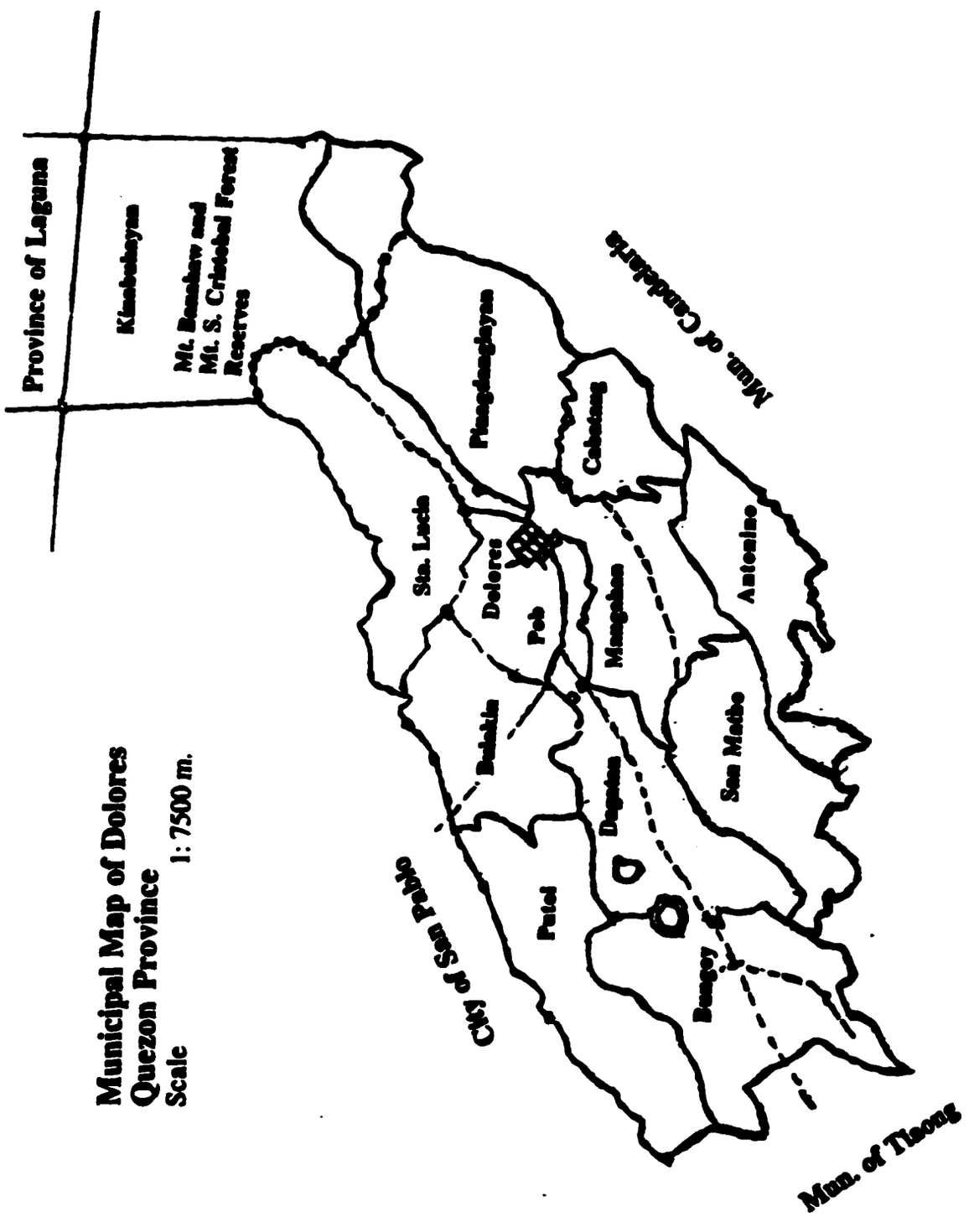
[10] To meet the attendance requirements of the program, the CARD participants must either attend the weekly meetings or have an acceptable excuse for their absence. The women participants can take a two month maternity leave. All members are excused if they or an immediate family member are ill, or if there is a death in the family (Informal Interview with CARD staff, October, 1995).

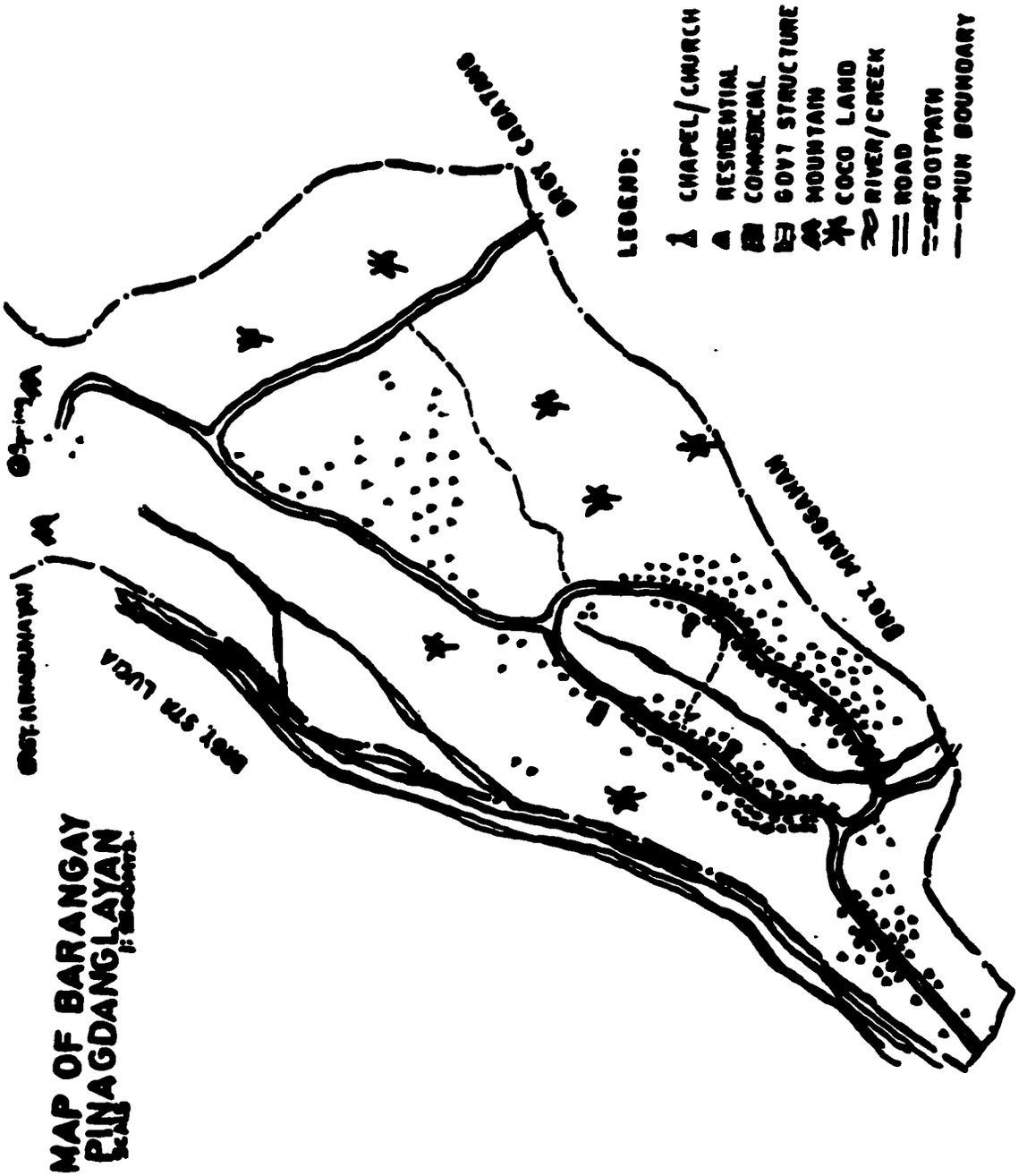
[11] Although there is no doubt that the members involved in the three centers had benefitted from their participation in the LPDF program, this study will examine the women's control of as well as access to these benefits. By recording the women's perspectives through interviews, this study aims to provide a household as well as community level analysis of the program's impact on the women's lives.

Map 5.3
Municipal Map of Dolores, Quezon



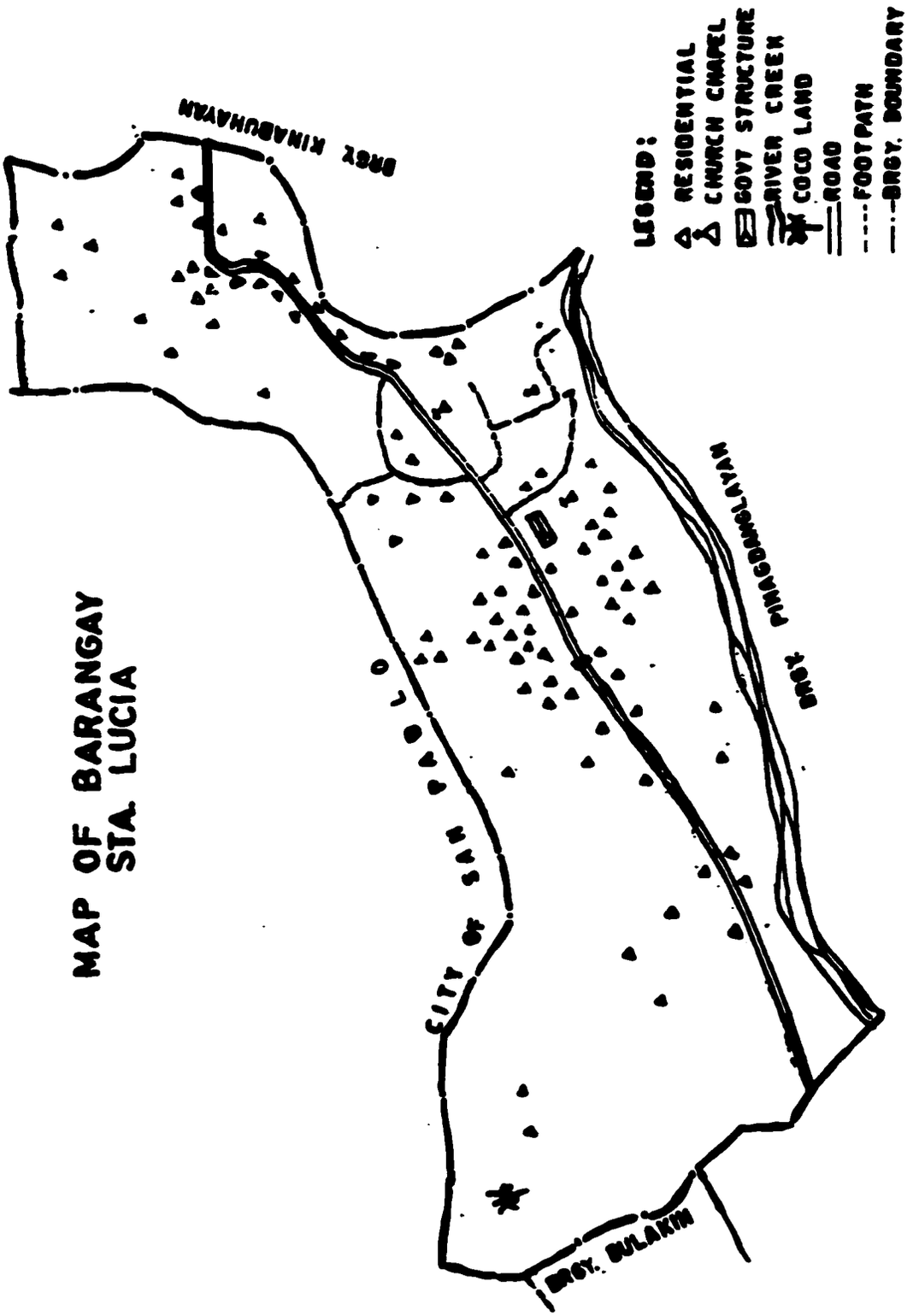
Adapted from: Map developed by the Municipal Office in Dolores, Quezon.

Map 5.4
Map of Barangay Pinagdanglayan



Adapted from: Map developed by the Municipal Office in Dolores, Quezon.

Map 5.5
Map of Barangay Sta. Lucia



Adapted from: Map developed by the Municipal Office in Dolores, Quezon.

The Villages of Pinagdanglayan and Santa Lucia

Village Locations and Populations[12]

Pinagdanglayan and Sta. Lucia are two of the 16 *barangays* of the Dolores municipality in the Quezon Province. The two villages are located in the uplands district of the province at the foot of Mt. Banahaw which is 2,177 m. They are set in a hilly, forested area in the interior of the province, with coconut plantations being predominant. Pinagdanglayan covers approximately 650 hectares, with over 90 percent used in agriculture; Sta. Lucia is about 600 hectares, with only 60 percent used in agriculture. Approximately 30 hectares of land in Sta. Lucia is set aside as a forest reserve and as National Park. This area of the province experiences two distinct seasons: a rainy season from May to October and a dry season from November to April. Typhoons can also be a serious hazard and economic factor, with September through to December being their peak period.

Unless one is willing to make a long trek through the forest, the neighboring village of Sta. Lucia cannot be reached from Pinagdanglayan without first going to Dolores. The usual way to make this trip is to take a *jeepney* from Pinagdanglayan to Dolores, then transfer to another *jeepney* headed for Sta. Lucia. It is only about a ten km. journey, but it can take hours because the *jeepneys* generally leave when they are full of passengers instead of at scheduled times and because the road to Sta. Lucia is so rugged. Although the villages in this area appear close on a map, they still remain fairly isolated from each other, making rural development a challenge.

Within the *barangays*, the people often live far apart from each other connected by foot trails through the forest. In 1994, the population of Pinagdanglayan was 2,324, with 1,199 men (and boys) and 1,125 women (and girls); the number of households in the village was 442. The village of Sta. Lucia is slightly smaller with a total population of 1,995. It has 974 men (and boys) and 1,021 women (and girls); the number of households was 377.

If the houses are clustered, they tend be so according to families or religious affiliation. In Sta. Lucia, which is considered a holy place, there are many different forms of Catholicism such as the Mysticas, Santoyo, Del Carmen, Senor Name as well as a small protestant group. While the Mystica followers group their houses together near their church, the other Catholic groups lived close to each other as well. In Pinagdanglayan, the households are mainly built along the road and are grouped more by kinship than religion.

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[12] The information on Pinagdanglayan and St. Lucia was gathered from unstructured interviews with village council members, villagers and Dolores Municipal Office employees as well as unpublished documents available at the Dolores Municipal Office.

This is most likely because there are only two main religious groups in the village: the Roman Catholics, who represented 90 percent of the people, and a small group of protestants.

Although there are some differences among the people's religious affiliations, the majority of the villagers share a similar ethnic background. The people are mainly Tagalogs, one of the countries major ethnic groups. The Tagalog people are of Malay stock, with a unique mixture of Spanish, Chinese and American influences. Tagalog, the most widely understood native language, is commonly spoken in the villages. Quezon's forested hills also contain a substantial number of Negritos, an indigenous tribal group. However, the Negritos tend to live in more remote areas, coming into the villages and towns only to barter for goods (Harper and Peplow, 1991).

Village Facilities and Services

Parts of the road in Pinagdanglayan are in fairly good condition. In fact, about 2 km. of the lower portion was newly paved in November, 1995. However, the upper part of the road still remains in rough shape, especially after heavy rains. The road makes a loop through the village and many of the houses are built near it. Most of the villagers have electricity in their homes, but 5 percent of the households still do not have access to this service. The electricity supply is fairly regular except during severe storms when it can be cut off for weeks at a time.

The village water source is a mountain spring in the forest. Water is brought down to the villagers through pipes which run alongside the road, and because the water supply is limited, it comes only every second day. Every 300 to 500 m. the villagers can fill water containers, which they carry to their houses, at a public faucet. About 3 percent of the houses pipe the water into their homes, but they can only draw water in the evening when other people have finished using the taps. The Lagnas River also flows through the village and the people, especially the women, use it to wash clothing. The river, with its lush, refreshing surroundings, is also commonly used for taking baths or for cooling off.

Pinagdanglayan is a well-settled village, and, therefore, about a third of the houses are made more solidly with concrete and wood materials. Another third are made of a combination of bamboo, wood and a little concrete. The remainder are made with less durable materials like bamboo and *nipa*, a building material made from coconut branches. The *nipa* homes are often damaged during the yearly typhoons and must be rebuilt or repaired. Most of the houses have sanitary toilet facilities, but only half of these are indoors.

The road to Sta. Lucia is in poor condition with deep ruts which become almost impassible during heavy rains. The road cannot be travelled by car so villagers must take a local *jeepney* if they want to go to nearby villages or to Dolores. However, the *Barangay* Captain, the head of the village, said that the village council is trying to get government support for the construction of a better road. As of December 1995, the village council had not received a response to this request. Even if it was repaired the road in Sta. Lucia does not reach the majority of the houses, making it necessary for villagers to walk around a large part of the village. Most of the houses in the *barangay* enjoy electricity, but at least 100 houses still do not have access to it. The supply of electricity is similar to that in Pinagdanglayan, with black-outs occurring after typhoons.

Mt. Banahaw provides an ample source of natural spring water, and the villagers in Sta. Lucia also use it as their water source. The water is piped down from the mountain into the houses which mostly have indoor taps. There are also public faucets available for those without this luxury. The Lagnas River also runs through Sta. Lucia and is used for washing clothes or bathing. There are a number of holy sites on the river near the village that attract people coming to receive healing or blessing from its waters.

The market area in Sta. Lucia is more clustered with the shops attached to the houses. The people living within this area usually earn their living as storekeepers or tour guides. The farming households are mainly located outside the market area and are scattered about the rest of the land. These houses are often quite far apart and farmers must walk to reach the road or market area. There are also many new migrants living in Sta. Lucia who came believing that they might receive healing in the holy place. As a result, the village has many newer homes. About 95 percent of the houses are made of more durable materials like wood and concrete, and 5 percent are made of *nipa* or bamboo. As well, because a good portion of Sta. Lucia is National Park, the villagers are not permitted to use the forests for building materials or firewood. If a family wants to build a home using wood, they must get the lumber from outside, which can be quite expensive. If they do not have access to a gas stove, they must forage in the forest for fallen branches or trees. These regulations can make survival more challenging for the very poor.

Neither Sta. Lucia nor Pinagdanglayan has access to telephone or postal services, so the villagers must go to Dolores to use these facilities. In case of medical emergencies, the villagers rent a *jeepney* to take them to the medical clinics in Dolores or, in more serious cases, to the nearest hospital in San Pablo City.

The health and education facilities are similar in both villages. There is one health center which offers only basic health care: infant and child immunizations, first aid, midwifery services and the treatment of less serious physical problems. In

Pinagdanglayan, the health center is staffed with one midwife and thirteen basic health workers, who are trained in first aid and basic health care treatment. In Sta. Lucia, the health center is similarly staffed with only midwives and basic health workers, but the center is occasionally visited by doctors from Manila who come to provide free health services to the villagers. Immunizations for babies and children and basic medicines are provided free of charge to the villagers.

Besides the health clinics, which are only open during the day, the villagers still rely on the traditional healing practices of the *arbularyos*, the local faith healers. The *arbularyos* are always men, and their traditional knowledge is passed down from generation to generation. Their treatments are a mixture of prayer, traditional practices and herbal medicines. The health needs of the women are also served by traditional birth attendants, or *hilots*. The *hilots* are mostly female and often work together with the trained midwives to care for the needs of new mothers and their babies. Although modern medical facilities are available, the villagers still rely more on traditional practices.

Sta. Lucia and Pinagdanglayan each have elementary schools for grades 1 to 6.[13] There are two day cares, one private and one government funded, which offer kindergarten classes, in Sta. Lucia; and there is one government-funded day care, also with a kindergarten class, in Pinagdanglayan. After grade six, the students from these villages generally go to Dolores to enroll in high school.

CARD is the only NGO serving the villagers in Sta. Lucia. Besides CARD, there is only a local Farmer's Cooperative with 200 members, which is also a credit system. However, this cooperative follows general banking requirements and is not accessible to most of the landless poor. In contrast, Pinagdanglayan has a number of other organizations, besides CARD, which offer training and resources to the villagers. Several programs are funded by the government's Department of Agriculture: a 4H Club, which offers agricultural training to community youth; a Farmer's Association with 27 male members, which provides technology, training, loans and grants to local farmers; and a women's group with about 30 members, which is a rural improvement club, offering training in household management. A Multi-Purpose Cooperative, sponsored by the Department of Science and Technology and the Department of Agrarian Reform, also offers loans for agricultural projects. In addition to these services, the government has established an agrarian reform program to redistribute land, reclaimed from a rich landowner, among landless farmers.

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[13] While other Asian nations use British school terms such as "class levels," the Philippines has adopted the American system of grades.

Although there are a number of development programs in Pinagdanglayan, not surprisingly, the majority are unaccessible to the very poor households, and especially to the women within these households. Most of the credit, training and land reform programs require a certain amount of time or capital investment from the participants--two commodities which poorer women do not have to spare. Furthermore, the programs which target women tend to focus solely on their reproductive roles as wives and mothers.

The villagers of Sta. Lucia and Pinagdanglayan also have access to two organizations which operate out of Dolores. The Women's League, which has over 1,450 members from these two villages, offers health programs, livelihood project training and community beautification and improvement projects; and the Dolores Consumer Cooperative, which operates a grocery and drug store and provides collateral loans to members. In Pinagdanglayan, about 200 people are members of this cooperative and in Sta. Lucia, about 35 percent are members.

Village Economies

Agriculture is the primary source of income in Pinagdanglayan, employing 80 percent of the villagers, men and women. The major cash crops in this area are coffee, cacao (a seed pod from which cocoa and chocolate are made), bananas, coconuts and copra, which is a coconut product used to make animal feed, cooking oil and crude oil. Fruits such as mangoes, rambutan and *lanzones* (a lychee like fruit) and root plants such as *camote* (sweet potatoes), ginger, cassava and *gabi* (a tuber) are also grown and marketed as secondary crops. Rice and two varieties of corn are grown mainly for household consumption. Other vegetables such as string beans and broccoli are grown for market or household consumption. There is basically a twelve-month growing season, but different crops are planted and harvested in different months. This keeps the farmers busy all year long, either preparing the soil, planting, harvesting or marketing their crops. Farmers also use an inter-cropping system, planting as many as five different crops at one time. This system provides a degree of security against crop failure or market fluctuations.

Raising livestock takes place at a household level, with families owning a few animals for extra income or for household consumption. The women generally invest in pigs and chickens, and the men raise cows, goats and *carabao* (water buffalo). The men also raise horses to use or sell as pack animals.

Agriculture is also the main economic activity in Sta. Lucia. Because Sta. Lucia is higher and thus cooler than Pinagdanglayan, there are some differences in crop patterns. The major crops in Sta. Lucia are squash, corn, peanuts, coffee, bananas and coconuts. Roots crops like ginger, cassava, *camote* and *gabi* are also planted, but very little rice is

grown. The villagers also grow and harvest avocados, mangoes and *lanzones*. A wider variety of garden vegetables can be grown in this climate: tomatoes, cabbage, carrots, green leaf vegetables and radishes. Animals are also raised on a small scale at a household level. The gender division of labour in livestock raising is the same as in Pinagdanglayan.

Kaingin farming, also known as slash and burn farming, is practiced by about 3 percent of the villagers. The farmers clear the forest by leveling trees and underbrush, then burning any remaining cover. Although at first the soil is enriched by the ash, the rains quickly remove nutrients from the soil, so yields decline rapidly in the following years. After three or four years, the farmers move on, leaving the exhausted fields to be overgrown. Destruction of the forest cover also results in severe soil erosion. Because this ancient form of agriculture is environmentally damaging, the village council and development workers, including CARD, aim to replace it with more sustainable techniques.

Before the government implemented an agrarian reform program in Pinagdanglayan, about 50 percent of the land was owned by a rich Chinese landowner. The government bought this land and began to redistribute it. A family could buy up to three hectares of land; one hectare cost only 7,150 pesos ($397), which could be paid for in small amounts over thirty years. At the end of 1995, 40 percent of the the families in Pinagdanglayan remained landless and 60 percent owned a small piece of land. In six years, there has been a 10 percent increase in the number of families who have bought land. However, it is not clear as to whether this land was distributed to the poorest families in the village or to upper or middle class families.[14] Without access to capital or sufficient income sources, many of the families still have no hope of owning land.

The families who do not own land must find employment as tenant farmers, giving the landowner as much as a quarter of the value of the harvest, or as agricultural laborers, working seasonally for minimal wages.[15] The village men also find employment as *jeepney* drivers (some owning the vehicle), as construction workers and as traders and vendors. The women find employment through sewing, running *sari-sari* stores, trading and vending or working as domestic helpers. Many of the more educated, younger generation have migrated from the villages to find employment in the larger centers within the country or in various countries overseas.

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[14] Before and after 1989, 85 percent of all land purchased by the villagers was done so in the husband's names.

[15] In an interview with a Pinagdanglayan village councillor, I learned that men and women were given equal wages for the same work; however, workers were paid differently for different jobs. For example, pickers and dehuskers received 110 pesos for 1000 pieces; gathers received 55 pesos for 1000 pieces; and haulers received 40 centavos (100 centavos equal one peso) a piece. Women were generally involved in gathering, dehusking and helping with the hauling, while the men were involved in picking, dehusking and hauling. Since the jobs of gathering and hauling received the lowest wages, women were paid less than men for their labor.

Unlike Pinagdanglayan, there has not been any land reform in Sta. Lucia. All of the village land, except for 30 hectares or 5 percent, lies in the hands of two wealthy, absentee landowners.[16] The landless villagers can build houses and plant crops on the land; however, they must give 10 percent of the harvest value to the landowners. The arrangement for those who were not involved in farming was not clear. Some villagers said they stayed on the landowners' property free of charge, and some indicated that they paid 300 to 500 pesos ($17 to 28) a month to rent the land.

The municipality of Dolores is trying to declare Sta. Lucia a National Park, for every year over 500,000 visitors come to the area, either as tourists or religious pilgrims. Mt. Banahaw, a dormant volcano, is considered a sacred mountain, with many of its caves and springs, which flow from its base, being of religious significance. Thus, Sta. Lucia, which is situated at the foot of the mountain has become a religious center, a place of pilgrimage for lowland Filipinos. Many of the residents have migrated to the Sta. Lucia because they believe that the volcano is a source of mystic power, with waters which heal the sick. Tales and legends of strange happenings and supernatural sightings abound and add to the mystery of the area.

The mountain area is rich in natural beauty, offering visitors lush forests, panoramic lookout sites and scenic mountain waterfalls. The Lagnas River, which runs through Sta. Lucia, can be accessed by a long steep stairs. There are also a number of sacred sites along the river in which pilgrims come to bath. The half a million visitors to the area have become a source of income for the local villagers. Many of the villagers, especially the women, run *sari-sari* stores which cater to the visitors by selling soap, shampoo, clothing, pre-cooked foods, drinks, souvenirs and some religious articles like candles. Some of the villagers provide food and lodging for pilgrims, and the men work as tour guides showing groups of people around the area.

In Sta. Lucia, the villagers engage in other livelihood activities besides farming or tourism-related employment. Orchids and driftwood are gathered from the forest to be sold as a cash source. Like the villagers in Pinagdanglayan, the men work as construction laborers or *jeepney* drivers and the women as sewers or domestic helpers. The migration patterns for the villagers who complete post secondary education are also similar in that many leave the village for outside employment.

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[16] The landowners and the municipal government in Dolores are presently in dispute over whether this *barangay* is private or public land. The municipal office has declared that the village of Sta. Lucia is a National Park.

Village Political Structure

The village political structure in Sta. Lucia and Pinagdanglayan follows the same system used in most rural areas in the Philippines. There are 73 provinces in the Philippines, each under the jurisdiction of a governor. The provinces are divided into cities and municipalities or towns, which are headed by a mayor and made up of *barangays*. *Barangays* are the basic political unit of the Philippines and are essentially villages or urban districts. Every citizen is a member of a *barangay* assembly, which meets to discuss national or local issues, a system which encourages grassroots participation. Each village is administered by a *barangay* captain, six to seven councilors, a treasurer and a secretary. All villagers 18 years and older can vote for their village council (Guzman and Reforma; 1988; Harper and Peplow, 1991).

Pinagdanglayan and Sta. Lucia both have a captain and seven councilors. Among the leadership in both villages, there is only one woman councilor in Pinagdanglayan. Each councilor is responsible for a *sitio*, or village area, and a committee, for example health or agriculture. The village council, including the captain, is elected for three years and is responsible for law and order in the village. These village leaders play an intermediary role, linking the people to higher authorities like the municipal council. They can wield considerable power at community and, at times, national levels, influencing the outcome of government referendums and elections (Field Notes, December, 1995).

Village Life[17]

The family is the central social unit in the villages. Every villager belongs to an extended family determined by blood as well as ritual kinship. The family is enlarged through marriage, and the relatives of in-laws are considered family; blood relatives are counted down to fourth cousins. Family lineage is traced through both parents and equal attention is given to both sides. The family is further extended by the *campadrazgo* system, which derives from the Roman Catholic practice of linking the lives of children to their godparents. Godparents act as sponsors at baptisms, confirmations and weddings. This system also provides a way of making close non-relatives part of the family. These practices allow for ties and loyalties to form among a large group of villagers, encouraging mutual assistance and providing a sense of belonging and social security. An individual member in need can depend on his or her family; but likewise, he or she can be called on to help others in turn (Guzman and Reforma, 1988; Perez, 1995).

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[17] It is impossible to provide an in-depth description of the village culture. Instead, a brief overview of some cultural aspects relevant to the study will be discussed.

Although the extended family is close and supportive, all of its members do not necessarily reside in the same household. Whenever it is possible, a married son or daughter lives in a house adjacent to the parents.[18] Families often live clustered together and share food and labour. Within the family, each member generally has a specific place. The oldest man and woman, usually the parents, are respected as the family heads and are expected to rule on points of conflict. Among the siblings, the older brothers and sisters have greater authority, but are also more obligated to contribute to the families' needs. Older siblings often work to support their aging parents or to help pay for the education of their younger brothers or sisters (Jocano, 1995; Ramirez, 1984).[19]

Within the community, it is often the family not its individual members who make decisions on important matters. The interests of the family supersede those of the individuals composing it. When the individual makes a serious mistake or does not comply to expected norms, the honor of the entire family is also at stake. As a result, children, even as adults, will seek parental guidance in major life decisions such as marriage or career choices (Jocano, 1995).

The traditional familial system is extended into the community as a whole, resulting in cultural values such as cooperation, mutual respect, group conformity and a sharing of one another's burdens. If a family in the village needs help building a house or preparing for a wedding, their neighbors offer help or support as needed. There is a great emphasis on a network of allegiance and reciprocal obligation among the community members. The respectful relationship between parents and children is also reflected in the community, as the villagers show respect and deference to *barangay* council or wealthy landowners.[20] This power structure provides the villagers with support and protection, but it can also be manipulated. The critical studies and work of grassroots development or people's movements have shown that village power structures can lead to exploitation and inequity (Floresca-Cawagas and Toh, 1993).

The villagers rise early in the morning between five and six o'clock. The men and women generally set about their own separate work routines. Although the men and women share some work responsibilities, there is a clear division of labour between them. While the men generally work outside the household in one productive activity, the women's work responsibilities are more varied. The women are mainly responsible for

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[18] In Pinagdanglayan, the young couple often build a house and live on their parents' or a close relative's land.

[19] Education is highly valued by Filipino families, and the women participating in the study all considered the education of their children as a priority need in their lives. Education is perceived to be a means of upward mobility and security for the future.

[20] The village captain and mayor of Dolores are often members of the upper class. As in most of the world, wealth and power are often strongly connected in the political realm.

managing the household and caring for the children; however, they also work regularly on family farms or are engaged in market activities or other small enterprises which take them outside the home. Consequently, the women work longer hours and retire later in the evening than the men.

The men help with the household work, but more often the women cooperate together to accomplish their daily responsibilities. Other female relatives and friends help each other with household work, especially watching younger children, while the mother goes to market or to work outside. For example, an adult daughter will leave her young children with a sister or her mother when she goes to work in the field with her husband.

Although the women do not have much leisure time, they tend to socialize together separate from the men. The women talk together mainly while engaged in their daily work. For example, they visit while washing clothes at the river, or they will go to market together. Leisure time alone away from the household is not an option for most women who are married with children. The younger unmarried women have a little more free time since they do not have children, but they still work longer hours than men or boys their age. The married men, on the other hand, generally get together in the evening and on weekends to socialize, drink and play card games, which often involve gambling. The younger unmarried men and adolescent boys spend time together in their *barkadas*[21] and follow the example of the married men if they are old enough.

During community activities such as village fiestas, funerals, baptisms or weddings, the men and women work together to prepare for the events. The men share in the organizing, cooking and cleaning, but tend to have gender specific jobs like cooking the meat or the heavier organizational jobs. The men and women celebrate these activities together. Some of the village women are members of a community organization which promotes activities such as beautifying the *barangay* and working in cooperation with basic health workers to implement dental and health programs. These community activities are done voluntarily during the women's "free time." Some of the women are also involved in religious activities in the community, such as teaching religion classes in the village schools or voluntary work for their local chapels or churches.

Traditionally, the husband is perceived to be the head of the household and the family breadwinner. The wife plays a supportive role to her husband and is responsible for the care of the children. However, recent unemployment trends and economic hardships have forced changes in traditional gender roles. In reality, many women must manage their

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[21] A *barkada* is a social group made up of young men or boys in which close bonds of friendship are formed.

households independently while their husbands work outside the village or overseas, and generally both the husband and wife contribute to the household's income needs.

Men and women can both legally own houses and land, and women do not need their husband's signatures to purchase property. However, 85 percent of land in Pinagdanglayan is purchased in the name of the husbands. Under the traditional inheritance system, land is divided equally between sons and daughters. The family house, however, goes to the youngest son. Any unmarried sons or daughters will remain at home until they marry or leave the village to work or study (Field Notes, November, 1995).

CHAPTER SIX

GENDER ROLES AND RELATIONS

Introduction

This chapter is divided into three sections. The first section is a detailed description of two women's worlds, one woman from each of the two villages. This section has been included to provide a deeper understanding of the women's overall realities. The subsequent sections offer a more general analysis of the women's realities and experiences in the Center for Agriculture and Rural Development (CARD) program. The second section focuses on the women's work roles or, more specifically, the gender division of labor within their households and communities. The third section will look at gender relations within families, focusing on the sharing of power and status in the decision-making process.

Two Women's Worlds

This section describes the realities of two women, Violeta and Teresita, who participated in the study. These two women were not selected because they represent the whole study sample. A description of their realities is being shared as an overview perspective on the women's lives. However, there are basic similarities and differences between these two women and the other women participating in the study. Like most of the women in Pinagdanglayan, Violeta is involved in crop production as an individual project; and like most of the women from St. Lucia, Teresita runs a *sari-sari* store. Like the majority of the study participants, Violeta and Teresita are both married with younger children. The two women's work burdens and income contribution patterns are also similar to most of the other study participants. Yet, Violeta and Teresita's realities differ from women without children, with grown children, from widows or women whose husbands are absent from the villages. Their realities might also differ slightly from women who are involved in other income-generating activities than crop production or *sari-sari* stores.

a) Violeta's Reality

Violeta is from Pinagdanglayan, a well-settled farming village. She got married at the early age of 19; and now, at the age of 38, has five children, ranging in age from 2 to 18 years old. The year she was married, she migrated to this village to live with her husband's family. Her husband, Pedro, is a farmer. She describes herself as a

housewife[1] even though she also does substantial work on their family farm. While the eldest son in the family is studying auto mechanics, the two middle children go to school. There are still two pre-school children at home that Violeta must care for as she goes about her daily routine.

Violeta has been a member of the CARD program since May 19, 1994. At the time of the study, she had been participating in the program for one and a half years. Before she joined CARD, Violeta and Pedro were farmers, so they invested her capital from the program into crop production. On their small family-operated farm, they produce at least five crop varieties: rice, peanuts, sweet potato *(camote)*, coffee and bananas. They use the capital to buy fertilizers and to pay laborers working on the farm. Violeta says that the profit from their crops has increased because they are able to plant more and to fertilize. However, the family still lives on a meager income of approximately 3000 pesos ($167)[2] a month, which places them within the lowest income position among rural people. According to the Philippine National Statistics Office, this family lives below the poverty threshold set by the government, which is 7, 212 pesos per capita per year (NCRFW, 1995).

Violeta and Pedro have managed their income well enabling them to make some investments beyond their farm inputs. Violeta sometimes complains that there is not enough money for the family needs, but she is thankful for the increased income through CARD. This income is used for the children's education and for the family's basic needs. The couple is currently in the process of buying a small piece of land which they will use for farming. They have purchased this land through the government land reform program. A portion of the land in Pinagdanglayan is now available to villagers at P 9000 ($500) per hectare, which can be paid for over thirty years. This arrangement makes it possible for Violeta and her husband to manage small payments each year.

On the third of November, while I was conducting my research in the village, Typhoon Rosing,[3] one of the worst in twenty five years, ripped through the country and devastated people, property and crops in its path. Although Violeta's family was spared loss of life or damage to their house, most of their crops were destroyed. When I asked Violeta what options were available for her family, she replied, *"What can we do? We will plant again. Somehow we'll survive."* Besides a 2000 peso Calamity Loan made

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[1] The notion of a housewife seems to include not working outside the home and being mainly responsible for house keeping and child care. A housewife can earn income, but usually through small-enterprises near the home and as a supplement to her husband's income.

[2] These calculations are in Canadian rather than American dollars.

[3] Typhoon Rosing, also know internationally as Typhoon Angela, was considered one of the worst typhoons ever to hit the Philippines (Requintina, 1995).

available through the CARD Office, there was no other assistance for this family and for many of their neighbors. There was no insurance or assistance from the local or national governments. Because the damage throughout the country was so extensive, the government could only help homeless people from villages which were completely destroyed.

Work Roles

Violeta works 14 to 16 hours a day, seven days a week, rising before daybreak and going to bed only after her daily work is finished. She describes a typical day in her life:

> *In the morning I wake up at 5:00 a.m. to cook food for my children who go to school. I have one son studying in OLSA [Our Lady of Sorrows Academy]. My elementary school children are studying here in Pinagdanglayan, and my husband goes to the farm, so I have to cook for them. After this I will wash the dishes and clean our house, and after finishing all my work inside the house, I will wash our clothes until twelve o'clock. Then I cook again for lunch, and after lunch I watch T.V. while I clean our cabinets and dividers. At 4:00 I will cook again for our supper because my children will come home from school. My husband will also come home from the farm. I usually go to bed at 9:00 p.m. because after I clean up the supper dishes and put the children to bed, I iron our clothes so that I won't have to do it in the morning....My extra work is usually [on] Saturday or Sunday, I go with my husband to our farm like when there are root crops to wash....I am the one who does the cleaning and washing of the root crops. I shoulder that work so that we don't have to pay anybody to do that. I can only come when there are no school classes....I sometimes go to the market in Dolores on Tuesdays, Fridays or Sundays. Then every Monday I have to wake up earlier so that by twelve o'clock everything is finished, and I can go to our [center] meeting* (Personal Interview, October 26, 1995).[4]

Violeta does much of her work without modern conveniences, for she uses a gas stove to cook on, but does not have access to indoor running water. The village water supply is piped down the mountain from a spring and is available from nearby shared faucets every second day. She does all the family's laundry each day by hand, carrying water from public taps. This hard working woman is in good health, but she complains of a sore back and legs. Violeta describes a heavy work schedule, but she still has a number of other responsibilities which I noted during my observations or which she mentioned outside of the interview. Like most of the village women, Violeta is responsible for balancing the household budget. She must care for Pedro's elderly mother, who lives next door. As well, she helps her children in the evenings with their homework or school assignments.

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[4] Unless otherwise specified, all the quotations used in this section have been taken from an individual interview with Violeta on October 26, 1995.

In addition to these household duties, she has seasonal farm work. She has invested in peanut crops as an individual project through the CARD program. She talks about her individual project and how she shares this work with her husband:

> *My individual project is planting peanuts. My husband and I buy peanuts then plant them. It's better to plant during the summer than during the rainy season. During the summer we gather a lot of peanuts so we don't have to buy the seeds to plant.... I'm [usually] just here at home, but during planting season I work on the farm. [While] I am planting peanuts as my individual project, [my husband] will be be planting camote.* (sweet potato).

Because the growing season in Pinagdanglayan lasts for twelve months, Violeta often works on the farm planting or harvesting different crops. Violeta and Pedro plant five different crops, so they are busy on their farm throughout the year. Although she helps with the planting and cleaning of crops, she still engages in farm work consistently all year. She is also responsible for buying the farm supplies like fertilizer or animal feed and for marketing the farm produce once it is cleaned and harvested. If Violeta's farm work is combined with her household and child care responsibilities, it is evident that she bears a heavy work burden.

Violeta does receive help from her family members. For example, when she goes to the family farm to plant or wash root crops, her older children or her elderly mother-in-law care for the younger siblings. Violeta also receives help from her husband. He regularly helps in the care of the children, and gives extensive support if she is sick or has delivered a baby. Nonetheless, even with this support from her family, Violeta carries a heavy load, laboring hard within a narrow resource base.

Violeta says that her work load has not increased since joining CARD, except for the weekly meeting. She wakes up a little earlier every Monday to get through her daily work and still be able to attend the weekly meeting. She explains:

> *Nothing has changed in my work since I joined CARD. The only thing is that I have my meeting every Monday afternoon. On this day I have to get up a little earlier, so that by twelve o'clock [my housework] is finished. After our meeting, I don't have a lot to do because I have already done it, like washing our clothes.*

Violeta clearly expressed that she would much rather have access to capital and increased income than to have Monday afternoon free. She is satisfied with being a member of CARD because she only has to commit time to the program once a week.

Husband-Wife Relations

The description of Violeta's work roles and responsibilities provides some insight into the husband-wife relationship in this household. Even though Violeta speaks about sharing work with her husband on the farm and in the home, there are still predominant gender roles within the family. Violeta's time is spent mainly within the household, and she is essentially responsible for the domestic labor, the child care, the care of the elderly and the family budgeting. Pedro, in turn, has the primary obligation for the farm work, and, therefore, spends most of his time in productive work outside the household. A number of extracts from Violeta's interview exemplify the differences between men and women's work:

> *I told [Pedro] to exchange our work for a day. I told him to do my work like the cooking and the laundry, but he disagreed with my idea. He told me women's work is more difficult than men's work because men [only work on the farm] unlike women [who] have lots of work to do.*

> *Most of the time we share together...in our house, sometimes when I go out he takes care of our children. He helps me. He cleans the house and cooks when I'm not around, like when I want to go to the market. He allows me to go and won't go to the farm. He will look after the children and stay at home while I'm at the market. On market days [Tuesdays, Fridays and Sundays], I'm at the market selling [our crop produce], and the other days I spend at home doing housework like cleaning and washing.*

Violeta describes defined, but flexible work roles within the family for her and Pedro. Her role is much more varied, while her husband's is more focused on farming. She also talks about the sharing of these roles and describes a regular crossing over between herself and her husband into each other's predominant work roles and spheres. In her earlier descriptions of her work, Violeta spoke about her weekly and seasonal work on the farm. In fact, she is the one mainly responsible for the peanut crops as they are her income-generation project. Yet she talks about Pedro helping with the housework and child care when she is out. He also watches the children while Violeta attends her weekly CARD meeting, freeing her to participate in the center without interruptions. Pedro is willing to share his wife's work burden, but is reluctant to exchange work roles with his wife for a day. It seems that Pedro recognizes that Violeta's work is more demanding than his, but he still only shares her responsibilities when she is out of the home or not able to do them.

It is much easier for Violeta to share in "her husband's" work than it is for him to share in hers. A story she recounted in a humorous manner provides a clear example of this pattern:

I have a story about [what men in the village think about doing housework]. I got an infected boil on my finger and couldn't do the laundry. So I asked [my husband] to do it because my children's uniforms couldn't be used for the next week. He did it, but he hid inside our [living room] because he felt ashamed to let people passing by see him washing the clothes. When I gave birth he was really the one doing everything like cooking, washing and cleaning. At this time, the other men said that he was under de saya,[5] *[which means to be under the skirt], but they didn't know that it was because of an agreement between us. My husband and I didn't think that he was under de saya. We both know that he must do it because of some personal reasons and that I don't have to shout, "My husband is washing because..."*

Pedro is willing to help his wife on a regular basis and to bear all of his wife's responsibilities if she is sick or has delivered a baby, but he is also conscious of the socio-cultural pressures of assuming this role. If he is seen in public doing "women's work," then he can expect an amount of light ribbing from his friends. A loss of "manliness" or headship within the family is implied in the teasing. However, it is not enough pressure to deter Pedro from helping his wife when needed, even on a regular basis. When Violeta goes to the farm to work or brings the farm produce to market, she does not face a similar experience. It is more socially acceptable for the wife to share in the role predominantly done by her husband. In fact, it is assumed that a wife will help her husband on the farm if the couple cannot afford to hire laborers; this work does not seem to infringe on her identity as a wife and a woman.

The gender roles in this husband-wife relationship can also be seen in Violeta's description of their leisure activities. Their roles are concentrated in distinct spheres, with the wife dominating the private or household realm and the husband the public realm. Moreover, this couple's heavy work loads keep them from participating in the leisure activities commonly enjoyed in the village. The villagers generally relax in separate gender groups, with the men partaking in activities such as drinking and socializing with friends outside the home in the evening and on Sundays, and with the women occasionally visiting each other in their homes. Violeta compares her leisure time with her husband's:

Sometimes I really feel bored and I talk to God. In 16 years I have been only inside our house, I even think about going abroad. I don't even relax, but I sometimes watch T.V. and listen to the radio while I'm working. I would like to work outside. I don't like to always be here at home.

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[5] *Under de saya* is a term which means under the skirt, but which has the connotation of being under the wife's control or being afraid of one's wife.

> ***My husband doesn't relax because he is always on the farm, even on Sundays. Sometimes if he wants to finish his work, he comes home at 7:00 in the evening, then the next morning he'll leave here at 5:00 a.m.. When he comes home, he watches T.V.. He doesn't work in the house. He never goes to the neighbors.***

Violeta spends most of her work time as well as the little leisure time she has in the home. On the other hand, her husband is away from the home working on the farm for most of the day. Like his wife, Pedro also has very little time to relax and works 12 to 14 hours a day on the farm. When he arrives home after this long day, he is not expected to do household work, but remains at home to relax and watch T.V. for a few hours. In the evening, when her husband relaxes, Violeta continues with her household work, thus, making her working day a few hours longer than his. Pedro is different than most men in that he chooses to spend his leisure time at home with his family.

While Violeta fulfills the more traditional roles for the mother and wife within the family, she is not entirely accepting of these norms. She openly expresses a discontentment with this arrangement and a desire to find work outside of the private sphere. She communicates a desire for change, a desire for some relief away from her household and its endless routine of heavy work. Even with her husband's regular support and sharing in the household work, she still feels the burden of providing for the needs of her five children and elderly mother-in-law. It is difficult to separate gender and class concerns in her situation. Her heavy work load is as much, or more, a result of the family's low economic condition than it is of gender inequities.

Since Violeta has been a member of the CARD program, there have only been minor changes in how she and Pedro share the family work responsibilities. Because Violeta has always been engaged in farm work, it is not clear whether she spends more time in productive activities. Gaining access to capital has enabled her to invest in the farm as a whole and also to plant peanuts as her own project. Pedro also looks after the children while Violeta attends the meetings, which means an increase in his time spent in child care. These changes, however, have not been the result of a conscious decision to share the family's work burdens. They are practical accommodations so that Violeta can fulfill her responsibilities as a CARD member. When asked if she and her husband share the household and farm work more, she said there had been no changes except that she has to leave the house on Monday afternoon to attend the weekly meeting. However, Violeta is aware that she works longer hours and takes on more responsibilities than her husband, and she has expressed a desire for change.

The Decision-Making Process

When asked about how decisions are made within her household, Violeta describes an egalitarian process of discussion and mutual understanding. Violeta's interview comments reveal that the process itself seems to be a combination of talking, confidence in each other and much give and take on the part of both family members:

> *We share together,... [if] we want to buy land, we talk about it. And in my children's education, we talk about what is the best course they must take.*
>
> *Now that we have been together for 16 years, we never experience disagreements in our decisions. Whatever he asks me, if I think it is good, I will agree and vice versa. Both of us make decisions. Let's say when I am the first to think of something to decide, he'll agree, or I'll agree with him in his decisions. I'm very happy [about how our decisions are made] because we understand each other, we know our feelings and what our likes and dislikes are.*

Violeta's words also seem to imply that she is satisfied with her marriage relationship. She describes an understanding and closeness between herself and her husband.

However, all family decisions are not handled in the same way. For example, on matters related to the management of the household, Violeta makes decisions independent of her husband and simply informs him later. On the other hand, Pedro is in control of the everyday management of the farm. As Violeta notes, "*[Pedro] is the one running [the farm]* " (Informal interview with Violeta, October 30, 1995). In saying this she is implying that her husband is generally the one who makes the routine decisions concerning the farm. Violeta and Pedro jointly decide on issues involving their children's education, major house repairs, farm investments and larger financial investments, like purchasing land. Violeta mentions both independent and joint decisions in her interview comments:

> *For example in buying furniture for our house, in deciding about my children's tuition fee or whatever is needed at home, I never consult my husband; I decide these things for myself, and then I will tell him about this later.*
>
> *Once [my husband] asked me about buying land. He wants to buy it, if we can pay for it. But my children are studying and our house also needs repairs. He is [also] asking me if we can do [the house repairs] now or will it be up to our children to repair the house when they have jobs. Here at home and on the farm he never decides for himself alone.*

Violeta indicates that she is involved in more decisions affecting the family than her husband. There could be a number of explanations for this: her more varied and widely ranged work roles and her role as family financial manager appears to require her involvement in more family decisions.

In her decision to join the CARD program, Violeta consulted her husband before making a final choice. She describes what happened:

> *I asked [my husband] if I could join the CARD program, and he told me that if it would be better [for our family], he would agree. So his final decision was that I should join.*

As Violeta indicated earlier, she and Pedro do not often disagree. They both put the welfare of the family first in their decisions. When Violeta spoke with her husband about joining CARD, he agreed because he felt it would benefit the family. There appeared to be no gender constraints in Violeta's decision to join the CARD program, for her husband was in agreement with her suggestion to become a member.

Income Contributions and Control

Violeta and her husband's only income source is farming. Violeta contributes to the farm income by accessing credit through her involvement in the CARD project. Her participation in the CARD program accesses resources and benefits for her family, but it also requires time and financial commitments. She is presently repaying her fourth loan of 10,000 pesos. Violeta also contributions regular labour input on the farm. Because she helps her husband on a weekly basis, and more extensively in the planting seasons, they do not have to hire laborers and are able to increase the farm productivity rates. Once their crops have been harvested and cleaned, Violeta takes the farm produce to the market to trade or sell it. Both Pedro and Violeta make labour and capital contributions to their farm and, therefore, the profits earned from selling their produce are more accurately perceived as a joint income than as the husband's income. When asked about contributions to the family income, Violeta seemed aware of their partnership in providing for the family needs. She explained, *"When I got my loan from CARD, I gave it to my husband, and he was the one responsible for planting. So the income from [the farm] goes to our family."*

Violeta also makes other contributions to her family that are not often recognized. She contributes to her household's income flow by constantly minimizing cash expenses as part of her "housekeeping" duties. For example, by being aware of seasonal market shifts, she will purchase food items at lower prices. And by preparing her children's and husband's lunch for them at home, they do not have to buy more expensive ready made foods at *carinderas* (local food stalls). The time Violeta spends in the upkeep of the household cannot be devalued. She does not receive wages for her work, and it is not recognized in the official labour force. Nevertheless, her contributions are invaluable to the care and management of the household.

The distribution of the family income is Violeta's responsibility. She must ensure that their sparse resources supply the basic necessities of the family, as well as of the farm. In this household, Violeta is given all of the family income; none is kept by the husband for personal expenses. If he needs cash for something, he usually asks his wife to give it to him. Yet, he will occasionally buy items from the local stores and later ask his wife to cover the charges. She speaks about the family income streaming pattern:

> *He never keeps money for himself. He gives all the money to me, and when he wants to go somewhere he asks me for money. He is not like other men who keep money in their pockets to be used for themselves. When he passes the men who are drinking wine and they call him, he will give one bottle of gin. He then asks me to pay for that gin that he bought at the store.*

From Violeta's words, it is evident that this type of income streaming, in which all the family income is given to the wife, is not a common practice in the village. She clearly states that her husband is different from other men whom she implies usually do keep "pocket" money for personal luxuries.[6] She also informed me that her husband does not smoke and rarely drinks or gambles, spending in total less than 100 pesos a month on personal luxuries.

The fact that Violeta controls the distribution of the family income could be misunderstood as being a source of status for her. However, this is not how she perceives this responsibility. For her it is often a burden, which creates a large degree of stress in her life. The following quotation illustrates her feelings:

> *Sometimes I feel angry because the money is not enough....I will ask for more, and [my husband] will say, "Did you spend all the money that I gave you last time?" Sometimes I complain of the high price of products and also about the tuition fees. After that he will wonder about these things.*

As the financial manager, it is her responsibility to make ends meet. She complains that the total monthly expenses are often more than the income allotted for them.

Violeta's Aspirations

Violeta's dreams also tell much about her life. Her main concern is for her children's future, hoping that their life will be different. Her wish is that each child would finish his or her education and find a "good" job. By a "good" job, Violeta means work outside of farming or other subsistence occupations. In other words, she wants to see her

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[6] Pedro is definitely among a minority of men who contribute all of their incomes to their families' collective needs.

children escape the life of poverty and intense labour which is presently her reality. She shares her dreams in this way:

> *My dream as of now is [to help] my children to finish with their studies, and for them to have good jobs, for their own good. I also want the older children to get good jobs so that they can help their other brothers and sisters. And I also want to have a grocery store. For me having a mini-grocery store is my dream. That is a simple way of relaxing because I'll meet many people.*

Violeta wants to see all of her children finish their education and find well-paid employment, but she indicates that the fulfillment of this dream is also the responsibility of the whole family. The older children are expected to help their younger siblings. Strong kinship ties require that each individual works for the benefit of the whole family. Her personal dream to own a grocery store seems to indicate that she has not resigned herself to her present reality. She still hopes for a future with a secure income and time to relax, to meet people.

Violeta's participation in the CARD program has helped to meet her expressed needs and dreams. She shares how the increased income through capital investment in crop production has benefited her family:

> *The income from my individual project helps my family a lot. The money we got from peanuts last year was used to help my son in his studies. He is studying auto diesel mechanics. We paid his tuition for one year in cash....I'm happy because I have money for my children's tuition fees and for my family's needs.*

Access to capital resources and income benefits have enabled Violeta and Pedro to educate their children. It also allows Violeta opportunities for access to larger loans and greater profits in the future. She and her husband plan to access the largest productive enterprise loan of 50,000 pesos. They are not sure how they will invest it, but her husband wants to buy a *jeepney*. This would provide the family with another income option, perhaps the profits from the *jeepney* would also help Violeta reach her goal of owning a mini-grocery store.

a) Teresita's Reality

Teresita is 30 years old. When she married five years earlier, she moved from her home town to Sta. Lucia with her husband, Mario. Sta. Lucia is renowned for its beautiful scenery and sacred sites, which draw pilgrims and tourists from all over the Philippines and the world. Teresita, like many other women in Sta. Lucia, operates a *sari-sari* store, which caters to local needs as well as to those of the travellers. Teresita lives with her

husband and two pre-school daughters, ages 2 and 8 months. At the time of the interview, her husband earned an income through seasonal work as a construction laborer, carpenter or tour guide. To supplement his earnings, he also occasionally engaged in "buy and sell"[7] with various fruits and coconuts. Both Teresita and her husband have not had formal schooling past grade 6; however, they hope that their children will not only complete high school, but perhaps go on to finish post-secondary training.

Teresita has been a member of the CARD program since May 1993. She has invested her capital into her *sari-sari* store, which she was running before she joined CARD. Teresita says that her income from the store has doubled since investing her loans into goods for her store. The flow of visitors to the area fluctuates with the seasons and with yearly religious events, which directly affects both Mario and Violeta's incomes. For example, during the rainy season, from June to October/November, the number of visitors to St. Lucia is limited, reducing the store sales and opportunities to work as a tour guide. On the other hand, during the celebration of Easter, or Holy Week, Teresita can earn up to 300 pesos ($ 16) a day from her store. Because their earnings are not fixed or secure, Teresita could not easily estimate the family's monthly income. She approximated it to be about 3000 pesos ($ 167) during the rainy season and as much as 9000 pesos ($ 500) during the months of March and April. Since the profits from Teresita's store have doubled, the family no longer lives below the national poverty threshold, which would be about 29, 000 pesos a year for their household.

Besides her *sari-sari* store, Teresita provides cash income for her family by raising and selling chickens. She also uses the eggs for her children and occasionally prepares a chicken for her family's consumption. The small store is not only a means of cash income, but it also supplies many household necessities such as cooking oil, biscuits, spices and other foodstuff. Because fish and rice, which are purchased at the market, are staple foods, Teresita and Mario depend on their cash incomes to supply the majority of their family's basic necessities. They do not own the land they are living on and, therefore, do not grow crops. Teresita has a small garden near the house in which she grows *camote* , and there is a papaya tree in the back yard. The family must still buy most of its vegetables and fruit from local farmers or nearby markets.

The family lives in a small bamboo and wood house with a mud floor and a roof made of *nipa* materials. The store is attached to the house and is built of similar materials. This provides a convenient means of income for Teresita because she can tend to her young

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[7] "Buy and sell" is a local phrase. Fruit or vegetables are bought from farmers and sold in the village for profit. People involved in buy and sell act as middle-men. Some farmers opt for this arrangement because they do not have to take their goods to market to sell.

children, her house and the store at the same time. The house is equipped with electricity, but has no indoor water or sewer system. Thus, the toilet facilities are an outside latrine. Water is piped into the house with a plastic hose and is only available in the evening. Teresita stores water in containers to use during the day, and often uses a shared faucet or the river for washing clothes. The family does not have a gas stove, so firewood, which must be gathered from the forest, is used for cooking.

Typhoon Rosing also hit the village of St. Lucia, but with a less devastating impact. Because Sta. Lucia is situated at the foot of Mt. Banahaw, it was buffered from the treacherous winds and was protected from flooding. Teresita's house and store stood during the storm and received only minor damage. Although the family did not lose crops, its livelihood was affected by damaged roads and rainy weather which remained for a few days after the storm, restricting visitors from coming to Sta. Lucia.

Work Roles

When listening to Teresita talk about her widely varied and heavy work load, it became evident that she has no time on her hands to engage in other activities. Her day begins before sunrise, at 5:00 a.m., and continues at a hurried pace until 10: 00 or 11: 00 at night. She carries on day after day working in her store and house and, at the same time, frequently stopping to cater to visitors by either cooking for them, making tea or coffee or providing water for them. In addition to this work, she cares for two small children, one of them being a nursing infant. Teresita describes a typical day in her life:

> *I usually wake up at 5: 00 in the morning. I'll cook for my husband because he has to go to work; sometimes he does some carpentry. After that I will wash our clothes. Then I'll prepare food for my children and I will feed them. So that I won't waste any time while looking after my baby, I'm also looking after my sari-sari store. Sometimes I'm arranging items or cleaning it. After that if there is a visitor, a pilgrim, that comes I will entertain them. Our house is like a lodging. My time is always rushed and I'm always in a hurry because I always have to keep our house clean because there [may be] a surprise visitor. Though our house is not beautiful, it is nice to see it clean. Really my hours are always rushed. It is like I'm working in an office because my work will always be on time [tightly scheduled]. I usually go to bed at 10:00 or 11:00 p.m. because I'm saving water so that we have some to use the next morning. I always prepare water for my visitors.*
>
> *Sometimes I just ask my sister to do the weekly marketing because I don't have time for that because I'm doing our laundry, and cleaning our house, plus looking after my store. I don't have any extra activities, mine [are] all daily* (Personal Interview, October 27, 1995). [8]

[8] Unless otherwise specified, all the quotations used in this section have been taken from an individual interview with Teresita on October 27, 1995.

Teresita keeps her store open seven days a week, looks after two small children, manages the house, raises chickens, tends a garden, attends her weekly CARD meetings, serves her husband and entertains visitors, who drop in or hire her husband as a guide. Her daily routine has become a continuous juggling act, demanding the skillful management of her time and energy.

Nearly all of the household work and child care responsibility falls on her shoulders, but she does receive some help from her sister and husband. Her sister sometimes goes to the market for her to buy supplies for the house and the store. Teresita mentioned later in the interview that her sister also watches the store and the two-year old child when Teresita attends the weekly CARD meetings. Since the baby is nursing, she usually goes with her mother to the meetings. Occasionally, Mario cooks for visitors or tends to the children; as well, he sometimes helps with the marketing. Despite receiving this help from her family members, Teresita still works 17 to 18 hours a day. Since joining CARD, her work load has not decreased. In fact, she has an extra obligation in that she must attend the weekly meeting. Since she invested in her store, which she was running beforehand, attendance at these meetings is only a minimal addition to her work routine.

As in Pinagdanglayan, the women's main leisure activity in Sta. Lucia is visiting each other to chat and relax. Teresita has little time for anything else besides her work. She clearly indicates that she does not take time to relax or visit her neighbors. Even if her friends come to visit her at her home, she does not fully rest, often being interrupted by a crying baby or her customers. She undoubtedly feels the strain of her work load and regrets not having time for building friendships or relaxing. Her words are very strong as she voices this concern:

> *I don't even go out to my neighbors to chat. I am seldom able to share and talk with them. I don't want them to think that I'm a snob. When my neighbors come to visit me, I [feel] ashamed because even if they are here, I'm still in a hurry. Sometimes my baby cries, so I have to attend to her and cannot visit with my friends. Then on Wednesdays I have to attend our meeting [for CARD].*

This busy mother and wife does not take time to fully relax during the day, but says she will listen to the radio or talk to someone while washing, cooking or doing other work. She says that she also occasionally takes time to go to some of the local holy places to "*pray and enlighten [her] mind.*"

Husband-Wife Relations

In Teresita's household, the gender roles are more clearly divided, with less sharing of work responsibilities. Teresita and Mario have separate predominant reproductive and productive roles in providing for the family. Teresita defines her role within the family as that of looking after the children, cooking, cleaning and doing the laundry for the household; she says, "*taking care of the [children] is really a mother's responsibility.*" Mario has some household duties, but they are different from Teresita's. He is responsible for house repairs, for gathering the firewood and for managing the family budget, a job usually assigned to women. Their income-generating roles are also distinct as Teresita raises chickens and runs her store, and her husband works in jobs outside the household. Except for the marketing and her weekly meeting with CARD, Teresita spends almost all of her time within the household or domestic sphere because her store is attached to the house. Her husband spends a fair amount of time at home, but is also outside the home for all of his productive work and his leisure time. His life is more balanced between the domestic and public domains than is his wife's.

As well, there is a less equitable division of labour between husband and wife. While Teresita consistently works for 17 to 18 hours a day, her husband's work hours vary, ranging from 8 to 9 hours a day if he has work as a laborer or guide and 5 to 6 hours a day if he is at home without employment. Mario also takes much more leisure time than his wife, spending up to three hours a day outside playing cards with his friends.

Although Teresita and Mario have clearly defined gender roles, they still engage in some interrelated activities. Teresita cannot help her husband if he is working in construction outside the home, except by cooking for him and washing his clothes. However, if Mario works as a tour guide, she often shares in cooking for and entertaining the guests. Mario, on the other hand, regularly shares in his wife's work by taking care of their children and cooking for the family and their visitors. Mario and Teresita also share the marketing for the family. A quote from Teresita's interview illustrates instances of sharing work:

> *When [my husband] is guiding a tour sometimes he gets home at noon or on the next day. When he reaches home at noon, he will cook food for his visitors, and he even helps me with my work. We're working together.*

Teresita and Mario's gender roles are definable, but they are not rigid. As Teresita says, they work together to ensure the maintenance and survival of the family. Because Teresita and Mario help each other as needed, it is difficult to indicate the scale of sharing. When Mario works as a tour guide, there is more sharing of labor than when he works in

construction. In the off seasons when Mario is at home unemployed, he spends about one or two hours each day helping his wife.

Although Teresita and Mario regularly cross gender boundaries to share their primary responsibilities, it is easier for the wife to share her husband's work. Teresita explains the difficulties men face if they share in their "wives' work." Her story is similar to Violeta's anecdote about her husband helping her when she had an infected finger:

> *If a woman's husband helps her with her work, other men will say that he is under de saya. Some men think that when other men do their wives' work, they are under the control of their wives. They don't understand that it depends on an understanding between the husbands and wives. The men are just thinking that when you do women's work, like washing clothes, you're under de saya.... This sometimes creates trouble because some men get angry when they hear this.*

Teresita indicates that it is important for most men in the village to remain in "control" of their families. This is consistent with traditional family headship norms which are generally ascribed to the husband/father.[9] However, the necessity of maintaining the household often compels men and women to work in partnership, creating conflict between actual family dynamics and cultural norms. This conflict seems to cause a degree of misunderstanding and "trouble" within the community as some couples cross traditional gender role boundaries, while others are able to maintain them.

Teresita's participation in the CARD program has not resulted in changes in the gender relations in her household. Before she joined CARD, Mario helped her a little with the children and housework, but the amount of time spent on domestic work has not changed--their work loads remain unequal. Teresita's work day is much longer than that of her husband. She is not happy with having to work so hard, but resolves her situation by increasing the pace of her routines:

> *Since joining CARD, my husband and I have not changed our work. We still do the same things. After I joined here my capital was small, but now it has increased. In my household activities, I am only trying to work faster than before [to get everything done].*

Access to credit through participation in the CARD program has enabled Teresita to increase her store's capital and as a result its monthly income. Nevertheless, because Teresita's work load is so heavy, any influence toward a more equal partnership between

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[9] The cultural norms of male headship seem to be reinforced by the religious beliefs of the villagers. Many of the villagers I interviewed informally believe that the Catholic faith teaches them that men are heads of their families and women should serve their husbands and children. However, I was not able to examine this issue in-depth during this study. The impact of religious teachings on gender equity is an issue which needs further research.

Mario and herself would also greatly enhance her life. She would gain some leisure time and would be released from the stress of her heavy work responsibilities.

The Decision-Making Process

In Teresita's household, even though there is some sharing of work roles, the headship of the family clearly rests with her husband. As a result, the decision-making process practiced by the couple is not fully equitable. When asked to talk about how decisions are made in her family, Teresita responded by saying, "*I ask my husband [when I want to decide something.*" She goes on to explain in more detail what she means:

> *If he doesn't like my idea, I won't argue with him...After I feel disappointed because I still think that my decision [is the best choice]. Sometimes we have some misunderstandings, but most of the time the final decision is [up to] him so that we don't have any trouble. I feel a little bit hurt by this, but I don't want any trouble.*

Teresita does not describe an egalitarian process of communication and mutual understanding. Instead, she outlines a process in which ideas are submitted to her husband for approval, allowing him to make the final decision even if she prefers to take an alternate course. She indicates that if there is any disagreement between them, she will yield to her husband to avoid marital conflict. Thus, the balance of power in this relationship seems to rest with Teresita's husband.

However, Teresita also shared later in her interview that she has made major decisions such as joining the CARD program without her husband's consent. She decided on her own to become a member of this program to access credit for her store and to increase her family's income. She noted that her membership is often a source of misunderstanding between herself and her husband. Yet Teresita continues with her membership despite her husband's disapproval, indicating that at times Mario also complies to his wife's decisions. Although he may be the head of the family and his wife says that she defers the final decisions to him, obviously this process is not as simple as indicated in her initial description. If Teresita feels strongly enough about an issue, she will make and adhere to her own decisions:

At first I had some difficulties telling my husband about my joining [the CARD center] because it is not that easy to be a member, especially with the responsibility to make a my loan repayments every Wednesday. When my income is not good, this can be difficult, and plus I have two children, so who will look after them. I have to divide my time between my project, the meetings and my children. As of now, sometimes [my husband and I] have had some misunderstandings over my involvement in CARD because I joined without his permission. I made this decision myself....Sometimes I'm asking him for money for my repayment. He's against this, but he's trying to accept it because he can see that I'm working hard for this... and it helps [the family] a lot.

As Teresita's project began to provide a much needed cash resource for the family, her husband conceded to her decision, giving her a larger part of balance of power in the relationship.

The pressures of surviving in difficult times seem to give rise to cultural and social change within family relationships, shifting couples toward partnerships instead of traditionally defined roles which ascribe headship to the husband and a supportive position to the wife. Teresita's independent decision to join CARD has forced Mario to share more power within their decision-making process with his wife. At first Mario felt unsure of Teresita's decision, but he could not help but support her as he saw the income from her store double.

Income Contributions and Control

The household head is the person in the family who is responsible for the care and organization of the family and who usually provides the chief source of income for the household (Illo, 1995b). Traditionally, this role has been attributed to the father/husband in the family who is perceived to be the "breadwinner" for his family. The wife/mother has been ascribed a complementary, supportive role of housekeeping and nurturing children. However, out of a necessity to survive, these "ideal" roles are being replaced in many households by the "dual-job" family arrangement (Illo, 1995b).

This is the case in Teresita's household. During the rainy season, June to October, her husband often does not have a permanent job, which means that his monthly income depends on temporary employment as a tour guide or laborer. On the other hand, because Teresita runs the store, which provides a more fixed income source, her monthly income is not only larger than, but also more secure than her husband's. For the rainy months, while the store usually provides at least 2,400 pesos ($ 133) per month, her husband earns about 600 ($ 33) pesos per month. Therefore, for a substantial portion of the year, Teresita is the primary bread winner for the family. For the remaining months of the year, if her husband is consistently employed, he earns more than his wife. However, during the Holy Week or

Easter celebrations when pilgrims flock to the area, Teresita's store will again earn as much or more than her husband's work as a tour guide.

Being resourceful parents, Teresita and Mario are also engaged in secondary income-generation projects: he buys and sells fruit, and she raises chickens. These activities are also cash in-kind contributions as they provide for much of the family's basic food needs. After examining their cash earnings, it is apparent that they function in a "dual-job" or partnership arrangement to meet the basic needs of their family.

Unlike most husbands, Mario assumes the responsibility for managing the family's income, giving him a degree of control in its distribution. However, since Teresita retains control over her own personal income, Mario's management of the family's finances is limited His control lies in the use of his own income,which he uses both for the family's collective needs and for personal luxuries, such as gambling and drinking. Teresita explains the family's income arrangement:

> *My husband does the budgeting...but he does not give me all of his income. Instead he keeps money for his own [use]. He buys gin and plays card games with his friends.*
>
> *My store's income is used for our basic needs. Let's say, [my husband] will go on a tour, and he won't leave money. I use my money for my children. I never give the store's income to my husband, but use it for our family's basic needs.*

Access to credit and increased income through CARD has reduced Teresita's financial pressures. If her husband spends his income on personal uses or leaves on a tour without covering basic necessities, Teresita can rely on her own income to provide for her children. Participation in CARD has provided her with increased income security and control over at least half the family's earnings.

Except for shampoo and about 200 pesos ($10) for clothing a year, Teresita explains that she spends none of her income on personal luxuries. In comparison, her husband spends a substantial portion of his income on personal luxuries, gambling being the main one. He regularly spends up to 25 pesos a day on local gambling, either with cards or by *jueteng*, a lottery game. Even if he does not spend this much everyday, it adds up to be about 500 to 700 pesos a month, approximately 20 to 25 % of their total income (these estimates are made without considering the income spent on alcohol).

Teresita objects to this use of their income, but she cannot persuade her husband to change his leisure activities. She expresses her disgruntlement:

Sometimes we have a misunderstanding [over spending money on gambling]. I tell him that he is spending money on nonsense, but sometimes he wins. I even get angry, like when he is just playing cards and my baby is crying. And sometimes he gets drunk, and my baby is crying, so I get angry because he is just sleeping.

I complain, but we don't have a big fight. When he is drunk, I just let him sleep, and I'll talk to him the next morning. But I don't know if he is abiding by all of the things that I complain about. Maybe, he's doing it secretly, and sometimes it all makes my head ache.

Teresita is aware that her husband's gambling and drinking expenses have implications for her family's survival. In her words, her husband spends "*money on nonsense*" rather than their basic needs. Teresita does not challenge this issue as form of domestic violence or abuse. Instead, she has coped with this issue by gaining access to credit, managing it well and producing her own personal income resources. These achievements do not portray a helpless, powerless victim, but rather a woman with intelligence, skill and resourcefulness in developing strategies for her family's survival, her primary strategy being membership with the CARD program. However, both Teresita and Mario lack a more critical understanding of their contributions to their family and of Teresita's human rights as a woman.

Teresita's Aspirations

When asked about her dreams and goals, Teresita responded in the same way as the other study participants. Her first dream is to see her children well provided for. She wants both her daughters to complete high school, to continue on with job training and to gain access to secure well-paid jobs. The desire to educate her children is motivated by the hope that higher education will liberate them from a life of poverty and hard work. It is also her hope that her children will, when educated and employed in future, be able to provide some support for their parents. Secondly, Teresita aims to improve her family's living conditions. She hopes to complete extensive housing repairs and to purchase land. Finally, she dreams of running her own business[10], which will provide a secure and sufficient income free from credit. Although Teresita's aspirations reveal her family's present needs, she does not live without hope for the future.

Teresita's participation in CARD has enabled her to work toward the fulfillment of some of her dreams. She has doubled her income and will have access to larger loans in the future as she is successful in repaying her present credit. These resources and benefits enable her to continue to improve her family's living conditions and to develop her store.

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[10] At the time of the interview, Teresita was not sure what sort of business she would like to run, but perhaps it might be a mixed clothing and grocery store.

She has applied for a loan to repair and build on to her house. However, her dream to own land might be more difficult to realize because there is presently no government land reform program in Sta. Lucia. The land, not set aside as provincial park, belongs to two wealthy landowners.

A Synthesis of the Women's Realities

Teresita lives in a village only about ten kilometers away from Violeta, and they are both from lower income rural families; but, in many ways, their lives are quite different. While Violeta works with her husband on their family farm, Teresita runs a small *sari-sari* store. This difference in livelihood sources has other implications for their lives. For example, Teresita not only contributes credit to her family, but also a substantial cash income from her store's profits. Having a personal income source provides Teresita with increased self-worth, a feeling of independence and greater power in the marital decision-making process. In contrast, Violeta hands over her credit to her husband who manages it as he is primarily responsible for the farm. Although Violeta's labour is essential to the running of the farm, neither she nor her husband seems to fully value her contributions. She identifies herself as a "simple" housewife and her husband as a farmer, which reinforces a perception of her as a dependent and her husband as the main provider. She works regularly on the farm, but she is perceived to be "helping" her husband with "his" work. In reality, Violeta and Pedro share many of their work responsibilities: both are parents and home managers and both are farmers and traders.

The husband-wife relations between these two couples also differ. Violeta and her husband share much more of the household work burdens and have a more egalitarian decision-making process. The length of their work days is more equitable as well. While Violeta's works 14 to 16 hours each day, her husband labors 12 to 14 hours a day. Violeta controls her family's income, and only a small amount is used for her husband's personal luxuries. In Teresita's household, there is less sharing of work roles and responsibilities, with the wife bearing a much heavier load. Teresita works at least twice as many hours as her husband; she also contributes at least half, and sometimes more, of the family's cash income source. Despite these contributions, her husband spends a high percentage of the family's income on personal luxuries like gambling and drinking. As well, the decision-making process between Teresita and Mario is not one of mutual understanding and shared power. Mario is considered the head of the household, and, thus, his ideas are given preference. If disagreement occurs between them, Teresita will often stop arguing with her husband for the sake of household harmony whether or not she feels her ideas are the better option. Because of and in spite of these difficulties, Teresita still makes her own decisions

and manages an independent income source, ironically, increasing her self-worth and autonomy.

Although variations in income sources and family relations exist between these two women, there are a number of commonalties in their lives as well. Firstly, the two women shoulder heavy and lengthy work loads, with a diverse number of activities for which they are responsible. Their work roles are dominated by reproductive responsibilities such as housekeeping and the care of their children. However, both women spend a substantial amount of their time engaged in productive activities like farming, marketing, raising animals and the running of a local store. As all women in their villages, Violeta and Teresita are also engaged in seasonal or occasional community activities, such as weddings, funerals and festivals. The women are generally responsible for a large part of the organization and facilitation of these community events: administrating the activities, decorating and cleaning the area, cooking some of the food and serving the guests.

Secondly, the family is a focal point in both women's lives. Although much of their lives are taken up with the task of providing materially and emotionally for their families, the women also participate in a mutual support network with their immediate and extended families. Violeta depends not only on her husband's support, but also on that of her older children and her husband's mother. Teresita, on the other hand, receives less help from her husband, but relies a lot on her sister for support. Yet, within the both families, the greater sacrifices of personal time and energy are made by the two women. Teresita and Violeta, as mothers and wives, maintain a stability and cohesiveness for their families; then, as a shopkeeper and a farmer, they help provide for their families' basic needs and for their children's education.

Thirdly, having access to limited and uncertain income sources, Violeta and Teresita, and their families, must struggle on a daily basis to meet their basic necessities. Being farmers, Violeta and Pedro are more susceptible to severe climatic changes and price fluctuations in the market. For example, their crops are often damaged or destroyed by the many yearly typhoons or storms that pass over their nation. In contrast, Teresita's family depends on a fluctuating flow of pilgrims or tourists to Sta. Lucia. Especially during the rainy season, the family's income can be insufficient to meet all their basic needs. For both these women, the family, nuclear and extended, is an essential part of their security net. During times of disaster or income shortage, the women and their husbands rely on each other or on their parents, siblings or other relatives to see them through.

Teresita and Violeta's aspirations also revolve around their families. Both women hope to run their own businesses and to gain secure income sources, which will improve their families' living conditions and provide them with greater financial security. Providing

their children with higher education and job training is also a high priority for these two mothers. In Violeta's family, the older children are expected to support their younger siblings so that they can also finish their education. Strong kinship ties are an essential part of reaching these goals, with the parents working for their older children and, in turn, the older siblings working for their younger brothers and sisters. In Teresita's family, a similar pattern is seen, for she expresses the desire to educate her two small daughters so that they can help their parents in the future. However, with such a concentrated focus on the needs of their families, Teresita and Violeta's aspirations tend to neglect "self-interest" in terms of more equitable gender relationships. Traditional gender roles place a higher expectation for personal sacrifice (for the sake of the family) on the women than on their husbands. Teresita and Violeta's aspirations are notable, but they should be working in equal partnerships with their husbands to reach these goals.

Finally, there seem to be similar patterns in the two women's participation in the CARD program. In both situations, joining CARD has resulted in increased incomes and only minimal increases in work responsibilities. Since Teresita and Violeta invested in productive enterprises in which they were previously engaged, the only extra time commitment is the weekly meeting. Both women also seem to retain some control of program benefits. Violeta is responsible for the family budget and her husband does not spend on personal uses, so she has access to and control of their combined earnings. In Teresita's household, it is Mario who manages the budget. Yet Teresita controls at least the income from her store and, thus, the program benefits.

The women's participation in CARD has given them access to increased income, but inequities in gender roles and relations remain largely unchanged. The women work longer hours than their husbands and spend more time sharing in their husbands' work than vice versa. Teresita and Violeta's work or income contributions are not fully recognized, nor has their status in their homes and communities increased. Even though both women work harder than their husbands and contribute as much to the families' practical needs, their husbands are still recognized as the main providers and heads of their households. In the decision-making process between Teresita and her husband, the balance of power remains with Mario. Although Teresita made an independent decision to join CARD, it is not clear that the sharing of power has extended to other family decisions. A greater awareness of gender issues within their households might be an initial step toward sharing of work, status and power between these women and their husbands.

Violeta and Teresita's lives are not completely representative of the realities of the other study participants. These two women share general patterns in gender roles and resource sharing which with the other women in the study. However, some of the other

women interviewed face individual struggles which neither Violeta nor Teresita has experienced. For instance, a few of the women in the study have to cope with extra hardships, such as a seriously ill family member. This trial is especially difficult if it is the husband who is seriously ill. In cases like this, the wife is pressed not only with the care of her sick husband, but also with the loss of his labor and income as well as medical costs for his treatment.[11] In some situations the women themselves are seriously ill and must struggle with similar hardships. There are also a number of women who are either widows or live without their husbands' financial or labor support. These women face overwhelming obstacles in providing for their families on their own.[12] On the other hand, some of the older women have lighter work loads and experience less stress than Violeta or Teresita. If the women have grown children who have finished their education and can help their parents either by providing income or labor, they often experience a reduced work load and greater financial security. Rather than assuming homogeneity among the women in the study, the detailed descriptions of aspects of Violeta and Teresita's lives offer a specific understanding of the women's realities as a balance to the general analysis of the study participants' work roles, family relations and resource sharing which follows.

The Women's Work Roles: Sharing of the Value and Intensity of Labor

In this section, the women's, as well as their husbands', work roles within the family and community will be examined. Firstly, a work activity profile for men and women, and for adults and children, will be provided to understand the gender division of labour in the families. This analysis is needed because there are often contradictions between traditional assumptions about male and female work roles and their actual realities. Secondly, because status and esteem are not attributed equally to various work roles, the visibility and value of women and men's work will be discussed. Thirdly, the sharing of labor within and outside the households will be described. Finally, the implications of these discussions for the CARD development program will be considered. Gender issues which should be addressed to enable the women to fully benefit from and participate in the program will be examined.

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[11] In the present Philippine context, basic health care remains constrained for the poor majority while the middle class and elites are able to access well equipped urban-centered hospitals and private clinics.

[12] Moser (1993) argues that it cannot be assumed that households headed by women are poorer than those with a male "head." This is true for some of the women studied, for there are a few female-headed households where husbands regularly send remittances home. These households are often better off than if the husbands were present.

Gender Division of Labor

Understanding how work is divided between men and women and the status attributed to various work roles, provides a base from which gender issues can be identified (Illo, 1991b; Overholt et al., 1985). A gender issue is any concern in which inequities can be identified between the intensity or worth of work assigned to men and to women. To understand the gender division of labour within a household or community, it is necessary to collect the activity profiles of men and women (Overholt et. al., 1985). The activity profiles are a data base from which work-related factors constraining the women's participation in the development program can be identified. As well, the activity profiles reveal the actual work done by men and women within their households. This is essential because work done by women within their homes is often not given the recognition it deserves. Table 6.1 shows the gender division of labor among adults and children for the study participants and their families.[13]

[13] The activities listed in Table 6.1 were either mentioned in interviews with the women studied and other local people or noted during observation. Although the collection of work activities might not be complete, perhaps omitting a few seasonal or occasional duties, it does cover the majority of the male and female work activities for the study participants and their families.

Table 6.1 **Gender Division of Labor Among Women Studied and Their Families in Pinagdanglayan and St. Lucia *Barangays*[14]**

Work Roles	Predominantly Female		Predominantly Male	
	Women	Girls	Men	Boys
Reproductive or Domestic Work	•Raising animals for food (chickens and pigs) •Cultivation of kitchen gardens •Preparation of foods for household members •Preparation of food for laborers •Household laundry •Ironing and mending •Cleaning house and yard •Care of children •Care of sick family members •Keeping a flower garden •Fetching water •Washing dishes •Helping children with school studies •Entertaining guests and visitors •Budgeting household income •Marketing for the household	•Helping with food preparation •Helping fetch water •Care of younger siblings •Washing the dishes •Helping with laundry •Ironing clothes •Cleaning of the house and yard •Helping in kitchen gardens •Helping with feeding animals	•Raising animals for food (especially cows and goats) •Gathering firewood •Fetching water •Repairing the house	•Taking animals to pasture or gathering feed •Gathering firewood •Fetching water
Productive Work Small Enterprises	•Running small convenience stores •Selling various goods •Growing and selling orchids •Running a bakery •Sewing and Dress Making •Craft production •Order sales •Bottle recycling (collection and sales)	• Helping mothers look after *sari-sari* stores •Helping mother sell various goods in the community	•Buy and sell with fruit or coconut	•Helping mothers look after *sari-sari* stores •Helping mothers sell food in community •Helping fathers with buy and sell enterprises

[14] This table was adapted from a similar one outlined in Illo, 1991a, page 42.

Table 6.1 (continued)

	Women	Girls	Men	Boys
Wage Labour	•Farm laborer •Paid domestic help		•Driving jeepneys •Construction laborer •Carpenter •Mason •Migrant Worker (Saudi Arabia) •Baker •Farm laborer •Tour Guide •Coconut Worker •Factory Worker	
Farming	•Buying fertilizers and animal feed •Transplanting and planting crops (especially rice) •Cutting grass/Weeding •Harvesting •Selection and Preparation of Seeds •Washing root crops •Taking produce to market to sell •Buying farm inputs •Raising animals to sell (chickens and pigs)	•Washing root crops •Preparation of seeds •Helping care for chickens and pigs	•Land preparation •Application of fertilizers •Cutting grass •Hauling and Transporting goods •Harvesting •Planting Crops •Buying farm inputs •Taking produce to market •Contacting of buyers and laborers •Raising animals for labour or to sell (cows, goats, *carabao*, horses)	•Helping with farm work such as cleaning grass and transporting goods • Helping care for animals (cows, goats, *carabao*[15] horses).
Community Activities	•Teaching religious classes •Preparation for and participation in community activities such as weddings and festivals •Weekly development program meetings		•Night Patrol of Community •Preparation and participation in community activities such as weddings and festivals •Repairing water lines	

Illo (1991a) argues that the norm of "women's place being in the home" is being replaced with the long delayed recognition that women are producers as well as reproductive workers. Their work has always consisted of multiple roles as they constantly shift between their domestic and their productive activities. The activity profile of the women's work illustrates these points. Many of the women studied work on their family farms, raise animals for the market, engage in small enterprises and run convenience stores; some also work for wages as domestic helpers or as farm laborers. However, as the women do these income-earning activities, they still manage their homes, care for

[15] *Carabao* is the local word for water buffalo.

children or the sick, do the household marketing and cook for visitors or farm laborers. Two women talk about their work roles, showing how they are engaged in varied productive and reproductive activities. Mina and Belinda, young mothers, each with three small children, describe their work activities:

> *I am responsible at home and my husband is on our farm. I have three children who are 6, 3 and 2 years old. I help my husband by doing work such as washing clothes for others in the village, sewing dresses and selling [cooked] camote.... [In our home], I wake up at 5:00 in the morning, I cook our food, I feed my chickens, I sweep the yard, I clean the house and after that I cook again for lunch. I have to feed my pigs and look after them three times a day. I wash our clothes and cook again for dinner. I have to clean up after dinner and care for my children. I usually go to bed at 9:00 in the evening after watching a little T. V....Every other week I go to the market to buy sacks of rice because it is our group project....I work on the farm with my husband. After my husband has harvested what he has planted, I am the one who delivers the crops to the market to sell* (Personal Interview with Mina, November 2, 1995).

> *I am a housewife and my husband is a farmer. I look after my children and am responsible here at home...I wake up at 4:30, then I'll cook our breakfast, clean our house, do all the housework and look after my children. I have three children the oldest is just 5 and the baby is only 4 months old. I also wash our clothes and cook lunch and dinner. I sometimes fetch water for cleaning and cooking. I look after my chickens and brood them to have more. We eat the eggs and meat....I do the marketing for the family....I sometimes go to the farm with my husband. Sometimes I help him in planting and cleaning the crops. My individual project is crops. My husband decided about my project....Before I joined CARD, I was sewing dresses. Now I had to stop because of the baby* (Personal Interview with Belinda, November 17, 1995).

Both women describe many activities within the domestic and productive work realms. Because they are engaged in a number of income-earning activities and are responsible for so many household activities, both their reproductive and productive work roles are stressful. Besides these two work roles, the women manage yet another role. Occasionally, they will be required to commit time to the preparation of community activities like festivals, weddings and funerals. During these events, which can last for days, the women are responsible for much of the organizing, hosting, food preparation and clean up. The women also allot one afternoon a week for their CARD program meetings. These rural women make constant trade-offs in dividing their labour, time and productive resources among these multiple roles and obligations.

As well as moving flexibly among their multiple roles, the women manage a highly diverse range of activities within the different work categories. In the reproductive category, they are responsible for everything from bathing and nursing babies to raising

animals for household consumption. At the same time, some of the women are engaged in two or three income-generating activities simultaneously. They can engage in farm work, raising pigs or chickens for market, sewing and selling cooked foods in the community all in one day. A range of small scale productive activities provides the women with an economic security net. If one of their enterprises fails to produce income because of animal diseases, market fluctuations or natural disasters, there are others to fall back on. Their reproductive and productive tasks are also performed in a variety of localities. For example, while a wife might prepare food for her family at home, she does the laundry, often communally, in the nearby river and the household marketing in town. The location of her productive work also varies, with activities like animal-raising taking place near the home and trading farm goods as far away as Manila.

The men's roles, on the other hand, are less varied and do not demand as much cross over between the different work domains. Their work tends to be concentrated either in farming or wage employment. While the women tend to be involved in a number of small scale productive activities at the same time, the men's work is generally narrowed to one larger scale productive task in which they spend about eight or nine hours a day. In contrast, the men have few reproductive activities for which they are predominantly responsible, making the gender division of labour less equitable than it could be.
A number of quotes from the women's interviews on the differences between men and women's work confirm the findings in the activity profiles. Jolina[16], a 26 year old storekeeper and mother compares her work with her husband's:

> *[I work harder than my husband] because I'm doing everything. I am responsible for both a man's and a woman's work. My husband does not know this because he reaches home during the evening around 5 to 7 p.m. It's hard to work at home and think of all the [household] problems* (Personal Interview with Jolina, November 15, 1995).

Jolina describes the multiple roles within her work responsibilities. To meet her family's needs, she must earn income , a "man's work," through various small enterprises, but at the same time she is also responsible for most of the household work and the care of the children, a "woman's work." She seems to voice some frustration because her husband is away from home for most of the day, and he does not realize how heavy her work burden is. Belinda, a 36 year old farmer and mother of three children, bears a similar work load.

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16 Jolina runs a *sari-sari* store and takes and delivers order sales in her community to provide an income for her family. She manages a household and cares for three small children, ages 6 to 2. Her husband, who is a *jeepney* driver, is usually away from their home from about 8 in the morning to 5 to 7 in the evening.

She notes that while her husband's work is largely focused around one activity, hers covers many diverse activities which must be managed together:

> *My work is harder because I have lots of work like the children, [fetching water, marketing, cleaning our house and washing our clothes]....Sometimes I [also] go to the farm with [my husband]. Unlike [my husband], he just works on the farm, doing the ploughing or weeding. He has just one type of work. But here at home you have to cook, then the baby will cry....* (Personal Interview with Belinda, November 17, 1995).

While Belinda deals with a wide range of activities throughout the day, each vying for her time and energy, her husband is able to focus on one task, his farming.

The patterns for the children's work reflect those of their parents. The girls, from as young as six or seven, start helping their mothers with the house work and the care of younger siblings. The boys mainly help with the men's work, taking cows and horses to pasture, gathering firewood and helping with the farm work. The boys also are given work responsibilities at the age of six or seven. Boys and girls also cross traditional gender boundaries which define work roles for male and female family members. For example, in one family the boys helped their mother sell food in the community and, in another, they helped their mother in her store. Likewise, the girls help with the farm work, especially the washing of root crops and seed preparation. However, like their parents, girls are generally expected to spend more hours helping with the family work responsibilities than their brothers are. The children's work responsibilities do not seem to interfere with their schooling. The women and their husbands look upon the education of their children as a priority goal. As parents, they work hard and sacrifice their own needs to see that their children finish school and even graduate from college. The only reason a family will stop educating their children is because they cannot pay for their tuition and school fees. The women communicated that boys and girls are treated the same. They believe education is as important for girls as it is for boys.[17] All of the women shared that would not keep a child out of school just to work at home or on the farm if there is enough money to cover the school expenses.

As the women shared their aspirations for the future, it was evident that the education of their children is given great value. In fact, the women expressed appreciation for the education loans made available through CARD because it ensured that their children would have access to schooling. The following quotations illustrate this point:

> *I have lots of dreams....I want to send my children to school and give them a good life.*

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[17] The women say that they treat their daughters and sons equally. Whether these perceptions can be confirmed in reality was not established in this study. This could be an area for further study.

> *As a mother my goal is to give my children a better future. I want to give them more education than I have reached. I don't want them to experience the life that I am experiencing. I want a better future for them.*
>
> *My goal in life is to give my children a good education* (Personal Interviews, October/November, 1995).

The women's first priority seems to be their children, and they see it as their primary responsibility to provide for their basic needs and give them access to education.

Time Intensities and Allocations

Although the men and women's work can vary throughout the year, being heavier during the harvest or planting of different crops, an average work week can be estimated for each gender. The women work on an average of 10 to 16 hours a day, or 70 to 112 hours a week. Their leisure time varies between 0 to 4 hours a day.[18] There are a number of factors affecting the women's work hours: their age, the number of children, availability of help from adult female family members, number of older female children and the sharing of labour between the husband and wife. At different stages in their life cycles, the women's workload can vary in intensity. For example, a young mother with an infant and other small children can work 14 to 16 hours a day, while mothers with grown children can work about 10 hours.

The women seem to have more work than time and energy. Resourcefulness is required to manage all their work activities in one day. There is a constant balancing of work roles as the women try to earn incomes for their families, but are still responsible for the majority of the reproductive work within their households. The women spend approximately 60 to 70% of their week in household-related tasks and 30 to 40% in productive tasks. These percentages are hard to calculate because the women's work roles are flexible and interrelated. For example, cooking food for laborers or visitors might be considered domestic work, but it is also productive work. The raising of animals can also fall into both the productive or reproductive work roles. For the meat will eventually be sold in market for cash income and consumed by the family within the household. Women farmers also have seasons when they have to spend extra hours planting or harvesting

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[18] It was difficult to analyze the women's leisure time because their perceptions of relaxation were different than mine. They counted ironing clothes and watching T. V. together leisure time, or if they sat while nursing a baby this was considered time for relaxation. Although they reported taking from 0 to 4 hours of leisure time a day, this time might be spent as described here, either working while watching T. V., caring for children while talking to other women or resting while nursing. I had the impression that the women took almost no time just for themselves away from their households.

crops. During these times, older daughters or other female family members take over a larger portion of the household work.

The women indicated that their husbands work on an average of 8 to 10 hours a day, or 48 to 60 hours a week. The men enjoy on average 2 to 5 hours of leisure time a day which is generally spent with other men, away from their households, drinking and socializing. The men's allocation of time for different work roles is not as evenly divided as the women's. The husbands spend approximately 70 to 90% of their time in farming or wage employment and 10 to 30% in household work.[19]

Gender Roles and The Women's Participation in CARD

The fact that the women work longer hours and have much less leisure time than their husbands is clearly supported by the study data. Each of the women bears a heavy work load and must carefully manage her time to accomplish all her daily responsibilities. It is essential for any development program which aims to empower these women to understand how their program affects the women's work burdens. In some cases, the women have had additional work burdens since joining the CARD program and starting an extra income-generating project. For example, Jolina, who runs a *sari-sari* store as an individual project and sells Avon and Tupperware in her village, talks about how her work has changed since joining the CARD program:

> *Now I have additional work and income [since I joined CARD]... Before I joined CARD, I was selling a few items from my house. With my first loan I still sold items from my house because I didn't have a store yet. With my second loan of 5000 pesos, I built a sari-sari store. Now I have some goods in my store. My husband agreed to this individual project because if his income is not enough, we can get income from the store for our needs* (Personal Interview with Jolina, November 15, 1995).

After Jolina became a member of CARD, she was able to develop and build a full store. When asked how her work has changed since becoming a member of the program, she responded by saying that she has additional work, but she has also increased her income. However, when prompted to say how she feels about these changes, she indicated that the increased income is worth the extra work. She considers her work load a less pressing problem than the need for an increased income source.

Carolyn also says she has more work since joining CARD. She used to run a *sari-sari* store. Now she raises pigs as an individual project, but still manages her store and

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[19] These percentages are estimates calculated from data collected through participant observation and informal interviews.

other small scale enterprises such as vending cooked foods and ice candy and raising chickens. She describes how involvement in CARD has changed her work:

> *I feel the same [since joining CARD], but now I have more responsibilities. Now I have to attend the meetings and I have to meet all my obligations in repaying the loans....My individual project is hog raising. I have to feed, water and clean the pigs three times a day. I am taking care of nine growing pigs and a sow* (Personal Interview with Carolyn, October 25, 1995).

Since Carolyn started a new income-generating project and continues with her other productive activities as well as her reproductive work, she is much busier now than before she became a member of CARD. However, like Jolina, she feels that the increased income is more important than having a lighter work load.

In contrast, Victoria, who farms with her husband, has experienced a reduction in her work load since joining CARD. She shares about her individual crop production project:

> *My husband and I started with 1,500 pesos. We planted corn and squash. We bought fertilizer for 1,500 pesos, and we paid laborers to do the ploughing. Now we are planting one hectare and half of it is for gabi [a root crop]. My husband helps me with my project in planting, cutting grass [weeding] and cultivating the root crops and in planting corn....Before I used to go more often, but now since we have hired laborers, I only visit my crops once a week, for a few hours. I help my husband by cleaning the surroundings of the plants...* (Personal Interview with Victoria, November 1, 1995).

After gaining access to credit through the CARD program, Victoria and her husband have been able to hire laborers to work on the family farm. Before these laborers were hired, Victoria had to put more time into the farm work. Since joining CARD, her work burden has decreased.

Since joining CARD, Letecia has earned enough income to buy a washing machine and a gas stove. This household technology has helped reduce time spent on reproductive activities, specifically in cooking and washing clothes. It is much faster to cook on a gas stove than on firewood because there is no need to start and maintain a fire. As well, cleaning pots is much easier since they are not blackened by the fire. Letecia shares:

> *I was able to buy a refrigerator, some chairs, a table, a gas stove and a washing machine with the credit from my store.... [This] has helped me[in my work]* (Personal Interview with Letecia, November, 8, 1995).

Letecia, like other women interviewed, has gained access to time saving technology through the savings from her individual project.

CARD has considered the women's heavy work schedules and requires a minimal time commitment to participate in the program. The women are only required to attend a two hour meeting once a week. Most of the women shared that they did not mind attending the weekly meetings. For example, Belinda shares how she manages to fit the weekly meeting into her daily work:

> *On the day of our meeting, I just work faster in the morning so that I will be finished most of my work before leaving the house....But I don't mind going to the meetings, I am satisfied with being a member of CARD because it helps my family* (Personal Interview with Belinda, November, 17, 1995).

Belinda handles the extra time commitment for the weekly program meeting by increasing the pace of her work. The other women generally feel the same way about having to attend the meetings as Belinda does. As the following interview comments show, the women do not mind spending one afternoon a week at their centers:

> *I manage to go to the meeting by dividing my time as much as I can. I'll do all of my work by spending a little time in each thing, like cooking, cleaning and so on. I don't mind going to the meeting because it is only one day.*
>
> *I don't find going to the meeting hard because I have scheduled it in on Mondays. We must make time and schedule our work to attend our meeting. I feel the meeting is important because it helps us be active in the program. It also helps us repay our loans because every week a little is collected* (Personal Interviews, October/November, 1995).

The women generally agree that because the program only requires one afternoon a week, it is not a problem to fit it into their work schedules. Sometimes they can be required to spend time working in group projects, but because the centers are large enough, their turns only come up every three or four months. The Local Bank Workers and Center Presidents have to commit more time to the CARD program, but the women do not have to take these positions if they feel they cannot. The CARD program has considered the women's time constraints by requiring only two hours of their time every week for program activities.

The women's child care responsibilities can also become a constraint to active participation in the program. One woman chose to resign because there was no one to watch her children while she attended the weekly meetings. The CARD staff encourage women to bring small children to the meetings and schedule the meetings so that they end before school is over. However, when the women have many young children, they find it hard to bring them to the center. Lilia, who has three small children ages 5 to 11 months and whose husband is ill, finds it difficult to attend the meetings. She shares about her participation in the program:

> *I have never experienced any difficulties with the repayments because I always prepare the money before the meeting. I finished my first and second loan without any problems. I guess the number one problem for me is my children because there is no one to watch them and attendance at the meetings is a must. Sometimes I just can't come because of my children. I have brought them to the center, but this is very hard [because they are small]* (Personal Interview with Lilia, November 6, 1995).

Lilia lives quite far from the center house and because it is so hot during the afternoon, it is difficult for her to walk with three little children. Her husband cannot watch them because he is ill, so sometimes she has to miss the meetings even though attendance is obligatory.[20]

One of the women shared about a former member who wanted to bring her baby to the program, but had to resign because her husband did not like the idea:

> *She wanted to bring her baby to the program, but her husband didn't agree. He didn't want her to be a member any longer because he thought she should be home with their baby. There is a misunderstanding between them. It is her husband who doesn't want her to join the center* (Personal Interview, October/November, 1995).

Gender constraints restricted this woman from participating in the CARD program. Her husband's decision to resign was given more precedence than her own desire to continue with the program. The CARD program has attempted to accommodate the women's needs by welcoming children at the meetings. However, in some cases child care problems and gender relations still hinder the women's full participation in the program.

The CARD program has been sensitive to the women's work roles in a number of other ways. Firstly, it allows for income-generating projects which are easily grafted into the women's daily routines and work spheres. Most women choose individual projects in productive activities in which they were already engaged. This provides them with access to credit and capital, but does not drastically increase their work loads or take them away from their reproductive responsibilities. Secondly, the CARD program encourages multiple small scale operations. This provides the women with a security net; for if one enterprise fails to produce income, they can still provide for their families with the others. For example, once the women start in one project like crop production, they try to expand into animal raising or other income-generating enterprises later.[21] The CARD program is

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[20] Although the women experience some difficulties with child care in regard to attending the weekly meetings, all the Centers involved in this study had 100% attendance rates (Field Notes, December, 1995). This shows the members' commitment to meeting the program obligations.

[21] The women's management of a number of simultaneous small enterprises will be discussed in more detail later in this analysis.

structured to help the women develop their enterprises more quickly and successfully. Finally, because the CARD program encourages women to expand their productive activities, it also raises the women's status in that they are more often considered to be entrepreneurs and producers. Among the CARD staff, the women participants are viewed as producers or active agents able to improve their families' living conditions. However, this perception of the women has not been readily adopted within the women's households and communities. There is a need for an awareness and recognition of the women's work contributions outside of the program as well as within it. There is also a need for an increased sharing of work between the women and their husbands. These gender issues will be discussed in more detail in the following sections.

Work and Worth: Recognition and Value of Gender Roles

In the Philippines, men and women are traditionally assigned different work roles. The men are generally expected to be the economic providers for the family. They are engaged in productive work outside the household which yields income or products used to meet the family's basic needs. This work tends to be highly visible, gaining the men recognition, both within the household and society, as the family's "breadwinners." In turn, with the support provided by their husbands, the women are expected to work within the home, caring for the children or the aged, providing and preparing food, and maintaining a well-run household (Torres & Del Rosario, 1994). The assumption that women function in this traditional role masks the true nature of their work and feeds social perceptions that they, like their children, are dependents rather than producers and laborers (Jacobson, 1993). These perceptions have strong implications for the worth, or value and recognition, given to women's work and for their status in their households and communities.

When asked to speak about their family work roles, most of the women interviewed tended to describe traditional gender roles. The following excerpts from some of the women's field interviews reveal that they, too, are not aware of their actual work roles and contributions to their families. For example, Emma, who is 27 years old, identifies herself as a housewife and her husband as a farmer. She describes their work responsibilities:

> *I keep our house clean and take care of my children. My husband is responsible for me and my children. He works for us....[The man] is responsible for giving a better [living] condition for the whole family. The woman is responsible for the house and children* (Personal Interview with Emma, November 16, 1995).

Emma has two small enterprise activities, selling clothes and raising pigs, which occupy her for at least three to four hours a day. At the time of the interview, she had a thirteen

day old baby and another five year old child to care for. If she does not have an infant to care for, she also works regularly on their farm. Yet she only identifies her household responsibilities when asked to talk about her work. On the other hand, Emma credits her husband with being the family provider and the one "working" for the family. Why Emma does not fully recognize her productive activities and say that she is a sewer and farmer is not clear. It seems that her perceptions of herself have been influenced by traditionally ascribed work roles. This is a common pattern among the other women interviewed as well.

In response to a question which asked them to identify their work, some of the women said, "*wala,*" meaning nothing: "I do nothing." A few women also identified themselves as "plain housewives." These words "nothing" and "plain" disclose the low worth placed on their domestic responsibilities and show the invisibility of their many small and varied income-generating activities. Ironically, one of the women who said she does nothing for work runs a *sari-sari* store, has a small craft production enterprise, cares for four children under the age of twelve and maintains her household. Her work could be identified accurately with words like shopkeeper, crafts person, home manager, but not with the term "nothing."

Stereotyped gender roles and official definitions of work fail to recognize a large share of women's labour. Work that does not produce cash in the formal sector is often discounted. Unlike activities in the public work sector, work activities done in or near the home are not as readily identified as work (Beneria, 1982; Bruce, 1989). Small enterprises like poultry raising, craft production or selling cooked foods produce cash, but they occur near the household and are, therefore, not considered "real work." Because these enterprises are small scale, their economic contributions to the family are unacknowledged and, thus, undervalued. Work done informally within the household realm is seen as an extension of the women's domestic responsibilities, giving it less worth than productive work done in the public realm. Village men and women as well as government officials need to fully recognize the work responsibilities and contributions of rural women.

However, the accumulated cash income of the women's many, but small enterprises adds up to a substantial amount. For some of the households studied, the women contributed up to 50 percent of the household income through their different productive activities.[22] In one household where the husband was temporarily unemployed, the wife earned 75 percent of the income. This is not the general pattern, but with the rise

[22] The women generally provided at least 25 to 30% of the household income needs, but in a number of households the women contributed about 50%.

in unemployment among village men, it might become increasingly more common (Garcia, 1991).

The assumption that women function in a supportive role in the family creates another gender consideration in that the work done by women is seen only as "help," being secondary to their husband's work. This is especially noticeable in the farming households. The wife's time and labor on the farm or in marketing farm produce is often subsumed under the husband's labor. The husband is identified as a farmer and credited with the income generated from the sale or trade of the produce. Even though the wife might work regularly on the farm, daily during planting or harvesting seasons, she is helping her husband and is not generally called a farmer. Gloria,[23] who farms, raises pigs and chickens and sews dresses in her home, talks about her work on the farm:

> *When [my husband] is planting I go with him and help him. After my husband harvests what he has planted, I am the one who delivers it to the market to sell it* (Personal Interview with Gloria, November 2, 1995).

Gloria plants with her husband and markets the produce, but she still sees her work as supplementary to her husband's. Her husband is acknowledged for both harvesting and planting. She has only helped him. In the same way her husband is given recognition for the income earned through the profit in marketing the produce. Gloria also shared that she earns half of the family's joint income by sewing and selling her pigs and chickens. If her input into the farm was also acknowledged, she would actually be the primary provider in their household.

The women are not fully aware of the contradiction between their actual work roles and those traditionally assigned to them. Approximately 30 to 40 percent of their time is spent in daily productive activities, which results in 25 to 50 percent of their families' incomes, but many of the women still perceive themselves as housewives supported by their husbands' incomes. In reality, the women are not only housewives and mothers, but also farmers, shopkeepers, entrepreneurs, traders and wage laborers, providing a substantial cash income for their homes.

Sharing Work: Crossing Gender Boundaries

Most women identify definable gender roles within their families; but, when asked to speak about the sharing of these roles, they also describe a flexible work arrangement in which husbands and wives share traditional work responsibilities. There is, however, some variation among families as to how regularly this sharing takes place. While some

[23]Gloria is a 22 year old mother of one three-year old daughter. She is a dressmaker and raises pigs as an individual project. She and her husband also grow several crops such as root crops, coffee and bananas on land owned by relatives.

women affirm that the sharing of work between husbands and wives takes place daily, others indicate that their husbands help in the household work only occasionally, in instances when they have recently given birth or are sick. Overall, the women and their husbands engage in interrelated activities at least weekly or if not daily, sharing work to make the best of use of their material and labour resources.

The crossing of gender boundaries to share work roles varies "according to the households' resource base, size and composition" (Illo, 1991b: 41). The women participants share work roles with their husbands, with other female adults and with their children. For most families, changes in traditional gender roles are not a matter of convenience, but of survival. For example, some of the women mention that although their husbands protest, they have gotten involved in income-earning enterprises outside the home so that their families' basic needs can be met. Many of the husbands also regularly help with the women's work at home to free their wives for other essential work like bringing animals or produce to market. Of course, the children's ability to contribute to their family's labor needs depends on their age and enrollment in school. A family with many small children is much more pressed to share the work between spouses than one with older or adult children. As well, if healthy elderly family members and other adult relatives, especially females, are included in a household, the work burden is lessened for the family as a whole. In these cases, the adult women share in the household work, creating less demand for the men to help with these responsibilities. Each household survives on the basis of its own combination of income contributions and a flexible division of labour among all members.

Letecia, a storekeeper and mother, shares how she and her husband share the work in their family:

> *I take care of my children and my husband. My husband looks after my store when I'm not around. We help each other and of course he works for the family as a carpenter....When I'm not here at home, he stays here and does all of my work. He washes our clothes, cleans our house and does everything I usually do* (Personal Interview with Letecia, November 8, 1995).

Letecia cannot help in her husband's carpentry work, but she works at home preparing his meals and washing his clothes. Her husband clearly helps her in the care of the children and housework. He also minds her store when she is out.

Maria Teresa and her husband are farmers. She talks about how her work responsibilities have changed since she is expecting a baby:

> *I'm the one cooking, doing the laundry and sometimes sewing; my husband works on the farm....My husband sometimes helps me with my work when he has already finished with his work on the farm, or when he doesn't go to the farm. He helps me with the washing, especially the big clothes or blankets. Since I am expecting, I can't go with him to the farm, but I help him financially for our crops with the credit I get from CARD* (Personal Interview with Maria Teresa, November 2, 1995).

Normally, Maria Teresa would go to the farm to work, but now she contributes economically to their crop production enterprise. Since she is expecting a baby, her husband also helps with her housework, especially the heavier work. Although this couple has clearly defined gender roles, they also regularly share in each other's predominant work roles.

Anna, a farmer and mother of two young children, speaks about how work is shared in her household. While her husband works nine hours a day on the farm, he also helps Anna when he gets home at about five in the evening:

> *I am taking care of my baby and am responsible at home. I serve my husband and my husband does the same. No one helps me when my husband is not around, but when he is here in the evening, sometimes I'm taking care of the baby and he cooks or does the laundry. Then when my husband needs to clean our farm land and we have no money to pay for laborers, I will ask my mother to take care of my children. Then I will go with my husband to help him in planting camote or cleaning around the plants. Also when we have laborers, I prepare their snacks* (Personal Interview with Anna, November 11, 1995).

In this household, Anna describes a regular exchange of gender roles between her husband and herself. She helps on the farm, and he helps at home with the children or housework. There seems to be a mutual understanding between this couple that to manage as a young family, it is essential to help each other. Anna also mentions that they receive help from her mother, who lives in a separate house. If both Anna and her husband must work on the farm, her mother looks after the children. Because the family does not have the resources to hire laborers, Anna plants and cleans the crops with her husband. Like the other women and their spouses, Anna and her husband share their work responsibilities as a means of survival.

As mentioned earlier, the ease with which the men and women cross their respective gender boundaries is different. It is much easier for the women to move into the public domain or to do what is traditionally defined as "men's work"[24]. As the women

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[24] The words in quotation marks such as industrious or henpecked are those which are commonly used by the women interviewed and other local people when talking about the sharing of gender roles.

begin to earn cash incomes through various enterprises or wage labor, they are seen as being "industrious" and supportive to their husbands and families. In comparison, men moving into the domestic sphere are often perceived as losing their masculinity or traditional leadership role in the family. The local teasing for a man who is helping his wife with the household work is that he is *under de saya* or under the skirt. In other words, there is some indication that he has lost his position as head of the home and is being "henpecked" or controlled by his wife.

The reluctance of some men to share in reproductive work and the ease with which women move into productive work seems to indicate a difference in the value, esteem and status associated with the two domains. Society places a low value and status on domestic work[25], which does not always produce tangible assets like cash and which is for the most part done in the privacy of a home and, therefore, not given public acknowledgement. Cultural norms also tend to ascribe a greater value and thus status to productive than reproductive work. Consequently, the men lose status when they share in reproductive work responsibilities, and the women gain status when they engage in productive activities.

Two of the women interviewed, Belen and Carolyn, who are both farmers, speak out about this issue. Belen, a young wife with four children, 7 years old and younger, describes the other village men's reaction to her husband doing the household work when she had just had a baby:

> *It's very common here that when the wife gives birth, the husband does the laundry and helps with the house work. Then the other men tease him by saying, "Cornelio is under de saya. You have to wash fast because you still have to iron the clothes"* (Personal Interview with Belen, November 17, 1995).

Carolyn, who has three children, is also an extremely busy woman, juggling her household work and many small income-generating activities like pig raising, selling ice and ice candy and cooking and selling banana and *camote* treats. Her comments are more pointed as she openly talks about her perceptions of some men who ribbed her husband for helping her:

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[25] Some women do domestic work like house cleaning or laundry for cash, but this work, as housework, has a low status in society.

> *My husband helps in feeding the pigs. He fetches the water from the faucet because it is very far, and he cleans the pig pens. And sometimes he even helps in cooking and washing the clothes. Sometimes the men used to laugh and say my husband is under de saya. But I just ignore that. We are helping each other, so I just ignore what they say. Some men spend their leisure moments drinking and playing cards or gambling. And they don't help their wives....They don't care about their children's future* (Personal Interview with Carolyn, October 25, 1995).

These two women's stories clearly show the social pressure their husbands face when choosing to help with the family's domestic activities. Carolyn, however, shares her perception of the reason some men, a small minority, do help their wives despite what others may think: they care about their children's future, about their family's living conditions and opportunities for education. Having to support their families in difficult circumstances is an incentive for men and women to work in partnership, sharing in each other's predominant work roles.

When social expectations and perceptions hinder husbands from helping their wives, the women cope by asking other women relatives to help, most commonly their mothers or sisters. The women also rely on older daughters, or even sons to share in their work. It is common for high school girls to spend much of their weekends doing laundry or cleaning house. They also regularly look after younger brothers or sisters in the evenings if their mothers are busy. However, the women without family support or older children must cope by working longer hours and engaging in fewer productive activities.

The sharing of gender-related work becomes complex when the broader socio-political structures within the nation are considered. For example, because of uncontrolled inflation rates and an unequal distribution of land and resources, low-income families, especially in the rural areas, are finding it in increasingly difficult to make ends meet (CWR, 1994; Taguiwalo and Angosta-Cruzada, 1993). The sharing of labour among men and women has become a survival strategy and, thus, has caused changes in cultural norms regarding gender roles. Cynthia, a storekeeper and mother of five children, speaks about changes in her village:

> *Here in the [village], the customs are changing. The men are helping their wives. Because the women are working too, helping their husbands. So there are cases where the women's work is done by the men and this is not seen as funny* (Personal Interview with Cynthia, October 24, 1995).

Cynthia recognizes that there has been an increased partnership among men and women in her village, with both spouses sharing in the reproductive and productive work necessary for their families' well-being.

Increased poverty and unemployment has had other effects on rural families. Because of high unemployment among the rural poor, there has been an increase in migration from their home villages to find work in larger towns or cities. A few of the women remain at home alone from Monday to Friday because their husbands must leave to work in nearby cities. In these cases, the women become temporary heads of their households and must work without support from their spouses for most of the week. Carolyn's husband is only home on Saturday and Sunday at which time he shares in her work; however, she feels the burden of having to manage the entire household throughout the week. She sums up her situation in this comment: *"I am at the same time a father and a mother for the weekdays."* Carolyn realizes it is necessary for her husband to leave, but feels the weight of her double work burden.

Gender roles are also being affected by migratory work patterns. In most cases, the women have to take on more of their husbands' responsibilities, increasing their productive roles. Carmen, whose husband is working overseas talks about how she has invested in crop production as an individual project:

> *I joined CARD because I could help my husband to improve our daily income. My husband was not here when I decided what to do for a project. I made the decision to invest in **gabi** [a root crop] production myself....I started with **gabi** production. Then I also invested the second loan in **gabi** production, and I invested the third loan in horse raising. I manage my project by myself* (Personal Interview with Carmen, November 25, 1995).

Carmen has become more involved in the management of their family farm and makes more independent decisions since her husband left to work overseas. Her husband's absence has given Carmen the opportunity to successfully manage productive activities outside the household.

In summary, the women's gender roles and relations are complex as they are affected, on one hand, by day-to-day survival needs within their villages and, on the other hand, by broader societal structures and changes. The gender roles in the Pinagdanglayan and Sta. Lucia are clearly defined by cultural norms, but are also flexible, with a significant crossing of the women into productive roles and the men into reproductive roles. As families find it increasingly difficult to feed, clothe and educate their children, husbands and wives are obligated to share in each other's work responsibilities. However, this increase in sharing of labor between husbands and wives is often negated as high unemployment rates force villagers to migrate to the cities, resulting in heavier work burdens for women, or men, left at home.

The women participants are conscious of the weight and diversity of their workloads and the cultural change toward sharing of gender roles, but they are not all

aware of the worth and of the full contribution of their labor to their households. There is still a tendency to perceive themselves in a dependent, supportive role and their husbands in a productive, leadership role. There have been recognized changes in traditional gender roles, but there is a need for further empowerment to transform gender inequities related to the intensity and worth of the women's work.

These findings have important implications for the CARD program. Since the program aims to implement gender sensitive strategies and to empower the women, it is essential to understand the gender issues affecting their lives. Firstly, although there is some sharing of labor among men and women, the men still work shorter hours and enjoy more leisure time than the women. Secondly, while the men are free to leave their households for work or social activities, the women are more restricted to the domestic sphere, an issue they have complained about. Thirdly, cultural and religious norms have ascribed greater value and status to productive work than to domestic work. Therefore women's work, especially within the household, is not fully recognized or valued. If the CARD program hopes to empower its women members, it must include an educational component thus far missing which aims to enhance awareness of these gender issues. Both the women participants and their husbands must become more aware of gender inequities within their lives before more equitable transformations can take place.

Family Relations: Sharing of Status and Power

In this section, the sharing of power and status among husbands and wives will be examined. To understand the balance of power between the women and their husbands their decision-making patterns will be analyzed. The implications of this analysis for the CARD program will also be discussed. Gender issues which affect the women's participation in the program and their control over resources will be identified. Then based on an understanding of how power and status are commonly divided within the families suggestions will be made which would further empower the women to transform inequities in their gender relations.

Decision-Making Patterns

Overall, the women describe a decision-making process in which the husbands and wives consult each other and talk things over before making any major decisions regarding their children, other relatives, the use of finances or other resources, extra time commitments or changes in livelihood activities. The women say that, in most instances, because both they and their husbands are mainly concerned with improving life for their families, their discussions end in agreement. However, if there is any disagreement over

an issue, the women report that, as wives, they will generally yield and follow their husbands' suggestions. Since the husbands are percieved to be the heads of their families, they are usually given the final say. This is evident in Maria Teresa's description of the decision-making process between her and her husband:

> *We talk to each other. For example, when he has ideas, he will tell them to me and I do the same. When we both agree on something, we do it. If he disagrees with me, I will repeat my [ideas] whether they are good or bad. Let's say I really like an idea, and he doesn't want it. I don't get angry. I will just ask him why he doesn't like it. But afterwards I usually give in because he is the man. For me this is okay because we are talking about it first* (Personal Interview with Maria Teresa, November 2, 1995).

Like most of the women, Maria Teresa indicates that there is substantial discussion between her and her husband before a decision is made. She shows that although they have disagreements, she will not yield immediately, but will continue to communicate, at the same time, restating her opinion and trying to understand her husband's. Nonetheless, she will eventually yield to her husband's opinion because he is the man, or the head of the family. She describes a decision-making process in which she definitely has a voice and influence, but in which she also yields to her husband's viewpoint if disagreement persists. The interview data indicate that while most issues are resolved through joint decision making, if there are conflicts of opinion between the men and women, the husbands have a greater degree of power in the determining the final outcome.[26]

This decision-making process appears to be straightforward and simple, and perhaps generally it is. However, when the subprocesses, or nuances, of decision making between the women and their husbands are considered, the power balance within the families is more complex. After the husband has the "final say," the wife will resort to her own tactics to exert her influence in the matter. For example, some of the women mentioned tactics such as not speaking to their husbands or bringing up the subject repeatedly until their husbands agree. Gloria shares how she handles her husband's disagreements when making decisions:

> *We talk and ask each other what to do. We must both decide. When my husband disagrees, I just keep quiet. My husband [has the final say]. [When this happens] sometimes I don't talk to him for a while and later things will be okay again* (Personal Interview with Gloria, November 2, 1995).

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[26] Later in this section, the decision-making process will be discussed in more detail, including types and terms of decisions made by the women and their husbands.

Gloria explained in a later interview that "*later things will be okay again*" meant that later her husband would give in to her. The women do have their means of influencing decisions in the home, especially if they feel their husbands have made decisions which are not fair or beneficial to the family.

There are also women who do not conform to the general decision-making pattern. A minority of women talk about a greater give and take process during disagreement and say that they have an equal chance at the final say. In these cases, the women and their husbands seem to have an equal balance of power between them. Their decision-making processes are based on mutual understanding and dialogue. Sandra, who runs a sari-sari store and a craft production project, talks about how decisions are made in her family:

> *We talk about our decisions. We will not continue if one disagrees. We give and take. If I don't like an idea and he likes it, we won't continue. If he doesn't like an idea and I do, we still won't continue. We never make any decisions when there is one of us who disagrees [with the plan]* (Personal Interview with Sandra, November 8, 1995).

Sandra describes a relationship in which both she and her husband yield to each other's suggestions and in which there is an equal balance of decision-making power between them.

One women asserts that she make some of her decisions independently, despite her husband's disagreement. Jolina talks about decisions she has made without her husbands' consent:

> *We talk about everything like when I joined CARD. I told him I have to join so that I can help him and he agreed. Even if he disagrees, I will still do it, but he won't talk to me for three days. Most of the time, I follow his decisions, but he is against this [sales order] business of mine and I still do it. This is the disagreement that we have. He wants me to stay at home with the children. I'm telling him it's better to stay home, but I have to work because our children are growing....Before he always disagrees, but now he's saying whatever decisions I make are up to me* (Personal Interview with Jolina, November 15, 1995).

Jolina decided to join CARD and to work outside the home independently, despite her husband's objections. This sales order business which she refers to takes her out of the home from ten in the morning until five in the afternoon everyday. Her husband objects to this work because he does not want her away from their home and children for this amount of time. Although Jolina's husband initially disagreed with her decision to work outside the home, because his income was not sufficient to meet their family's basic needs and to educate their children, he eventually allowed her to make independent decisions. As Jolina indicates, she was willing to go against her husband's suggestions for a time to provide for

her growing children. Jolina's story shows that as she was given the opportunity to contribute credit and cash income to the family, she also gained power and status in the decision-making process between her and her husband. Jolina is also the only woman interviewed who shared experiences which show changes in gender relations within her family because she insisted on making her own decisions.

The women and their husbands also exercise greater influence in decisions made within their respective work domains. The women describe themselves as the major decision makers in matters related to household management, including the family budget[27], child care and household work. On the other hand, their husbands have the greater say in the use of productive resources like land and in decisions concerning livelihood activities, especially outside the home. Joint decision making generally occurs for most major financial purchases or investments, for the children's education and for family issues such the marriage of a grown son or daughter. Although the men and women each have their own decision-making responsibilities, the way in which they are shared is not the same. While the men tend to consult their wives on matters related to the family farms or use of the land, the women decide on most household matters independently. Therefore, the women have the opportunity to influence a wider number of the decisions made within the family than the men do.[28]

In summary, most of the women describe a decision-making process in which they and their husbands consult each other and decide jointly on many family issues. However, when disagreement persists between the spouses, it is generally the wives who will yield, giving preference to their husbands' suggestions. The husbands are perceived to be the heads of their families and are, therefore, given more power and status in the decision-making process. There are a number of variations to this pattern as some women describe a process in which decision-making power is shared more equitably, and a few women share stories about decisions they have made without their husbands' consent. In these cases, the women's ability to contribute cash income or credit to their families seems to increase their status and power in the decision-making process between them and their husbands. The women gain confidence to make independent decisions because of the necessity for a second income to meet their families' basic needs.

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[27] The issue of men and women's usage of family income for personal "wants" will be discussed in the next chapter under income control and contributions.

[28] Although the women are able to influence more decisions, many of these are related to smaller domestic concerns rather than larger productive or community concerns. The women's influence in the decision-making process is made within the constraints of a patriarchal culture.

While the wives generally have less power in the decision-making process, they are involved in a wider range of work activities and are, therefore, able to influence more decisions within their families. However, this influence in family decisions must be understood within the wider framework in which cultural norms, like male headship within households, set constraints. Because the husbands generally exert more influence in issues related to livelihood activities and because major financial matters are jointly decided, they would be involved in their wives' decisions to work outside the home or to access credit.

Making the Decision to Join the CARD Program

The previous discussion on the decision-making process between the women participants and their spouses has strong implications for any development program, including the CARD program, in which the women are active members. The decision-making patterns revealed in the data have implications for the recruitment of women members and for the continued participation of women who are already members. Since the women participants in CARD will be required to participate in activities outside as well as inside the domestic domain, it is essential that their husbands are also involved in the program's processes such as recruitment, training and community organization. Although the program aims to empower its participants by providing access to credit, training and income-generation projects, most women rely on their husbands' consent to access these resources.

The field data show that the majority of the women would not join the CARD program without their husbands' consent. However, there are examples of a few women who made independent decisions to join the program. In the previous section, Jolina's decision to join CARD was mentioned. Her husband did not agree with her decision to join CARD, yet she became a member anyway. Her husband was concerned that the CARD program may not be genuine and that Jolina's involvement would interfere with her household responsibilities, especially the care of the children. Jolina describes how she decided to join the CARD program:

> *At first [my husband] did not want me to join CARD, but I still joined even if he disagreed. [The CARD staff] was asking if my husband had agreed to my membership. I told them that he will want me to join after, but now it is true. He has agreed now to my decision. He agreed because his income is not enough to meet our [basic] needs. It helps my family since my loans are getting bigger* (Personal Interview with Jolina, November 15, 1995).

After Jolina's husband began to see benefits for his family and realize that his wife could handle the extra time commitment, his concerns toward her membership were dissipated. His mind seemed to be changed primarily because of the financial benefits Jolina's

membership provided for the family. Perhaps if empowerment in gender relations was fostered through the CARD program, the husbands would begin to have non-material incentives for allowing their wives to make their own decisions. At the time of this study, this was not the case.

Victoria, who has invested in crop production and animal raising, also made an independent decision to join CARD. She shares her experience:

> *My husband didn't know that I joined [the CARD program]. He just learned later that I'm already a member of CARD. I never asked any permission from him about this. I decided to join here to have an additional capital for my crops and to help my children* (Personal Interview with Victoria, November 1, 1995).

Although Victoria made the decision to join CARD without her husband's consent, this may not be indicative of how most of the decisions within this household are made. She describes the decision-making process within her family:

> *We talk with each other if we must make decisions concerning our crops or our house. But if we disagree with each other the final say is up to my husband. I sometimes feel hurt about this, but I don't say anything* (Personal Interview with Victoria, November 1, 1995).

Victoria describes the decision-making pattern common to most of the women. She discusses issues with her husband before making a decision, but if they disagree, his opinion is given preference. Victoria indicates that she is not happy with this process, but she accepts it. Victoria later explained that she felt confident that her husband would agree with her decision to join CARD. If she thought he would disagree, she might not have decided to join. Victoria's decision to join CARD is different than Jolina's because Jolina chose to join the program despite her husband's disagreement.

Most of the women chose to first consult with their husbands and wait for their consent before joining the program. Comments taken from different interviews where the women had been asked about their decisions to join the center illustrate this point:

> *I first consulted my husband. When [the local bank worker] came here I disagreed to join because my husband [did not know]. I first explained to him about it and he agreed.*

> *Our CARD worker came to me and invited me to join the seminar. I told her I must first talk to my husband. I cannot join the center at once without the consent of my husband. I would only join if he agrees. Because if I join without his consent, there will always be troubles in the household.*

> *[When I joined the center] I first thought about it before I consulted my husband....My husband said it's up to [me] because I am the one who will attend the seminar. He said, "You attend the seminar and inform me about this later."...Then I told my husband [about the seminar], and he agreed. Of course I told him that I must have a project to do...* (Personal Interviews, October/November, 1995).

It is clear from these comments that these women would not make the decision to participate in the CARD program without first discussing it with their husbands and gaining their consent. They would not have joined the program if their husbands had disagreed. It is not a matter of discussion and mutual decision making; rather these women are asking for their husbands' permission to join. One woman also mentions that she would not join the program without her husband's consent because she wants to avoid trouble or conflict in their household. She indicates that it is more important to maintain harmony in her relationship with her husband than it is to access resources for her family.

The women also talk about what they did when their husbands disagreed with their suggestions to join the CARD program. The women depended on their husbands' permission to join the program, so they persisted in changing their husbands' minds. Two of the women's comments show situations in which the husbands first disagreed, but later supported their wives' request to join CARD:

> *Before he disagreed [with my desire to join CARD], but when he learned about the program rules and regulations, he thought they were good, and he allowed me to join. It took two weeks to convince him before he agreed with me and I could join.*

> *In my situation, [my husband] never easily agreed. Before he was asking me so many questions about CARD. And since he's not always at home, he doesn't know what is happening in CARD. Later I told him the information I got from CARD like I have to attend a weekly meeting. At first he disagreed because I had to go to the weekly meeting and I have children, but later he agreed. He said if I thought it would do some good, then I could join. [He said,] "I'll now allow you to join"* (Personal Interviews, November, 1995).

In each of these situations, the women had to take time to convince their husbands of the benefits of the program, before they were able to join. One woman took two weeks to convince her husband that joining CARD would be a good decision. Her comment shows that she would not join without her husband's consent, but it also shows the woman's persistence in pursuing consent for a decision she felt was best for her family.

The women's comments also reveal some of the reasons for their husbands' initial disagreement with the decision to join the CARD program. In the first comments, the

woman's husband was not sure of how the program worked and what its benefits were. Once he had a clearer understanding of the program, he agreed that it could be beneficial for his family. He needed more information on the program procedures, obligations and benefits before he would agree to his wife becoming a member. In the last comment, the husband disagreed because he was concerned that there would be no one to care for the children when his wife went to the weekly meetings. After his wife explained that she could bring their younger children to the meetings or that she could leave them with relatives, he agreed to her decision to join the program.

Local Bank Workers (LBWs), women who are also members of CARD centers, indicate that the major problem in recruitment of women members is the consent of their husbands. Two LBWs point out reasons why husbands may disagree to their wives joining CARD:

> *Most of the time the husband is the one who disagrees, [not the wife]. Even before when I was not yet a Local Bank Worker I did recruiting because I was the center chief then. When I'm recruiting some [husbands] are saying that this [program] is fake. I explained to them about [the program]. I talk to the husbands and give them information, explaining that it is a non-government program, etc. When the husband disagrees you can't force him [to agree]. Some husbands were also concerned that their wives would have to repay the loans and also have to repay interest on the loans* (Personal Interview, November, 1995).

> *I first talk to the husbands because my problems [in recruiting] are with the husbands. There are some who disagree [with their wives plans to join the Center] because of the obligation to attend a weekly meeting. We have to come back to the husband to encourage and convince him. Mostly it is the husband who is the problem, and sometimes they say it will disturb [their wife's work] because of the meeting. Sometimes they also say that they have no money for repayment* (Personal Interview, November, 1995).

These comments indicate that women are often hindered from joining the program because their husbands do not give their consent. The husbands are concerned that the program might not be sustainable and genuine, that it might be "fake." They are also reluctant to allow their wives to join the program because of time and money constraints. The husbands think that their wives will not have enough time to attend the meetings and that they will not be able to make the financial obligation required by the program. It is also inferred that the women in the villages cannot join without first reassuring their husbands and dealing with their concerns. The LBWs state that even after much explanation some husbands will still not allow their wives to join the program. In these cases, the women are denied access to participation in the program.

Not only the initial access to participating in the program, but also the women's continued participation seems to depend on their husbands' consent. One woman explains why another member had to resign from the program:

> *[Another CARD member] wanted to bring her baby to the program, but her husband didn't want this. So he said that she shouldn't be a member any longer. There was a misunderstanding between them. It is her husband who didn't want her to be part of the center, so she had to resign* (Personal Interview, October, 1995).

This CARD member had to resign because her husband felt that she should stay at home with the baby. He did not agree to her bringing the baby to the center meetings. This story clearly indicates that this woman could not continue her membership without her husband's approval.

In conclusion, the decision-making processes between the women and their husbands does not only affect the women at a household level, but it can limit their participation in development programs at a community level. The majority of the women would not join the CARD program without first consulting their husbands and gaining their consent. It most cases, the husbands agreed with their wives' plans because they understood the benefits that the program would have for their families. If the husbands disagreed with their wives' desire to join CARD, the women tried to convince them by addressing their concerns about the program. The husbands major concerns seem to be with how sustainable and genuine the program is. They are also concerned about time and financial commitments, especially if their wives have small children to care for. The major constraint on the women's access to program participation is their husbands' refusal to allow their wives to be part of the CARD program. This constraint seems to be overcome by providing the husbands with a thorough explanation of the program's history, organization, procedures and benefits. Sometimes the LBWs must return two or three times to convince the men to let their wives join the program, or wives must take weeks to overcome their husband's reluctance.

CHAPTER SEVEN

RESOURCES AND BENEFITS:[1] ACCESS AND CONTROL

Introduction

In this chapter, the women participants' access to and control of program resources and benefits will be examined. The resources provided by the CARD program are primarily credit, capital, credit management and income-generation training and community organization. The participants also indirectly gain access to other resources such as technology and land. The women experience a number of benefits through their participation in CARD, including increased income, social status, security and access to social interaction outside the household. This analysis will consider the women's control of these resources and benefits at a program level, but also at a household level. The ways in which the program resources and benefits meet the women's expressed practical needs as well as their strategic needs will be examined. Finally, the primary constraints on the women's access to and control of resources and benefits will be identified.

Access to and Control of Program Resources

Access to and Control of Credit

Although the New Family Code of the Philippines now allows married women to enter into formal credit contracts without their husbands' written consent, the effects of this law on women's actual access to credit is limited (Illo, 1991a), especially when the women are from poorer households in the rural areas. This law does not automatically guarantee that women can take advantage of it because economic and social constraints which restrict their access to credit resources remain. Some of the women talk about not having formal access to credit before joining CARD:

> *We cannot make loans from other banks because they are asking for collateral. We are poor; we belong to the landless, so we cannot give them any collateral or show them titles when filing for a loan.*

> *Before there was nowhere to borrow money. I never planned to borrow in a bank because I have no land to show the title. If there was no CARD program, I would have no one to turn to.*

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[1] Program resources are defined as factors of production such as credit, capital, training, land, technology as well as access to basic services such as health care and education. Program benefits are factors which are the results of human activities as well as development efforts, such as increased social status, income and food (Illo, 1991a).

> *[I wouldn't have access] to credit. I would just have my store. My store's income would have just stayed the same. [There would have been no increase in my store's income]* (Personal Interviews, October/November, 1995).

The government might have given lower-income women legal access to credit through formal institutions, but the women must still overcome the barriers of being poor and landless. Without collateral, the women and their families are considered non-bankable and, therefore, have no means to increase the productivity of their enterprises through access to capital. Even if these women gain enough collateral to access credit from the rural banks, they might be constrained because their husbands fail to give consent to their wives' plans. Although gender constraints might be removed in regard to credit access for women at a national level, there is no guarantee they will also be removed at a household level. Simple legal reforms regarding poorer women's access to productive resources may appear adequate on the surface, but they are often made ineffective because of class and gender inequities.

Before joining the CARD program, the women gained access to credit through informal means. The most common means was to borrow money from relatives in times of emergency or need. Since the women generally come from poorer families, this credit provision was not reliable and was limited to small amounts. During difficult times, the women would borrow a little from family members and pay them back within a few days or a week. A few of the women shared that they also borrowed credit from local money lenders who operate under the 5/6 system. In the 5/6 system, poorer villagers borrow money from their richer neighbors or from wealthy landowners. If a villager borrows 5000 pesos, he or she must pay back 6000 in three months. The interest rate in this system is extravagant, and the repayment period is painfully short for the poorest families. The loan repayments in this system also go to the rich, increasing the gaps between social classes in the village. One woman also mentioned borrowing money from another local cooperative before she joined CARD. She did not explain why she quit this program to join CARD, but other villagers expressed problems with the cooperative. The difficulty with borrowing capital through this other cooperative is that it did not provide training or support in credit management. When villagers eventually faced difficulty with loan repayments, they had no one to help them. Once they fell behind in their repayments, it became impossible to catch up, which jeopardized future opportunities for larger loans.

The CARD program is different from most other non-government credit sources in that it not only loans capital, but it also provides access to community organization and training in credit management and income generation. By organizing its members into

groups of five, CARD provides the women with a source of financial security. The women participants expressed a strong appreciation for this approach. Jolina, who runs a *sari-sari* store and other small enterprises, comments on how CARD has helped her and what she likes about the program:

> *I joined here so I can borrow capital. Through CARD I now have additional [sources of] income and I have learned to be thrifty [with my money]. I am teaching this to my children now. Whatever I learned I am sharing it with my children. In the center we help each other. [I also like how] we [work] together with our group leader...we fill any lack the other women have with their repayments. The other groups also help and share with each other like our group does... [I am satisfied with CARD] because it helps my family...* (Personal Interview with Jolina, November 15, 1995).

Jolina mentions that she has gained access to credit and increased income, but has also learned to be thrifty. She is referring to the skills and values taught in the program training sessions. She has learned to manage her credit and to save weekly as a security strategy. She shares how she likes being part of an organized group which encourages cooperation and mutual support. If someone in her group has difficulty repaying her loans, the other members each provide a little financial support to make up for the shortage. Jolina mentions that she is trying to teach her children what she has learned, making them indirect participants in the program's educational component. She is able to help her family by providing increased income and by teaching them skills which will help them in the future.

The credit strategies implemented in the CARD program are also unique in that both the loan repayments and interest are reinvested into the Landless People's Development Fund (LPDF). It is CARD's vision that this fund will eventually belong to the members themselves in the form of a People's Bank (CARD, 1995a). As CARD's mandate states, "The LPDF's vision for the landless is clear: an empowered sector that has gained not only access to but more importantly control over resources" (CARD, 1995a: preface). The CARD members, men and women, are highly aware of this strategy and take pride in a program which is ultimately theirs to control.

Individual Income Generating Projects

The CARD program provides its members with access to capital to invest in income-generating projects. The CARD staff encourages the members to plan and develop their own projects after initial training in credit management and project development. The members are encouraged to make their own decisions regarding the type and size of their individual projects. Since they have received training and can speak with other members, there are usually no problems with how the members invest their capital. If the members do face problems, they first try to solve them with the other group members. If the

problems are still not resolved, the members can work together with the CARD staff and local leadership to find solutions. It is CARD policy to foster self-reliance by allowing the members to control program resources (CARD, 1995a).

The center groups are formed with gender, family relations, age and education levels in mind. Likeness and equality in these factors are encouraged, promoting cooperation and fairness in the groups. For example, it is CARD policy that women and men form separate groups, that the members are all of the same age group and that members of the same family are not together in a group, especially mothers and daughters. These policies were developed with cultural factors such as respect for elders and deference to men in mind. They are implemented to ensure equal access to and control of resources such as credit and capital at a program level (CARD, 1995a; Field Notes, Nov, 1995).

However, the women's control of program resources such as capital for their individual projects also varies according to gender relations and roles within their households. Although a few women make independent decisions regarding the development of their individual projects, most of the women plan their projects together with their husbands. If the women invest in projects, such as crop production or cattle raising, which are traditionally considered to be male enterprises, their husbands are often involved in the initial development and the day-to-day manage of the projects. Some of the women who have invested in these enterprises allow their husbands to completely control their capital and manage their projects. However, if the women invest in projects which are not traditionally considered to be male enterprises, such as sari-sari stores, chicken raising or sewing-enterprises[2], they are more involved in the management of their projects.

The most common pattern is for the women to talk over and make decisions regarding their projects with their husbands. The women are involved in their projects, but the final say and management of the projects are controlled by their husbands. Anna and Cecile share stories which provide examples of this pattern. Anna has invested in crop production, and Cecile has invested in crop production and horse and cattle raising. The women share how their projects were developed and managed:

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[2] One of the focus group interviews was with a number of women who had invested in in-home manufacturing, or sewing baby clothes.

> *My individual project is crop production. Planting crops is our idea because it is the only source of income that we know. [My husband] is the one managing the farm. He decides what to do there, and when he needs money, he can get it from me. With my first loan of 1000 pesos, I paid for two laborers and bought some fertilizers for our plants. The first we planted was* ***camote*** *and as of now we also have coffee and* ***gabi****. My loan from my project helps our family because it is our main source of income. I feel happy about this because I've already paid my loan, yet I have income and even savings in my special deposit fund* (Personal Interview with Anna, November 11, 1995).

> *My first project was* ***palay*** *(rice) production. My husband encouraged me to put my loan into rice planting. I am putting my loan in our* ***palay*** *production, and I am getting money for my repayment from my sewing. The second loan was invested in horse raising, and the third in cattle raising. [We decided on these projects together.] My husband works on the projects. He is the one who has the knowledge about agriculture, so he manages the projects* (Personal Interview with Cecile, November 25, 1995).

According to these women, their husbands are very involved in their individual projects. The women do not have full control of their capital investment and project development. Anna says that the decision to invest in crop production was made with her husband, but the on-going management and, thus, the daily decisions of the project's development are left to her husband. He decides what to do with the capital once Anna accesses it from the CARD program. Cecile's husband encouraged her to invest in rice planting, which he seems to control. They decided together on investing in a horse and cows, but her husband manages the animals and will decide when to sell them.

Gloria and Belinda have both invested in crop production. They share different experiences than Anna or Cecile. At least Anna and Cecile decide together with their husbands on how to invest their capital. Gloria and Belinda share that they do not have even this much involvement in their projects. As CARD members, Gloria and Belinda have access to capital , but these resources are controlled by their husbands:

> *Since my husband was into planting [crops] already, we just talked about buying fertilizer, and we raise pigs. It's all my husband's idea. I bought two pigs, and I'm the one who always feeds them because he is always on the farm. My husband very seldom helps me with the pigs and house because he leaves home very early. He only supports us financially. I'm the one working at home* (Personal Interview with Gloria, November 2, 1995).

> *My husband decided what to do for my project. When I have my loan, whatever his decision is, I obey him. We have different kinds of crops like bananas and root crops. We have kept the same crops, but they are more developed because of fertilizers. [My husband] manages the work and he helps me in my loan repayment. I am on my second loan for 5,000 pesos. I'll be finished paying it on August 10th, [1996]. I help my husband in his work by going with him and helping him in planting...[But mostly], I am responsible at home and my husband is on the farm. My project is a big help to our family. Especially when we have just harvested our crops. This supports our needs. I'm happy that we have this source of income* (Personal Interview with Belinda, November 17, 1995).

Gloria and Belinda's situations are similar. Although the women have access to the credit and capital at a program level, they do not have control of these resources at a household level. Their husbands decided what to do for an individual project and how to manage and develop the projects. Despite the fact that her husband controls her project, Belinda is happy with the arrangement because her family has an source of extra income. Gloria shares that investing in crop production and hog-raising was her husband's idea. It seems that her husband manages or controls both projects, but Gloria contributes most of the labor to maintain the hog-raising project. She notes that her husband seldom helps with the house work or the care of the pigs; however, she shared later in the interview that she seasonally works on the farm and regularly helps with marketing the farm produce, making the sharing of labor within their household unequal. The women also perceive their capital contributions as a means to help their husbands provide for the families' needs. Not only do Gloria and Belinda not have control over their individual projects, but their contributions are perceived as supplements to their husbands' efforts to provide for their families.

In contrast, Letecia and Belen describe how they make decisions and manage their projects basically on their own. Letecia, who runs a *sari-sari* store in Sta. Lucia, talks about how she decided what to do as a project and how she developed it:

> *My sari-sari store is from CARD. My husband has nothing to say about [my project]. Actually, he was the one who built the store for me. When I am not around he looks after my store. I started the store with a few items that are always needed in every home. Then I kept increasing the items with my next loans. Now there are a lot of items in my store. I will keep adding capital to my store. I will use my next loan for my store. I want to become a mini-grocery store one day* (Personal Interview with Letecia, November 8, 1995).

Letecia has maintained full control of her project at the household level. She points out that her husband "has nothing to do with her project." In other words, she decided independently how to invest her capital. Her husband has contributed to the project by building the store and minding it when Letecia is away, but the store is still considered

hers. Not surprisingly, Letecia also joined the program without her husband's consent. She said that she *"told him that [she] wanted to join."* Her husband responded that if joining CARD would make her happy, she should go ahead. Letecia developed her store by continually investing more capital into it with each loan. As she gains access to larger loans, she increases the items available in the store.

Belen, who raises chickens for an individual project, shares that investing her capital in poultry was her idea, but she also talked it over with her husband. Her husband did not decide for or with her, but agreed later that this would be a good investment. She describes how she decided on and developed her project:

> *I told my husband that I wanted to invest in chicken raising. He agreed with this. Sometimes he helps me feed our chickens... I just started with 15 chicks. When they grew, I sold 13 pieces. I only have two chickens now. I am borrowing my second loan of 5000 pesos and will pay it back by January. My project helps our family. When I have no money for our basic needs, when my husband's salary is not enough, I can sell a chicken. I am planning with my husband, if the price of pigs will increase, to get some with my third loan* (Personal Interview with Belen, November 17, 1995).

Although Belen decided on her initial investment on her own, she still included her husband in the plans. She is also making plans for the future together with her husband. They plan to invest in raising pigs if the market for pork increases. She and her husband work together on her project as he helps her with the care of the chickens and often gives her money for feed from his salary. He works as a construction laborer. However, when his salary is not enough, the family depends on Belen's income to meet their needs. This couple appears to work and plan together to meet the family's needs, but Belen maintains a fair amount of independence, especially concerning her individual project.

A focus group interview with three women who sew for manufacturing companies as an income-generating project shows a similar pattern of resource control. When they initially decided on what to do as a project, they discussed it with their husbands. After the initial decision to invest in sewing was settled, the women maintain the control of their individual projects. The following quotations demonstrate this pattern:

> *#1: I asked my husband about doing sewing for a project, and he agreed.*
> *#2: It's my idea, and my husband just agreed.*
> *#3: We talked about my project. I talked to my husband about my sewing industry. I sew baby dresses. I use the capital from CARD to pay sewers that I supervise. So I talked to [my husband] and he told me that he would help with the repayments.*
> *#1: My husband helps me when I'm getting my baby dresses in San Pablo City. He helps me count them at home, and he helps me distribute them to my sewers.*

> *#2: Sometimes my distributor in San Pablo City doesn't pay me right away, so my husband has to help me because I need to pay my sewers* (Focus Group Interview, November 16, 1995).

These women talk about their husbands' involvement in their projects; however it is a helping role. The women still manage their projects, supervising and paying their sewers and dealing with the distributors.

Cristina, who has been a widow with five children for seven years, talks about access to additional capital for her family. Of course, as a widow, Cristina has full control over the program resources which she receives. Gender constraints, at a household level, are not an issue in Cristina's situation; however, like the other women, she faces class discrimination in that she does not have access to government capital because she is considered non-bankable. Being a widow is a double hardship if you have a low income and are already struggling with a heavy work burden. She talks how she has managed to provide for her family:

> *When I became a widow, I started doing laundry service. Before I joined CARD I was just beginning a sari-sari store. Since my capital was not enough, I joined here and it has helped my family a lot. I put all my loans into my sari-sari store. I had to have some way of making additional income to provide for my family. For me, my individual project helps me because I don't have to do much laundry service and because I have additional income and capital. Now I work together with my children. When I am out of the house doing laundry, my eldest daughter keeps the store. I am planning to buy a cow in the future, when I take out the 10,000 pesos loan* (Focus Group Interview, November 16, 1995).

Participation in the CARD program has given Cristina and her children access to an additional source of income and a continued source of capital. She was repaying her third loan of 7000 pesos at the time of the interview and plans to buy a cow with her fourth loan. Because the income from her *sari-sari* store varies from season to season, it is important for Cristina to engage in other income-generating activities. When she invests in a cow, she will have three income sources, providing greater financial security for her family. Cristina's participation in CARD has provided the productive resources which enable her to continue increasing her capital and income, and thus provide a better future for her family.

CARD has developed policies to ensure that all their members, men and women, have equal access to the program resources such as credit and capital. The organization also promotes the active participation of its members in controlling these resources by encouraging them to develop and manage their own capital investments. However, for most of the women participants control of the program resources is constrained by gender relations and roles within their households. In reality, since the husbands are considered

the main providers for the family and have greater decision-making power in the productive realm, they are highly involved in proposing and managing the projects. The level of the husbands' involvement also seems to depend on the type of project selected. In general, if the women invest in traditional male activities, such as crop production or raising cattle and horses, their husbands are more involved in their projects. On the other hand, if the women invest projects that fall under the domain of "women's work", such as *sari-sari* stores, sewing or raising chickens or pigs, their husbands are less involved. When the wives invest in crop production or animal raising, the husbands sometimes fully control the program resources, making all major decisions and managing the projects. In these situations, the women's capital and labor contributions are not fully recognized. The women do not seem to be aware of this issue and are more concerned about having sufficient income for their families. Although participation in the CARD program has met the practical needs of the women and their families, the women still experience gender inequities in the control of program resources and in the recognition of their capital and labor contributions.

Access to Education, Medical and Housing Services

The group funds[3] provide access to further loans for education, medical emergencies and housing repairs. CARD policies allow the group members control in deciding who accesses credit from this fund. The groups decide on who accesses these loans based upon the members needs. The women shared that this aspect of the program is especially helpful. Access to education for their children, access to medical care or housing repairs often require immediate provision. It is not possible for the women and their families to wait months or even years as their projects earn sufficient income to meet these needs. The group fund allows the women access to extra credit, which can be slowly repaid over time.

Clara, who had to be hospitalized for a chronic illness, shares how she used the medical loan for herself, and how she used the housing loans to repair her family's home:

> *I have taken out an emergency loan of 1,500 pesos. I used it for myself because I was confined in the hospital for migraine headaches. Now I have 1000 pesos again in emergency loans. I have already gotten two emergency loans, and I'll be finished paying these in the first week of December. I got a housing improvement loan last May. I used it [for our terrace] and in our kitchen* (Personal Interview with Clara, November 12, 1995).

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[3] Every CARD member contributes 10 pesos a week to a center or group fund. From this group fund, special loans for housing repairs and medical and educational services can be accessed (Field Notes, October, 1995).

Clara was able to access extra credit twice for medical treatment and once to improve the kitchen and build a terrace for her house. She has repaid all her loans except for one emergency medical loan for 1000 pesos, which she is presently repaying. Access to capital has allowed her to increase her income from 1500 to 2000. With this income she has managed to consistently repay all her loans, including those for her income generation project, and still have more income than before for other needs.

Letecia, who has six children and runs a *sari-sari* store, has received all of the loans available through the group fund. She has taken out education loans to pay school fees and costs for her children. It is not easy to educate six children when your income is already stretched to cover other basic needs. She also took out a medical loan when she fell sick with an ulcer and has used a 5000 peso loan for housing improvements. She describes the use of these special loans:

> *I have already gotten an education loan, and I used it for my two elementary children. I got a loan for 500 pesos to pay for their school fees plus some miscellaneous fees. I also had to buy school supplies. I got an emergency loan for 1000 pesos one time for myself because of an ulcer. Then I have also had an housing improvement loan for 5000 pesos. I bought some hollow blocks, cement and wood. My house had a low roof, and we made it higher. We only had two rooms [in our house] until now. We made it bigger. My husband and I did the labor together. The 5000 pesos has already been paid back* (Personal Interview with Letecia, November 8, 1995).

Letecia has successfully repaid these loans and is presently only repaying a 7000 pesos loan for her individual project. Although she has taken out a number of extra loans, she has managed to successfully repay them, keep up on her regular payments and still have income to contribute to her family budget. Before joining CARD, Letecia did laundry for others to provide income for her family. When she became a CARD member, she started her *sari-sari* store and doubled her previous income.

A number of comments from three different women in the focus group interviews also clearly show how the women use the group fund loans:

> *The financial support for housing repair [is essential]. For example, the roof [of my house] was always leaking. [My husband and I] were able to buy...lumber for repairs, especially in the kitchen. [We also] added an extension on our house and constructed of an [indoor toilet].*

> *I got an emergency loan last Monday because my child had meningitis and was hospitalized for ten days. We spent 10,000 pesos.*

> ***Before my son wasn't going to school. He stopped with his studies. He [would have] graduated from high school by this time, but since my money was not enough he was forced to stop. So the change for me is that he is now studying with CARD's help. I am very happy now that he went back to school, and I want him to finish his studies***[4] (Focus Group Interviews, November, 1995).

The first quotation gives some idea of the housing conditions in which this woman and others like her live. Her roof was leaking, her kitchen needed repair, her house was too small and the house did not have an indoor toilet. Through the CARD housing loan she was able to make major repairs and built additions onto her home, improving her family's living conditions. In the second comment, the woman shares a family tragedy in which her child fell ill with a life threatening disease. Without hospitalization, her child might not have recovered. She was able to access extra money to cover the 10,000 pesos hospital bill, an extravagant amount for this woman and her family. In the third situation, the woman shares a story of how her son was forced to stop his studies because she and her husband did not have the money to continue to pay his tuition fees. After gaining access to the education loan, her son was able to enroll in his studies again. Each of these stories reveals how the special loans have helped to improve the living conditions of the women and their families by allowing them to access community services such as health care and schooling and by providing funds for housing improvements.

The Women's Expressed Needs and Aspirations

The CARD program has provided resources and training which meet the women's expressed practical priorities and future aspirations. When asked what their most pressing needs are and what their dreams for the future were, the women all gave similar answers. The women are mainly concerned with providing for their families' basic needs and improving their living conditions. Their aspirations focus mainly on the education and future employment of their children. A number of the women aspire to be good wives and to serve their husbands well. Some of the women also express personal goals, such as owning their own businesses. The women perceive these businesses as a means to secure incomes and freedom from their heavy work burdens. As well, some of the women, and their husbands, hope to buy land in the future.

Sandra, a mother of four children, speaks about her dreams and goals:

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[4] The public schooling system in this area requires annual entrance fees of 100 to 350 pesos per student depending on the grade level. However, schools also require students to purchase books, supplies and uniforms as well as pay for miscellaneous costs through the year. Books can be as much as 550 pesos per year for the higher grades, and families must spend 200 to 300 pesos on miscellaneous costs. It can be very difficult for lower income families with three or more children to cover their children's education fees and costs.

> *I want to improve our living conditions and to provide education for my children. I don't want to be very rich, but I just want better living conditions [for my family]* (Personal Interview with Sandra, November 8, 1995).

Gloria, a young mother, says that her main goal is to improve her family's living conditions. Carolyn indicates that she wants to educate her three children. Belen, who is 26 with four children, shares the same aspirations as the other two young women. The women express their priority needs:

> *[Gloria] First of all, I want to improve [my family's] living conditions.*
>
> *[Carolyn] As a mother my goal is to give my children a better future. I want to give them a better education than I have reached. I don't want them to experience the life that I am experiencing. I want a better future for them. I don't want them to hard work and struggle for income.*
>
> *[Belen] I just want to have enough [income] for my family. I want enough to educate my children and to improve our living conditions* (Personal Interviews, November, 1995).

The three women did not need to think about their priority needs. They immediately gave these answers, which focus on meeting the practical needs of their families. These women hope for a better future for their families. The women do not have different aspirations for their daughters than their sons. They want all of their children to experience life free from extreme hardship. The women stress that they do not want their children to live in poverty and to endure heavy work burdens. The main incentive in the women's own work is to improve their children's future opportunities.

Emma, who has two children, and Maria Teresa, who is expecting her first child, share aspirations which are concerned mainly with being good wives and mothers. Their comments indicated a desire to serve their husbands and provide for their children:

> *[Emma] I want to be a good wife to my husband, and I want to give my children a good education.*
>
> *[Maria Teresa] I want to serve my husband and to be a responsible mother* (Personal Interviews, November, 1995).

Although the other women may not have directly mentioned their desires to serve their husbands and children, most of them share these aspirations. Emma and Maria Teresa, however, indicate that their priorities are to be good wives and to provide for their children. The women did not define what a "good wife" is, but when asked for clarification, they said it was helping and serving your husband. The concept of "being a responsible

mother" involves meeting your children's physical needs, providing them with an education and raising them to be good citizens.

Besides their goals for their family, Clara and Letecia spoke of personal goals. Clara is 26 and does not have any children yet, and Letecia is 42 with six children. They disclose some of their hopes and dreams:

> *[Clara] I have lots of dreams. I want to have a good job. I want to have a house and a lot. I want to have one or two children [but] I don't want them to experience what I'm experiencing now. I want to send them to a good school and give them what they want.*
>
> *[Letecia] I want to help my children by improving their living conditions. [My hope is] that if I continue to put capital in my store, it will become a mini-grocery someday. [I also hope] that if the owner of this land sells it [in the future], [my husband and I] will pay for this land slowly* (Personal Interviews, November 1995).

Besides Clara and Letecia, the only other woman interviewed who shared a personal goal was Violeta. Violeta also expressed a desire to own a grocery store. She felt this business would provide income and allow her to relax and meet people. Clara says she wants a good job and also expresses a desire to have children. She aspires to provide her children with a good education as a means of escaping the hardships of life she experiences. Letecia has family aspirations similar to the other women, but she also describes her personal goals of expanding her *sari-sari* store into a mini-grocery and of owning land.

The reasons that only a few women shared personal aspirations are not clear. All of the women were asked to share their dreams for themselves and their families, but most of the women only spoke of goals to improve their families' living conditions, to educate their children and to provide their children with good jobs and better futures. The women's identities and personal aspirations appear to be influenced by their traditional roles and positions within their families, those of mothers and wives.

The women's expressed goals and priority needs tend to be shaped by cultural expectations which dictate that women sacrifice personal aspirations and desires for the sake of their families. These cultural expectations can also be seen in gender relations among children. Young girls start to learn this when they are asked to help their mothers with the household work or care of younger children while their brothers are allowed to play. Girls are not hindered from attending school or prevented from doing homework, but they are expected to sacrifice more play time than their brothers. When they marry, expectations for personal sacrifice are a large part of being a "good" wife and mother.

The women also identify their practical needs more readily than their strategic needs. They are aware of practical gender needs such as income, access to education for

their children and improved living conditions. When asked about priority needs and aspirations, most of the women's responses were concerned with their immediate necessities of life. They were also concerned with being able to better fulfill their roles as wives and mothers within their households. A few of the women mentioned heavy work burdens; however, they discussed these burdens in the context of hoping for a different future for their children, rather than changing their present work loads.

The CARD program has empowered the women to meet many of their practical priorities and to work toward future goals for their children's education and employment. The housing and medical loans as well as increased project incomes enable the women to improve their families' living conditions. The education loans enable them to pay their children's school fees and costs. As well, compulsory weekly savings and access to larger amounts of credit over time enable the women to work toward their future aspirations. Although none of the women have taken out the 50, 000 peso loan from CARD, it will be available for the women in the future, offering more opportunities in developing their micro-enterprises. However, the women need further empowerment to transform gender issues such as inequitable divisions of labor and expectations for personal sacrifice.

Access to Training

The training component is an essential part of ensuring that the CARD program is effective and sustainable. The CARD program provides its members with access to training in program procedures, credit management, income-generation projects and community organization. There are a number of specific skills emphasized in the training: leadership, problem solving, democratic decision making, record keeping and group organization. The program also strives to instill a number of values: cooperation, discipline, commitment, democratic dialogue and self-reliance. Although new CARD members are required to participate in an initial three-day seminar, much of the training is on-going, with knowledge, skills and values being reviewed continually. New members are trained by the CARD field staff and the LBWs[5]. This section will focus on the women's perceptions of the training component. The women were asked to describe what they did, what they learned and how it helped them.

The women seem to recall different components of the training sessions. Together, they clearly describe the benefits of this part of the CARD program. For example, Clara, Letecia and Belinda mainly remember learning the procedures and policies of the CARD

[5] The Local Bank workers (LBWs) are CARD members who help in the recruitment, training, organization and management of the village centers.

program and how to invest their capital and to manage their credit payments. They talk about learning how to be disciplined in the use and repayment of their credit:

> *[Clara] I have learned how to use the money I borrow properly because if I will spend it on nonsense matter, I will only waste it. My individual project is crop production. If I won't give importance to my project, we will not have any source of income. It is our only source of income.*
>
> *[Letecia] In our three-day seminar[6], we were taught about the rules and regulations of CARD. We learned how to discipline ourselves [in managing our credit and our projects].*
>
> *[Belinda] We were trained by a CARD staff member. He told us about the rules and regulations of CARD, like attendance at the weekly meetings. We also learned to interact with each other* (Personal Interviews, November, 1995).

Through the training, the women learned that it is not only important to have access to credit, but to manage it effectively as well. Clara's comments especially stress the value of CARD training in financial management. She says that she has learned to use her loans properly and to manage her individual project effectively.

Other women talked more about learning to work together in groups and getting to know one another through the training seminars. They remember the training in community organization or group building and social interaction. More specifically, they recall learning about democratic decision making, cooperation and communication. These women also mention learning about the program guidelines:

> *[Carmen] We learned effective ways of communicating and understanding [each other]. We also learned about decision making and leadership. We developed groups and learned about group building. The training helped a lot because we learned how to interact with other people. During the training, I learned how to make weekly repayments and it helped me. I am getting experience to pay as my obligation.*
>
> *[Maria Teresa] First of all I learned to interact with other people because before I was always staying at home. I learned that the rules of CARD are good. I changed myself in decision making. Before I always wanted to decide for myself, but I learned that it is better to let everyone make decisions together.*
>
> *[Cecile] Before I used to stay at home and we had the training, so it widened my mind, and I learned to interact with others. I feel happy because the women in the village became close to each other. To the women it is a day off from staying at home. That is why they are noisy and happy.*

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[6] Although it is CARD policy to train its members for 72 hours, there is some flexibility to accommodate the members' time constraints.

> *[Belen] I learned from the training that it is better to work together. I also gained friendships with the other women* (Personal Interviews, November, 1995).

Carmen, who is a LBW, mentions learning about democratic leadership, which includes equitable decision making and effective communication and understanding among the program members. She mentions that the training was helpful because she learned to interact with others and to manage her loan repayments--the two main objectives of the CARD training. Maria Teresa and Cecile imply that before they participated in the training program, they mainly stayed within their own private spheres and did not have opportunity to interact with others. The women express appreciation for the opportunity to enter the public sphere; as Cecile puts it, "*it is a day off from staying at home.*" Cecile describes the atmosphere of her center, one in which the women also interact socially, talking happily and noisily.[7] Belen talks about learning to cooperate as a group, but also notes that she gained friendships from the training. The effects of the program training appear to extend beyond the CARD centers into the community. As the women become closer friends within the centers, relationships within the village are more cohesive.

Jolina talks about learning to communicate feelings and overcoming shyness. She also talks about the commitment building module, in which the members are asked to formally make a commitment to the other group members:

> *Our training was difficult. We had to draw and talk about the pictures. We had to draw how we are feeling, like when you are happy, you have to draw a smiling face or draw lonely or angry. I learned to interact with other people unlike before I used to feel very [shy]. In our commitment building we all talk one by one. We each gave a speech [about our part on the CARD program and our commitment to each other]. This training helped me a lot* (Personal Interview with Jolina, November 15, 1995).

Jolina also describes the learning process. She mentions learning through drawing and discussion and being given the opportunity to make a speech.

A number of quotations from a focus group interview confirm what the women said individually about the program training. The women in the focus group give more detail on what they remember about the training seminars. They mention gaining knowledge and skill in developing income-generating projects, in community organization and in credit management as well as learning the program procedures. However, they also note the values emphasized during the training and describe part of the training process. They

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[7] This was also my observation. Before and after the meetings, the women interact with one another, catching up on the week's news. The women even tried to come early to the meetings, so they could joke and chat with each other.

remember being involved in discussions, drawing, interviewing, storytelling, dramas and short plays to learn about the program procedures:

> *#1: We had a lot of training. We introduced each other and we acted and drew pictures [to show how we thought and felt]. By this we learned to interact with one another and to know ourselves. We acted out a sample of the CARD rules and regulations. During our training seminars, we had the opportunity to get to know each other. We learned to have cooperation, discipline and understanding among ourselves.*
> *#2: I learned a lot in our training session. I learned the CARD regulations and I also learned to interact with people. Before when we would see each other, we wouldn't talk. Now we have good relationships. We were all interviewed during the training, and we did draw and tell to get to know each other.*
> *#3: In our training we did some storytelling and dramas to show us how the program works. I learned how to interact with the other members. I learned how to cooperate and how to adjust to others [in a group]. In our three-day training seminar, we were also taught how to make our own individual projects [and] individual proposals. [We were taught] how to pay back our weekly amortization. We are taught how to use the group fund and so many other [things]* (Focus Group Interview, November 6, 1995).

The women stress that they must learn to cooperate and work in groups as well as to be disciplined, if the program is to be successful. The women also speak about the benefit of getting to know each other and building closer relationships within the centers and the village. There is no doubt that the women have benefited from the program training. The women have developed skills and values which help them interact with each other in groups and which empower them to improve the living conditions of their families. However, the women's description of the training sessions do not reveal a component which includes their empowerment for the transformation of inequitable gender structures within their households and communities.

Access to Productive Resources

By investing capital made available through the CARD program, the women, and their husbands, gain access to increased income and, thus, indirectly to productive and household technology, to labor resources and to land. The women, who engage in productive work such as farming as well as child care and household work, bear heavy work loads. A common complaint among the women is that they do not have enough time to carry out all of their daily and weekly responsibilities. They feel the stress of trying to fulfill two and sometimes three work roles within their households and communities. Access to household technology such as gas stoves, refrigerators, washing machines, indoor toilets and running water make life easier for these women. Some of these

households purchases help with income production as well. For example, when one owns a refrigerator, it is possible to store food to sell, and a gas stove provides a more efficient means of cooking foods to sell in the community or to visitors in St. Lucia.

In the following quotations, two women talk about their household technology purchases:

> *I was able to buy a refrigerator, some chairs, a table, a gas stove and a washing machine with the credit from my store. CARD has helped me a lot. Before I was a laundry woman, and now I have a washing machine.*
>
> *My husband and I have bought a refrigerator with our profits from our crops. We will use the refrigerator for our family and to sell ice, ice candy and meat. We will sell chicken and pork* (Personal Interviews, November, 1995).

Five other women shared about the benefits of improved household technology in the focus group interviews:

> *[With the housing loan], I added an extension on to our house and used it for the construction of an [indoor] toilet.*
>
> *When I got my first loan, I was able to buy a gas stove through the profits [from crop production and pig raising], and I saved a little.*
>
> *I was able to buy a gas stove and cabinet, and the other money I used on my husband's application [for overseas employment].*
>
> *I used the additional income [from my store] to buy some luxury items or some appliances at home, like a refrigerator, and my housing loan helped me to enlarge my store.*
>
> *When I joined here I started with my sari-sari store. Now I have a refrigerator in my store.*

In the villages of Pinagdanglayan and Sta. Lucia, appliances such as a refrigerator are considered luxury items, which few can actually purchase. A refrigerator serves as productive as well as household technology because the women can store cold drinks, meat or other groceries to sell for income. Since the climate is so hot, ice is in high demand. Some of the women are involved in making ice or ice candy (similar to popsicles) to sell in their communities. Owning a refrigerator can also reduce the women's heavy work burdens because it is not necessary to go to market as often since produce and meat can be safely stored for a longer period.

As their projects expand, the women eventually accumulate enough capital to purchase productive technology such as fertilizers or farming equipment, sewing machines and bakery equipment. As the women's capital increases, they are also able to hire extra

help to increase the productivity of their projects. The women who have invested in crop production, with their husbands, have used their capital from CARD to buy fertilizers and ploughing equipment and to hire laborers. Maria Teresa, Belinda and Gina talk about investing in productive technology and labor:

> *[Maria Teresa] Before joining the CARD program, we were only planting coffee and camote. We couldn't develop the crops because our money was not sufficient to buy fertilizers. I was not in CARD then. And now that I have joined CARD, our crops have already improved because I can buy fertilizers for my plants. Now we can also plant more crops, many crops at the same time. We plant camote, gabi and many others. With my next loan we will buy more fertilizers and materials for ploughing....*
>
> *[Belinda] [My husband and I] have different kinds of crops like bananas and root crops. We have kept the same crops, but they are more developed because of fertilizers.... With my loan from CARD, I can buy things needed on the farm and can pay laborers. It helps us in a big way....This supports our needs. I'm happy that we have this source of income.*
>
> *[Gina] Before I borrowed P 1000 and I bought fertilizer and paid laborers for my crops. With the help of God, the results were good. My bananas and my coffee came beautifully. I harvested two sacks of dried coffee....* (Personal Interviews, November, 1995).

These women, along with the other the farmers participating in CARD, have gained access to productive resources which increase their profits and capital.

A sewer who participated in a focus group interview shared how she plans to purchase a sewing machine. She has also been able to hire sewers to work for her:

> *I also want to buy a high speed machine As of now... I have [machines] owned by a distributor....I have more than ten sewers [working for me]. Every week I deliver [sewing materials to them]* (Focus Group Interview, November 16, 1995).

This woman has been able to expand her sewing enterprise and save for her own machine through her participation in CARD.

Lourdes, who runs a bakery with her husband as an individual project, has been able to purchase equipment for her bakery and hire a helper with her capital from CARD. She shares her future plans:

I have been able to buy things for our bakery with my loans. We bought a dough roller machine and then some additional ovens. We got two small ovens that use firewood. I also bought an oven that uses gas three years ago. We got this before I joined CARD. But CARD has been helpful because our bakery has grown. Now we get 200 pesos in profit from it everyday. This is after all the expenses are paid like our helper and the things needed for baking the bread....We hired a helper. He helps my husband cook the bread....We also plan to buy a bread slicer in the future (Personal Interview with Lourdes, October, 27, 1995).

Lourdes has been a member of CARD since May, 1993, and she was interviewed in October, 1995. In two and a half years, she and her husband have been able to purchase a substantial amount of equipment to develop their bakery and can now afford to hire a helper, alleviating Lourdes' heavy work load. Before they could hire a helper, she spent much of her time working in the bakery as well as caring for her house and her three children. Now she still helps by selling bread in the bakery, but her work burden has been reduced.

In Pinagdanglayan, a few women and their husbands have gained enough capital to take advantage of the government land reform program. Maria Teresa and her husband have begun initial payments on their own land, and Cecile and her husband have already paid for a small piece of land. They share the details of their stories:

[Maria Teresa] The land we live on is my uncle's, and we never pay him rent for it. We plant our crops on land that is owned by the government. As of now they have the title, and they told us that we will pay now. I guess more than 9000 pesos all in all. But we can pay yearly and slowly make payments [with the CARP program].[8]

[Cecile] We are living on my father-in-law's land, but we also bought a little land with the profits from our crop production. We just bought the rights. It cost only P 2, 500; we bought a very little (Personal Interviews, November, 1995).

Although Maria Teresa and Cecile have gained access to land, it has been purchased in their husbands' names and is considered family property to be passed on to their children in the future. The villagers as well as the women participants shared that there is no law against women purchasing land in their names, but it rarely happens. Land is generally purchased in the husband or father's name since they are considered the heads of their households. The men also have greater control over how the land will be used.

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[8] The CARP (Comprehensive Agrarian Reform Program] is a government land reform program. Land has been purchased from a rich Chinese landowner and is being sold to villagers. The land is made accessible to lower income families through a strategy of low payments stretched out over a thirty year period. One hectare of land costs P 7150 (approximately 400 $C). However, the villagers need access to some form of capital to be able to make even the low payments required by this program.

Anna and Letecia shared how they, and their husbands, plan to buy land in the future:

> *[Anna] This land for crop production belongs to my in-laws. It was given to my husband, and our residential land is not yet given to us. We don't pay our [in-laws] to live here. Maybe we will be able to buy this land someday.*
>
> *[Letecia] We are not paying for this land, but I heard that [the landowner] wants to sell this land. If they show some titles that this land really belongs to them, we will buy this land.*

Anna lives in Pinagdanglayan, so when she and her husband have sufficient income or capital, they will buy a piece of their own land. For Letecia, who lives in Sta. Lucia, buying land is not that simple. The land reform program has not been implemented in Sta. Lucia, and there is some debate between the government and the present landlords over its rightful ownership. Letecia and her husband have enough capital, but they must wait until this land dispute is settled before they can legally purchase land.

This section of the analysis has examined the women's access to and control of program resources. The CARD program has provided direct access to capital, credit and training for its members. Through the women's capital investment in income-generating projects, they gain indirect access to other productive resources such as land, labor and technology. The women's control of program resources is not constrained within the CARD program itself, but within their households. Many of the women face constraints based on gender roles and relations within the private domain, especially in the control of land or technology and capital investments in crop production or raising cattle and horses.

Access to and Control of Program Benefits

As the previous section examined access to and control of program resources, this section will look at the program's benefits. Program benefits are defined as factors such as increased income, increased security, community organization, leadership opportunities, social status and other changes which have been the result of human activities.

Increased Incomes Through the Individual Projects

The major benefit provided through the CARD program is increased income for the members and their families. All of the women reported increases in their incomes after investing capital in small enterprises.[9] The women were engaged in some form of income

[9] The women all reported increases in income after they had made their loan repayments. The capital investment and project management were successful enough to allow the women to repay their loans and

generation before they joined CARD, even if they earned only about 500 pesos ($28) a month. The minimum increases in income were 25 percent, and many women said they have increased their incomes by 100 percent. These income increases were calculated after the women had made their loan repayments. As the women slowly reinvest their capital, their incomes increase correspondingly. The three centers involved in the study have all been running for less than five years. If the present investment and profit patterns continue for the CARD members, their incomes will also continue to increase in future.

Carolyn works at a number of income-generating activities simultaneously. However, her main source of income comes from her individual project, which is hog raising. Before she joined CARD, Carolyn earned income from raising hogs, her *sari-sari* store and vending cooked food. She continues with these small enterprises, but has been able to expand her hog-raising project through the investment of CARD resources. She has also been able to invest more capital into her store:

> *CARD has been a great help. I add the amount I borrow from CARD to my capital so that I can manage more pigs. I also have more things to sell in my sari-sari store. My income has increased by more than 100 percent. It is great for my family. I can borrow money for their educational fees. I do not always have to think about where I will get money for these fees. So I can say that the coming of CARD to our* ***barangay*** *is a great help. My husband also recognizes the great help my project is to our family. I feel happy about being able to borrow capital and increasing my income, but I have more responsibilities now. I have to attend the meetings, and I have to meet all my obligations in repaying my loans* (Personal Interview with Carolyn, November, 25, 1995).

Carolyn estimated that her income has more than doubled through the investment of capital into her hog-raising project. She shared informally how her project started with one female piglet purchased for 1, 500 pesos. She invested in feed for one year after which the sow had nine piglets, which brought her over 4, 500 in profit. She has continued with her hog-raising project for two and a half years, increasing the number of pigs under her care. After deducting the cost of feed and services and her loan repayments, the last sale of piglets, in the Spring of 1995, earned her more than 10, 000 pesos in profit. Carolyn also acknowledged appreciation for access to the educational loans for her children. She expressed that having access to these resources has provided some financial security in her life as she no longer has to wonder where she will get income to cover her children's educational fees. It is also encouraging to note that her husband recognizes her contributions to the family through her project.

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yet have income and capital to reinvest. The loan repayment rate for all three Centers involved in the study was 100% (Field Notes, December, 1995).

Letecia and Marilyn also claim that access to capital through CARD has enabled them to double their previous incomes. Before joining CARD Letecia worked as a domestic helper, washing others laundry and Marilyn has always run a store. The women talk about how their incomes have increased:

> *I got my first loan, and I used it for my store. I started with only 1000 pesos. I can say that it is improving. I have already bought some furniture for my house from my store's income. I contribute about 1000 pesos a week to my family from my store, but the income is seasonal. Before joining CARD, I was a laundry woman. I washed for one family and got 100 pesos a day. It depended on who wanted my service. Sometimes I washed everyday and sometimes every other day. I had houses that I was contracted with to service them. I have doubled my salary now. Before [I started my store], my husband's salary [and my laundry money] were not enough for us because we had six small children then* (Personal Interview with Letecia, November, 8, 1995).

> *My project is a sari-sari store. My husband and I work together in the store. We decided together to build a store. Our store is very important because it helps to meet our basic needs. Before our income was only a little, but now it has doubled. We started selling vegetable products because [we couldn't afford] to get groceries. Now we still have the store, but have added to our items...* (Personal Interview with Marilyn, November 27, 1995).

Letecia explains that her income has doubled since she has invested in a *sari-sari* store. She lives in Sta. Lucia, so the income from her store fluctuates depending the number of tourists or visitors to her village. Generally, her income would be lower during from July to October and higher during religious events such as Easter and Holy Week in March or April. Marilyn, who also lives in Sta. Lucia, would also experience the same income changes. Both women claim that after being able to invest capital into their small enterprises, their overall monthly incomes have increased by 100 percent. Letecia shares that she contributes on average about 1000 pesos ($56)a week to her family's needs. Her husband, who is a carpenter, contributes the same amount to their family. He works from Monday to Friday at 200 pesos a day. Their combined salary allows Letecia and her husband to buy extra things for the family such as furniture. Marilyn's husband, on the other hand, works with her in the store and in crop production. Their combined income is lower, but has increased with capital investment from CARD.

Victoria claims that after investing in crop production together with her husband their income has increased, but she found it difficult to indicate by how much. Instead, she talks about how they have used and reinvested their income:

> *This project really helps us a lot because I can add capital to my crops. My husband and I started with 1,500 pesos. We planted corn and squash. We bought fertilizer for 1,500 pesos and we paid laborers in ploughing. Now we are planting one hectare and half of it is for gabi [a root crop]. My husband helps me with my project in planting, cutting grass [weeding)] and cultivating the root crops and in planting corn. With the profit from my crop production project, I was able to buy animals. I was also able to fix our house. When I was not a CARD member, we got our income from my husband's jeepney driving and from my raising pigs...*(Personal Interview with Victoria, November 1, 1995).

Victoria used the credit from her CARD loan for seeds and fertilizer for crop production. She has taken out and repaid two loans of 1000 and 5000 pesos. At the time of the interview, she was paying back her third loan of 7,000 pesos. She could not specify the increase in income from the crops which her family harvested recently, but she and her husband have made enough to repay the loans with interest, to meet their family's needs, to reinvest in animals, cows and goats, and to repair their house.

The women all talk about increased profits and, thus, income as they invest capital in their small enterprises. The women also describe how they are continually developing their projects. For example, Victoria first invested in crop production, but has been able to reinvest in animals as well. With the profits from their individual projects, the women expand their investments into new projects.

Access to Increased Security

The women's stories repeatedly describe improved living conditions through increased profits and income; however, they have not received these benefits without facing numerous struggles such as animal diseases, illness or natural disasters. The following situations provide examples of the some of the hardships which the women and their families must cope with to survive. Gina, a 53 year old widow with no children, talks about her investments in crop production and hog-raising. She gained a good harvest and profit from her initial investment in banana and coffee crops. When she attempted to expand her investments in pigs, she had to stop because foot and mouth disease infected the animals in the village. Gina tells her story:

> *Before I borrowed P 1000 and I bought fertilizer and paid laborers for my crops. With the help of God, the results were good. My bananas and my coffee came beautifully. I harvested two sacks of dried coffee. After I finished paying my first loan, with my second loan of P 5000 I bought pigs. I raised them three times and when I sold this last one for a good profit I stopped raising pigs for a while because of the foot and mouth disease. I already sold them and my crops are still going on. I am paying off my second loan and I have stocked my money for my next project* (Focus Group Interview, November 16, 1995).

Gina was fortunate to be able to sell all her pigs before they were infected. Many of the other women and villagers shared informally that they experienced serious losses in animal resources and income due to this disease.

At the beginning of November 1995, Typhoon Rosing hit the Philippines, affecting the entire country. The damage in Pinagdanglayan and Sta. Lucia was fortunately limited to crop and property damage. Houses made of less durable materials like bamboo or *nipa* were damaged during the typhoon. Since many of the women and their families lived in such houses, they had to repair their homes after the storm. No one's home was completely destroyed as this area was protected by the mountains. The greatest damage was to the women's crops. Any crops above ground, such as coffee, bananas, peanuts or corn, were heavily damaged in the storm. Only the *camote* crops, which were protected beneath the soil, seemed to survive. Anna, whose income-generating project is crop production, shared that she and her husband lost all their crops except for their *camote*:

> *Before I joined CARD, we were farming and I had a sewing industry. With my individual project I just added capital to develop our farm. I already paid for my first loan of 1000 pesos. Yet we have income and a special deposit or savings. I'm still paying my second loan, but as of now we haven't made any income from this because the typhoon destroyed our coffee and gabi crops and because we have not harvested our camote* (Personal Interview with Anna, November 11, 1995)..

Other women who had invested in crop production at the time of this typhoon, which was supposed to be the worse in 20 years, told similar stories. During this natural disaster, CARD offered its members a calamity loan of 2000 pesos to help them regain their losses and also restructured loans so that they were more manageable.

Clara, who has been sick for months and who has invested in crop production, faced two serious difficulties: her illness and the typhoon. She talks about her struggles:

> *Yes we have chickens and I raised pigs before. I don't have pigs now because I have been sick for three months. I only have chickens now. We brood the chickens and sell [them]. It [also] helps our food needs. Before we had [a garden] here in our backyard, but now we buy [vegetables]. The plants were destroyed by the typhoon.... I had just started my crops in the last week of October. I wanted to put fertilizer on them, but the typhoon came. So I don't know what will happen now* (Personal Interview with Clara, November 12, 1995).

Clara shared that she used to work as a sales lady in a department store in San Pablo City. She said that since she joined CARD her income has increased from 1,500 a month to 2,000 pesos a month. Her husband is presently managing her investment in crop

production because she is ill. However, with coming of the typhoon, they face yet another serious problem. As Clara expresses, she is not sure how they will resolve this situation.

Lilia, a young mother of three children, experiences difficulties similar to Clara's. She also has to struggle with a loss of crops due to the typhoon and with illness in her family. Lilia's husband is seriously ill and cannot work on their farm. Because he is not able to help, Lilia must make up the difference, doing her work at home and her husband's usual responsibilities on the farm. She has been able to hire laborers with her capital from CARD, but as she shares, her work burden is still extremely heavy:

> *I am the one who visits the farm. When the bananas are ready to be harvested, I do it. We have a lot of bananas. I pay the laborers to bring them home. Then I sell them. My husband used to work everyday, but now he is resting because he is sick. We help each other in feeding the pigs. But I am the one getting the feed because my husband is not so well. He only helps me in the feeding. All of our income comes from my projects, from the pigs and crops* (Personal Interview with Lilia, November 16, 1995).

Lilia also said that despite these difficulties she still earns enough income to cover her family's most basic needs and to repay her loans. She shared that she has never had difficulty repaying her loans because she makes this a priority, but she must struggle to make ends meet. Lilia is managing to help her family through this difficult period with her careful budgeting, wise investments and hard work.

The CARD strategy of organizing its members into groups of five also provides security in loan repayments and support in times of need. The women talk about the benefit of being organized into groups and centers in which cooperation and mutual support are encouraged:

> *[The women] help each other. When one member does not have enough money to make her repayment and another member has [extra money in her savings deposit], she will withdraw some of this money for [the needy member].*
>
> *As group members, we are thinking of ways to help each other. If one of the members of the family is sick, we will try to help that woman. We have come to know each other better and help each other more.*
>
> *We help each other and we fill up the lack of other members. Let's say that a woman if having a hard time making her repayments, then the other group members will all help her and share what they have with her* (Personal Interviews, November, 1995).

Organizing the women into community groups has fostered cooperation and interdependence within the program and the community, resulting in greater security and

support for all members and their families. These values are consistent with the traditional Filipino spirit of *bayanihan*, or cooperation (Jocano, 1995: 9). Filipino culture emphasizes the idea of community, encouraging mutual protection and support for all of its members.

CARD has established a number of strategies which provide its participants with some measure of security. For example, the calamity and medical emergency loans protect the CARD members from devastation due to natural disasters or the prolonged illness of a family member who is a primary provider. The savings strategy and access to capital ensure that the members will have some access to extra income during emergencies. Access to a variety of small income-generating enterprises ensures that the women and their families will have some means of income even if one of the activities fails to be productive. The community centers are organized so that the men and women support one another during difficult times, providing a sense of security against unexpected hardships. Through these strategies, life's hardships become manageable rather than overwhelming.

Income Contributions and Control

The interview data reveal that the women's contributions to their households vary depending on their income-generating activities and on their husbands' employment. On the average, the women contribute 25 to 50 percent of the collective household income as well as food from their gardens and animals and clothes from their sewing activities. In a few cases, where the husbands are partially or seasonally employed, the women earn more of their families' incomes than their husbands. For part of the year, it is the wives who are the primary bread winners in their families. The women, however, do not receive full recognition for these contributions, as their work and incomes are often considered supplementary to their husbands.

Illo (1991b) has found that in most rural households in the Philippines, men and women pool their incomes to meet household needs. The women interviewed and their husbands tend to pool incomes, but there are a number of variants within this arrangement. In the first kind of household, the husbands and wives earn separate incomes and often use them differently. The couples pool a portion of their combined incomes, with the women contributing almost all of their incomes to the collective household budget and the men contributing only part of theirs to the same. The husbands within these households tend to use from 20 to 60 percent of their incomes, or at times some of their wives' incomes, for personal "wants." Their personal "wants" are most commonly items such as cigarettes, gambling and alcohol. In the second arrangement, husbands and wives derive their support from combined activities, such as crop production. In these cases, the wives are generally engaged in other small enterprises, which they manage individually. The

income from the shared productive activity is pooled; however, as in the previous arrangement, the husbands use a portion of this income for their personal use. The third option is for husbands and wives to pool their incomes together and use all their resources to meet the collective needs of the family. All of the wives' as well as the husbands' incomes are used for essentials such as food, clothing, transportation, feed for animals, the children's schooling or medical care. Regrettably, only a minority of households follow this arrangement.

Mina talks about how her family income is pooled and used. She and her husband have three children, six years and under. She is engaged in a number of small enterprises, including dress making, selling cooked foods, raising chickens and her individual project of raising pigs. Her husband is a *jeepney* driver, but he also helps with the care of the pigs. She and her husband each contribute 50 percent of the family's combined incomes, for they each earn about 2000 to 2500 a month. Mina shares how this income is used:

> *I do the budgeting. It is really hard to budget if you have only a little money. We put our money together and it is just enough. Sometimes the money that is left after budgeting for the family's basic needs is just enough. Before I was planting crops for an individual project, but now I'm raising pigs because my husband is driving a jeepney, and we will not be able to look after the crops. For me, I don't spend so much on myself. Sometimes my husband drinks up to one case of gin (24 bottles) if he is drinking with his friends. He can spend up to 1,500 pesos a month on himself. I don't feel bad about this, it is okay because he is working hard for our family* (Personal Interview with Mina, November 2, 1995).

Mina explains that she and her husband combine their incomes to meet the family's basic needs. She does the budgeting and finds it difficult at times because there is always just enough money. However, despite this constant pressure, her husband spends up to 1, 500 pesos, 60 percent of his monthly income on alcohol when he is socializing with his friends. This irresponsibility creates undue stress on his wife and takes away from his family's basic needs. Mina, like most women, spends very little on herself. When asked about what she buys for herself, she replied, "*sometimes I don't even buy face powder*[10] *because I have to buy rice first..*" Mina accepts her husband spending 60 percent of his income on personal "wants" because he is considered to be the major provider, "working hard for the family." Mina actually works more hours and contributes more income to her family because almost all of her income goes to the collective budget. Even though Mina controls her own income, she is not fully aware of how her contributions compare to her husband's

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[10] Because of the heat, the women would buy powder to keep from sweating. They considered this purchase a personal luxury, but only spent about 50 pesos every three to four months.

or of her role as the primary provider within her household. Traditional role perceptions hinder awareness of actual roles and contributions within her family and encourage tolerance of gender inequities in income use.

Belinda and her husband have three children, ages 5 years to 4 months. To provide for their family, both spouses are engaged in a number of income-earning activities. While her husband farms and looks after the family cow and horse, Belinda sews, farms and raises chickens. She has invested the capital from the CARD program into the family farm, using it to buy fertilizers and feed for the animals and to pay laborers. She describes the income-pooling arrangement in her household:

> *I can't say how much I give and how much my husband gives. My loans from CARD help us a lot because we can buy things needed on the farm and pay laborers.... Sometimes I feel frustrated if the money is not enough. It is up to me to find some way to get extra money.... The money from our crops and animals is used for our family's needs. We spend about 500 pesos a week on basic needs. But my husband spends more than I do because he sometimes drinks. He drinks about two bottles of gin a week. Occasionally, he spends 10 pesos on jueteng [a gambling game]... I don't mind [this] because he is the one working* (Personal Interview with Belinda, November 17, 1995).

Belinda and her husband pool their incomes and labor to meet their family's needs, but the amount that each spouse spends on personal items differs. While Belinda spends almost nothing on herself, her husband spends about 20 percent of his income every week for alcohol and occasionally for gambling. Belinda is responsible for budgeting the family income, but she finds this work frustrating because of income shortages. Despite this shortage, her husband still uses a portion of the farm income for his personal "wants" and social activities. While Belinda controls most of the farm income, there is still a substantial portion which is out of her hands. She does not seem to mind her husband using their income for alcohol or gambling. She excuses him because he is perceived to be the primary worker in the family, which has implications for recognition of Belinda's labor. In reality, she works longer hours each day than her husband if her household work is considered.

In contrast, Anna and Letecia describe a different income-streaming pattern within their households. Anna sews baby dresses and has invested in crop production with her husband. Letecia runs a *sari-sari* store while her husband drives a *jeepney*. They explain how their family incomes are used:

Within one month we need more than 2000 pesos for our family's food needs. Here in our village, money is a problem because the products are so expensive. That's why it is so hard to do the budgeting. I also get money from sewing and my husband gives me his income. I divide our money for our family needs. ...My husband has no vices.[11] *He doesn't drink or smoke. I don't spend for myself because my sister used to give me clothes. My brother also gives my husband clothes* (Personal Interview with Anna, November 11, 1995).

My husband's income is 200 pesos a day. He works Monday to Friday. During Saturday, he is serving in our church. Our religion is Mystica.... I do the budgeting. Sometimes it is easy, but it is difficult if there is not enough money . When the money is not enough, I get money from my store's income. When I have extra again, I will return the money to the store. I usually use the store's income to expand the store. We try to get money for our basic needs from my husband's income... My husband's salary will be given to me, and I am responsible to divide and budget it. The money he will give to me will be divided into everything we need. [My husband] has no vices that he spends money on. He won't buy anything unless I'll be the one to buy it for him. He doesn't mind if I buy something for myself, but I don't take this for granted. I just buy lipstick and very seldom do I buy clothes (Personal Interview with Letecia, November 8, 1995).

These two women and their husbands pool their incomes to provide for their families as the other households described earlier do. However, Anna and Letecia's husbands contribute all of their incomes to their families' collective needs. Both women say that their husbands do not have "vices," such as drinking, smoking and gambling. Instead, their husbands hand over their incomes so that their wives can budget for their families. Letecia talks about spending a little on lipstick for herself. The cost of this item, however, is hardly a strain on their income. The women explained later in informal interviews that their husbands do not indulge in personal "wants" like most men in the village because of their religious practices. Anna and her husband are Born Again Christians and, therefore, are encouraged to abstain from drinking, smoking or gambling. Letecia and her husband belong to the Mystica Sect, which encourages similar restraints.

As the women are generally responsible for the household budgeting, they at least have control of their own incomes. For certain, the women's responsibilities of budgeting and marketing for their families would become increasingly difficult without access to "independent income."[12] However, providing the women with access to additional income without facilitating changes in family relations, only reinforces gender inequities. The

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[11] The villagers refer to personal habits such as drinking, gambling and smoking as "vices."

[12] The notion of an "independent income" for women is considered a big myth by some gender and development theorists because women's incomes are generally contributed to the family's income (IBON. 1993:4).

wives have more to spend on their families needs, but this also provides the husbands with some slack to indulge in personal "wants." Many of the women express frustration with having to stretch the budget in a society with constant inflation. The fact that their husbands spend a substantial portion of their incomes on personal "wants" adds to this strain and diminishes the living conditions of their families. The women compensate for the loss of family income by engaging in more small enterprises. These extra work hours and the stress put on the women to make ends meet can have negative consequences on their health. The women complain of headaches, sore legs and backs and of the constant psychological strain. In the few households where both husbands and wives contribute almost all of their incomes to the collective budget, the wives do not experience this extra strain.

Access to Community Organization and Leadership Opportunities

The CARD program organizes its members in community centers where they are placed into groups of five. The strategy of community organization provides the women with a number of benefits. To fully understand these benefits, it is necessary to look at the women only centers in Pinagdanglayan and the joint men and women center in Sta. Lucia separately.

Because all of the members are women, the Triple "P" centers in Pinagdanglayan provide the women with a degree of autonomy and with opportunities to freely contribute during the weekly meetings. Clara shares her point of view on the women's center to which she belongs:

> *I think it is better that we are all women [in the center]. I don't want men to join because maybe when they will join, they will order us to do things and we will be under their control* (Personal Interview with Clara, November 12, 1995).

Another woman in a focus group interview expresses a similar point of view:

> *The women are talkative and happy in our center, but when men join maybe we will feel ashamed and we will talk less. Now we are active in our centers and our village* (Focus Group Interview, November 6, 1995).

Belinda and Rosalinda also talk about the women feeling ashamed or hesitant to speak if men joined their centers:

> *I don't know what will happen if men join our center, but it will be different. I think it is better that we are all women because you can't function well if there are men. You would feel ashamed to talk or to contribute during our meetings.*

I think the women will feel hesitant if men join our center. Maybe it's better for them to have a men's center (Personal Interview, November, 1995).

Cynthia agrees with these other women and talks about how relationships and the decision-making process would change if men joined their center:

I don't think it would be good if men and women are mixed in our center. There wouldn't be spontaneous [free] relationships with each other as now. It will not run smoothly, and decisions will not be made just for the women. So if men join, it will not be good. I would not join if it were like this (Personal Interview with Cynthia, October 24, 1995).

These women have clearly communicated that they prefer being part of a women's center. They feel that they have more control over the decisions made in their meetings and that they can talk or contribute more freely. If men joined the center, the women might hold back from sharing their thoughts because of a lack of self-confidence. Cynthia says that in the women's center, they relate better to one another and, thus, the center as a whole runs more smoothly. The women feel that if men joined their center, they would take positions of leadership and control decision making. The women have expressed an appreciation for the women's center because it gives them a chance to speak freely, to make decisions which focus on their needs and to control their own meetings.

The women's only center also provides the women with opportunities to learn leadership skills. The CARD program provides training in skills such as communication, problem solving, democratic decision making and cooperation. The training also encourages values of accountability, commitment and mutual support. The Local Bank Workers and Center Presidents receive further training to function as facilitators or democratic leaders within their centers. The CARD policy is such that a leader can only stay in term for one year and has only one chance to be re-elected. This ensures that other center members also gain access to leadership training and practice. Carmen, who is a center president, talks about her leadership training:

First I had training as a member, then as a leader. [In the leadership training], we learned effective ways of communicating and understanding [each other]. We also learned about decision making and leadership. We developed groups and learned about group building. The training helped a lot because we learned how to interact with other people.

Carmen describes components of her leadership training: effective communication, relationship or group building and horizontal decision making. She also talks about the decision-making and problem-solving processes in her center:

> *When we make decisions in the center, we will talk about the situation. Everyone can say what she wants. If we all agree together, then we will continue our plans. If we can't agree, we will keep talking or change things.*
>
> *Sometimes there is a problem among the groups. They never tell me about it because that is between them. Mostly it is when two members have some sort of misunderstanding between them. They resolve it by themselves or with their group leader. They have learned to talk to each other and to be understanding. When I've learned about it after, I will talk to the members to make sure everything is resolved* (Personal Interview with Carmen, November 25, 1995).

Maria Teresa, who has also had a leadership position, says that she learned how to make group decisions in her training:

> *...I changed the way that I made decisions [as a leader]. Before I always wanted the women to do what I had suggested, but I learned that it is better if everyone decides together....I learned to interact with other people* (Personal Interview with Maria Teresa, November, 2, 1995).

The women learn to lead not in an authoritarian manner, but through a process of dialogue and mutual respect. The center presidents learn to facilitate rather than control. They learn to encourage dialogue and understanding among members and to create an atmosphere in which everyone feels free to contribute to and shape center plans. Problem-solving and decision-making process are decentralized, allowing the members to actively participate in the running of their centers. Besides the center leaders, within each group of five, there is also a group leader who serves for a one year term. In this way, the women within the groups all gain opportunities to lead. The group leaders are responsible to collect repayments, facilitate group discussions, resolve minor problems and encourage accountability and responsible credit management among the members.

In the Pinagdanglayan centers, the women say that being part of a community group has fostered friendships or closer relationships among the members. These friendships extend beyond the center creating more sharing and support within the village as well. Belen, Cecile and Carolyn share their feelings on being part of a women's center:

> *...[Since I joined the center], I also gained friendships with the other women....*
> *...I feel happy because the women in the village became closer to each other...*
> *... The women are helping and sharing with each other. We work together on our projects. We think together of ways to make our center more successful. We are thinking of ways to help each other like if one of the women has a sick family member. We have come to know each other better* (Personal Interviews, October/November, 1995).

These women, as well as many others interviewed, perceive closer friendships among members to be a major benefit within the program.

In the Sta. Lucia center, the women agreed with those in Pinagdanglayan, saying that the program organization fostered greater support and security. However, the Sta. Lucia women do not talk as much about leadership or relationship-building opportunities as those in Pinagdanglayan do. In Sta. Lucia, although there are only five men in a center of thirty members, three out of five center officers are men, including the president, treasurer and project manager. The women seem to accept this structure, but they talk about a different type of leadership in their center. Teresita speaks about relationships in the Sta. Lucia center:

> *Sometimes we have problem in our center, between members. Sometimes our center chief has some difficulties with other members because they don't want to obey him or do what he wants....When we have some trouble, it is the chief's decision. I have nothing to say against the men in our center.*

Actually, Teresita appreciates the men in her center, saying they are good and helpful:

> *I have nothing to say about the men in our center because they are all good and they helped in building our center. It's okay for me if we have men in our center....But I think sometimes it would be okay to have a women's center because sometimes men and women have disagreements. But we still try to settle them...* (Personal Interview with Teresita, October 27, 1995).

Teresita accepts the fact that her center is led by a man, but she describes a different decision-making and relationship structure. Much more authority is given to the center chief, and he is more involved in problem solving among the members. She emphasizes that the men in her center, including the president, are good and helpful. However, the president tends to lead the center with a style consistent with male gender roles and relations within their households and villages. No doubt, the center president means well for his members. He only wants the center to flow smoothly and for everyone to be successful in their projects; but perhaps without realizing he takes more control of matters than the women presidents in Pinagdanglayan.

Teresita says that having the men in their center is an advantage because the men can help with heavier work, like building or repairing the center house. She also notes that some disagreements arise between the genders. She says the disagreements are quickly settled, but hopefully the women are not yielding to the men to bring peace among the members. Other women from the Sta. Lucia expressed similar views on the role of men in their center:

> *In the running of the center, the center president does all the work...It's better to have men in our center, because we couldn't have built our center house.*
>
> *In my opinion, it is better to have men and women in the center because we can't do the men's work. We all want men in our center because they can build our center house. As women, we can't do that.*
>
> *For us it is good to have men in our center because they helped us in building this center house. They brought the materials, the cement and lumber. We hired carpenters, but they helped a lot. We prepared foods for them* (Personal Interviews, November, 1995).

These women also feel that having men in their center is an advantage because the men can do "men's work, the heavy physical work and the provisions of building materials. However, the women in the Pinagdanglayan centers manage to maintain their center houses without men. It is not clear why the men's ability to do heavier work was so important to the women in Sta. Lucia center. Perhaps because they have not experienced the benefits of a women's center, their views are influenced by traditional perceptions of men and women's contributions to community activities.

The CARD program provides training in democratic leadership and encourages the full participations of all of its members. However, in the Sta. Lucia center, gender roles and relations within the community affect the women's access to leadership opportunities. They also tend to influence the men's leadership styles. Despite the CARD training, the men's leadership roles tend to be more authoritarian and controlling. From my observations, I also noted that the women talked less in Sta. Lucia center and fewer women contributed to meeting discussions. The women seem hesitant to speak when there are men in the center. The Sta. Lucia women also seem unaware of these gender structures in their center and express their appreciation for the men's ability to do heavier work. In the Sta. Lucia center, both men and women function in their traditional gender roles. The men are in positions of leadership, contributing more influence in the decision-making and problem-solving processes, and the women are the supportive members. Without greater awareness of the impact of traditional gender roles, the women in Sta. Lucia might not have equal access to leadership opportunities and feel hindered from contributing to the decision-making or problem-solving processes in their centers.

Increased Social Status

Through their participation in the CARD program, some of the women have had marked increases in their social status. Letecia is a good example. She was a laundry woman before she joined CARD, washing clothes for other families. She earned 100

pesos a day, but did not work everyday. A domestic laborer has low status in the village and is looked upon as a paid servant. After joining CARD, Letecia invested her capital in a *sari-sari* store, which has been successful, profiting 1000 pesos a week. She shares her story:

> *[When I was not involved in CARD], I was a laundry woman. I would do washing in other people's houses, so I was not at home. Then someone told me that we can get capital through CARD and can repay it slowly. I decided to join together with my sister-in-law, and we passed our training. I got my first loan, and I used it for my store. I started with only 1000 pesos. I can say that it is improving. I have already bought some furniture for my house from my store's income. I contribute about 1000 pesos a week to my family from my store, but the income is seasonal....I was able to buy a refrigerator, some chairs, a table, a gas stove and a washing machine with the income from my store. CARD has helped me a lot. Before I was a laundry woman, and now I have a washing machine* (Personal Interview with Letecia, November 8, 1995).

Not only has participation in CARD given Letecia greater social status as she now owns and manages her own store, but it has provided her with an increased income and allowed her to purchase household technology, including a washing machine. She stressed this point during her interview: before she was washing clothes for a living, and now she has a machine which does even her family's laundry.

A group of sewers, who were interviewed in a focus group, is another example of increased social status as a result of participating in the CARD program. The three women who were interviewed all started out as simple sewers working on rented machines and handling contract work from other supervisors within the village. Since joining CARD, the women have been able to purchase their own equipment and are now supervisors with ten or more women working under them. They have become middle managers, as well as sewers in this industry, bringing them increased income and status within the community. The women describe their present sewing industry:

> *#1: I'm distributing baby dresses for export. I get them from Manila, and then the contractors pick up and deliver the dresses. They have lent me ten high-speed machines and one edging machine for hemming. I got my capital for this [project] from CARD. As of now I have a sewing industry with many women working under me.*
> *#2: I started inside our little house in the living room. It started small...my first loan was for 1000 pesos. I got two sewing machines and one for edging. [Now] I [have] borrowed 10,000 pesos, and I [have] distributed it to my laborers, who work for me. Now I have many women sewing for me. I also want to buy a high-speed machine. As of now I...have [machines] owned by a distributor. They only lend these to me.*
> *#3: I am now a supervisor in the sewing industry, paying other women who work under me. I have more than ten sewers working for me* (Focus Group Interview, November, 1995).

Access to credit and capital has allowed the women to hire sewers under them and then receive a cut of their workers' profits. They deal with the subcontractors, arrange to get necessary sewing equipment and pay their sewers. As they keep expanding their industries, they can eventually save money and purchase their own sewing machines[13].

As villagers, men and women, gain access to increased incomes and are able to take steps toward improving their living conditions, such as making housing repairs or educating their children, they gain social status in the community. If the women are empowered to make these changes within their families, they also experience increased social status among their neighbors. In the women's world, being poor carries with it a social stigma: one of being powerless and backward. Conversations with the villagers clearly revealed that they did not like to identify themselves with being poor. As the women participating in CARD are able to improve their houses and purchase items such as refrigerators, televisions and gas stoves, they gain social status within the community.

The women have gained economic and social status within their communities. In cases like Letecia's, there has been a marked gain. However, the women have not generally experienced increased status as far as their traditional gender roles and relations are concerned. The common pattern within the villages is to ascribe higher status and esteem to more visible, productive work within the community than to domestic work within homes. Although the women make important labor and income contributions to their families, they still perceive themselves in supportive roles, supplementing their husbands more significant contributions. Traditional gender roles accrue to the men higher social status and privileges such as increased leisure and personal spending money. The women seem to accept this pattern, excusing their husbands because they work hard for the family. However, if the women's domestic labor was fully recognized as "work," they would, in most cases, be the major workers or providers within their households. They are not given the recognition and status they deserve.

Increased Confidence and Esteem

Some of the women talk about increased personal confidence and esteem as a result of their participation in the program training and weekly meetings. I found it difficult to get the women to talk about these areas of growth in their lives. I had to reword my questions so that I was not using words such as "self-esteem" and "self-confidence". When asked

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[13] Further study is needed to understand the impact of the broader issues in this export-oriented industry. Rural women in export-oriented sewing are exploited as cheap labor by large multi-national corporations and can be pitted against their urban sisters, lessening the workers' rights for all women in this industry (Jimenez, 1992; Pineda-Ofreneo, 1990). Because of time constraints, I was not able to examine this issue in-depth.

how they feel about what they have learned and achieved, the women began to share stories which revealed increases in confidence and esteem. Jolina shares her perceptions:

> *Before I joined CARD, I used to feel ashamed to talk to others. I learned to interact with other people and in our commitment building we all talked one by one. We all had to give a speech before all the members. I have learned to do this, to talk in a group... I feel that my sari-sari store helps my family a lot. I can get income from it for our family budget* (Personal Interview with Jolina, November 15, 1995).

Jolina shares that she has learned to speak in a group and to share her feelings and thoughts with others. She has grown in confidence, being able to interact with others and to give a speech in front of a group. She also feels happy about her contributions to her family and recognizes how she has helped her family.

Violeta shares how some of the women in her group felt when they first joined CARD. She adds that after their training and opportunities to work together, their feelings changed:

> *[Some of the women felt] shy before because they were just staying at home. In our training we learned to interact with others, to talk and cooperate with each other. We learned not to be nervous if you are introducing yourself. We learned who we are, and what our likes and dislikes are...*

She also talks about her personal accomplishments:

> *...I'm very happy [now]. I don't have to think where I will get money for my children's [education] and for the money we will spend at home* (Personal Interview with Violeta, October 26, 1995).

Violeta describes changes in the women in her group after participating in the CARD program. Before they joined the center, the women mainly stayed within their homes, having limited opportunities to interact with others. Now they come together every week to discuss issues and make decisions together. Violeta feels that the women in her group have become more confident. She also notes that she feels happy about her contributions to her family's needs, mainly to her children's education. Although she does not speak directly about self-esteem, she does indicate that she feels good about what she has been able to do through her participation in the program.

In a focus group, one woman talks about the achievements of her group members:

> *Aside from being happy, we are very proud because we have had a good harvest and we are able to help [our families]. We are able to provide for the education of our children.*

This woman reports that she and her friends feel happy and proud of their accomplishments and the help they give to their families. The opportunity to increase their incomes has an indirect influence on the women's self-esteems, as they are able to contribute more to the survival of their families. Like Jolina and Violeta, this woman feels happy about being able to meet the practical needs of her family.

Increased Social Interaction Outside the Household

The women repeatedly noted that they were glad to be members of the CARD program because attending the meetings gave them opportunity to interact with other women outside their homes. Although the women's work responsibilities take them into the public domain, with marketing or farm labor, they spend most of their time within their households. The women's heavy work burdens also limit the time they can spend socializing with other women, especially outside their houses. The women saw access to closer friendships and the opportunity to leave their homes, for one afternoon a week as a primary program benefit. Two women from a focus group interview express their thoughts:

> *#1: I am happy to be a member of CARD because Mondays [weekly meeting days] are my only independent day. I can go out from the house on this day. I am happy because from Tuesday to Sunday, I'm just staying at home. But on Monday I can chat to [the other women].*
> *#2: I feel the same, Monday is my [day out] because the rest of the days I'm at home and doing household chores* (Focus Group Interview, November, 1995).

Cecile and Mina, who are both young mothers with three children, share similar perspectives:

> *Before I used to stay at home, but I took part in the training. It widened my mind, so that I learned to interact with others. I feel happy because the women in the village became close to each other. To the women, [the weekly meeting] is a day off from staying at home. That is why they are noisy and happy* (Personal Interview with Cecile, November 25, 1995).

> *Before I was only staying at home, but now I can interact with the other women. We are happy and noisy during our meeting and can't avoid talking to each other. I am really contented because being part of CARD has been a big help to my family and has given us good relationships with each other [among the village women]* (Personal Interview with Mina, November 2, 1995).

Although the weekly meetings have added to some of the women's heavy work schedules, they seemed to appreciate the time away from their households and the opportunity to talk with each other. My observations during the meetings, especially in the two women's

centers, confirm what the women said in the interviews. During the meetings there was some "down time" when the loan repayments were being collected and recorded. At this time, the women had opportunity to interact, chatting, joking and sharing seriously with each other. It was not uncommon for someone to bring food to share with the others as well. Some of the women would come fifteen to twenty minutes early or stay a while after the meeting to have extra time to socialize.

Analysis Summary

This analysis, which has been an examination of the women's realities, has been divided into four main sections: a detailed analysis of two women's lives, and a general analysis of their gender division of labor, their gender relations within their households and, finally, their access to and control of program resources and benefits. The data were examined to understand the women's participation in the CARD program, their realities outside the program and the interrelationship between these two aspects of the women's lives. The women's realities were examined in relation to each other, but also in relation to the men in their lives. This analysis has also been an examination of the women's perceptions of each of these aspects of their lives. The primary data source has been the individual and focus group interviews with the women participants. The central aim of the analysis has been to discover the contributions of the CARD program to the women's empowerment. More specifically, this data analysis has aimed to answer the following questions. In what way has the CARD program enabled the women to improve their living conditions? In what way has the CARD program empowered the women to transform inequitable gender roles and relations? In what way has the CARD program enabled the women to transform inequitable class structures which impact their lives? The following section will reflect on the lessons learned from analyzing the women's perceptions and stories and provide answers to the questions focused on in this study. Finally, conclusions and recommendations will be made, completing this study narrative.

CHAPTER EIGHT

STUDY REFLECTIONS AND RECOMMENDATIONS

The two previous chapters presented an analysis of Filipino women's perceptions of their realities and their participation in the Center for Agriculture and Rural Development (CARD) program. This chapter will discuss the study findings and make recommendations for empowering the women within their households and communities. Empowering women enables them to meet their practical needs as well as those of their families, but it also enables them to transform inequities limiting their participation in genuine development. Since the study participants have been rural low-income women, these inequities are related to gender, class and national issues affecting their lives. The study has focused primarily upon gender and class issues at a community level. Some related issues in the broader society have also been identified, but time and resource constraints did not allow for an in-depth examination of these concerns.

Reflections on Study Findings

Contradictions Between the Women's Assumed Roles and Their Realities

One of the major themes found in this study has been the contradictions and incongruities between the women's perceived and actual gender roles, relations and contributions to their families. Although there are some exceptions among the women interviewed, their attitudes and values have generally been influenced by the cultural and social context in which they live. The study data show that the women's "meaning-perspectives" are tied closely to traditional gender roles and relations (Mezirow, 1977: 154). The women's meaning-perspectives include a number of unchallenged cultural expectations and prescribed roles within their households and families, which have a strong influence on the women's perceptions of themselves and others. They also dictate the women's expressed needs and priority concerns.

Traditional gender perspectives identify the women's primary responsibility within the family as that of care giver and supporter. It is the wives' role to care for their husbands and children and to manage their households. The women are primarily engaged in reproductive roles within the private realm. They are also engaged in a number of small productive enterprises which mainly take place near the household, so they can carry out their domestic responsibilities at the same time. Women are expected to work at productive activities to supplement their husbands' incomes or to help their husbands in their work, especially as farmers. As well, the women are traditionally the managers of the family

budget, which means they are responsible to make ends meet. They do this by engaging in activities which produce extra income and in-kind provisions such as food and clothing. However, it is assumed that the women contribute less to their households than their husbands. The women are perceived to be dependents along with their children, a position of lower status in the household and the community.

The data also reveal the women's perceptions of domestic and productive work inside and outside their households. Because domestic work primarily takes place within the privacy of the home, it is not socially visible and, therefore, not fully recognized. In fact, housework and child care are generally thought of as chores, not as "work." When asked what they did for work, the women often answered *wala* --nothing: they were just "plain housewives." The women are also engaged in productive work such as sewing, hog raising, chicken raising or running small *sari-sari* stores in or near their homes. Because women's productive work mainly takes places within the private domain, it can be wrongly categorized as domestic work even though it produces cash income or goods for household consumption. The women manage a number of small income-producing activities simultaneously, but because this work is not always visible, it is not fully recognized or valued. When the women's enterprises become large enough and begin to expand into the community, their work is also given greater status and worth. For example, a single seamstress working in her home remains invisible and unrecognized, but a woman who supervises several sewers in the community is given more status and recognition as a worker and producer.

In contrast, traditional gender perspectives identify men as the heads of their households. This position is given greater status than the women's supporting roles. The husbands are also perceived to be the major providers or "bread winners" for their families. The men's primary responsibility is to provide financially for their families and work for their futures. Because men are ascribed with the role of producer and provider, it is also assumed that they contribute more financially to their households. The men are engaged in productive work outside the household, which is more visible, and, therefore, is given greater worth. The men's work, in farming, trading or wage labor, is credited with providing much needed income for their families. Ironically, when women engage in farm work outside the household, their labor is subsumed under that of their husbands and is considered unpaid family help. The income earned from family farms is attributed to the men as the farmers. The women do not generally call themselves farmers or traders even though they regularly engage in this work.

Although traditional roles are still adhered to, they have shifted somewhat as women take on additional productive activities and earn more income. High inflation rates,

unequal resource distribution and other economic hardships have made it compulsory for both parents to become bread winners. Incongruities remain in spite of this increase in women's productive work: women's work is not fully recognized and they fail to see themselves as bread winners. The women's real economic contributions reveal that the traditional assumption that they are dependents, who provide supplementary income for their families, is erroneous. In actuality, the women contribute from 25 to 50 percent of their families' collective incomes. In one case in which the husband was temporarily unemployed, the wife earned 75 percent of the income. Furthermore, the women contribute subsistence goods, managing small kitchen gardens, raising animals for household consumption and sewing clothing for their families. They also contribute almost all of their incomes to the collective needs of the family.

Because the women produce subsistence goods, do not spend income for personal use and earn one quarter to one half of the family incomes, their contributions, are in many cases, greater than those of their husbands, who tend to spend 30 to 60 percent of their incomes on personal "wants." In reality, the women function as providers for their families, and, in some cases, they are the primary bread winners. The women provide equal income for their families and work longer hours, yet much of their contributions are unrecognized and undervalued. Thus, they are perceived as "plain housewives," dependents, doing "nothing" for work. These perceptions are "cultural myths" which must be critically understood and transformed if the women are to experience genuine empowerment (Jacobson, 1993; Illo, 1991b; Mezirow, 1977: 155).

The study findings reveal another incongruity between men and women's work roles. Women have taken on more productive work to provide for their families, spending as much as 30 to 40 percent of their time on income-earning activities. However, they must also fulfill their traditional domestic responsibilities. This results in long and arduous working days for the women. Sharing of labor between husbands and wives regularly takes place, but the wives spend more time doing productive work, in and out of the private domain, than their husbands do in reproductive work. This creates gender inequities as far as the amount of work done and the number of responsibilities that men and women must bear. The women often say that their husbands are the ones "working for their families," yet their realities show that, as wives, they are working longer hours and bearing a greater portion of the family work responsibilities. The women bear a "double burden", working 8 to 9 hours on domestic work and 5 to 6 hours a day on productive work (IBON, 1993: 4).

The husbands are expected to help their wives, especially if they are sick or have just given birth. However, when the husbands do share in the reproductive roles, they

must face a degree of social pressure. It is common for a man who helps his wife to be teased by the other village men who accuse him of being *under de saya*. This term means that the man is afraid of his wife or under her control; it has the same connotation as being henpecked. While this teasing is all done in humor, it has a note of seriousness to it and communicates a strong message: men who get too involved in reproductive work lose some of their traditional status and power within their households and communities. Thus, some men feel reluctant to share in their families' reproductive responsibilities.

The data also show that men are perceived to be the heads of their households and are given greater power in the family decision-making process. Although they are expected to consult their wives about major decisions, they will have the final say if there is disagreement. When disagreement arises between the women and their husbands, the women shared that it is their role to yield to their husbands. They do so to keep peace and harmony within their families. Gender roles also dictate which decisions are made by men and women. While the men have more influence in making decisions related to productive activities or resources, especially if the work takes place outside the household, the women have more say in decisions related to household concerns or family budgets. Similar gender role patterns are found at a community level, as men hold most of the leadership positions within the village council. Women are encouraged to attend meetings and share their viewpoints, but the men hold more power and status in making community decisions. The women shared that they sometimes feel intimidated during joint meetings and hold back from sharing their thoughts.

It is apparent from the study that the women are competent in making major decisions concerning productive work and have strong leadership potential. When given the opportunity to control the program resources, the women have skillfully developed and managed their various individual projects. The women retain the most control in projects, such as chicken and pig raising, sewing and sari-sari stores which are traditionally considered female enterprises. A few women are temporary heads of their households and effectively manage crop production projects as well as cattle and horse raising. The women in the Pinagdanglayan centers also show strong leadership potential. They seem to adopt a different leadership style than the male leaders in the Sta. Lucia center. The women have proven to be more democratic and supportive leaders than the men and have chosen to facilitate rather than control their centers.

The data also contain evidence of a number of sacrifices and privileges associated with the traditional gender roles and relations. The women are expected to sacrifice more for the sake of their families than their husbands. These expectations begin early as young girls are asked to help with the domestic work while their brothers are allowed more play

time. The pattern continues when the girls marry and have their own children. When their husbands return home from their work, between 5 and 7 pm, they are not expected to do a lot because they have been "working" all day for the family. However, the women must still prepare the evening meal, clean up after, care for the children, look after their animals and fulfill other domestic and productive responsibilities. On the weekends, while the women enjoy little or no leisure time, the men spend more time socializing outside their homes with other men from the village. This results in much longer work days and heavier work burdens for the women. This is accepted because the men are perceived to be the primary providers for their families and because much of the women's work is unrecognized. The men are privileged with more leisure time than the women, who are expected to sacrifice personal needs for their families.

Since the men are considered the family providers, they are also allowed more money for personal uses such as cigarettes, alcohol and gambling. In contrast, the women spend very little on personal expenses. The women, who are responsible to make ends meet with the family budget, sacrifice their individual needs for their families' collective needs. When asked about these gender discrepancies, the women generally explained that they do not mind their husbands having more privileges because they work hard for the family. Because the men are perceived to be the heads of their households, they have more say in decision making. If they choose to spend 30 to 60 percent of their incomes on personal uses, it is not questioned. Even if their wives disagree with this use of the family income, the husbands hold the ultimate choice of whether to continue or not. As noted earlier, these perceptions are contradictory to men and women's actual labor and income contributions. If leisure time and personal expenses were distributed based on actual contributions, it is the women who should receive a larger portion of these privileges.

I was not able to examine the cultural roots underpinning the common gender perspectives revealed in the study. However, this study has raised a number of question related to the influence of broader cultural structures on traditional gender roles and relations. What is the role of religion in establishing traditional gender assumptions and expectations? How have religious teachings such as men as heads of their households and women's obligations to serve their families influenced the meaning-perspectives of these village women? What is the role of cultural norms passed on during Spanish colonization? These are questions that have not been answered in this study, but which warrant further examination.

Finally, the viewpoints and gender patterns described above do not represent the realities of all the women participants, but they identify the common meaning-perspectives among them. Most of the women hold these cultural and psychological assumptions which

tend to influence the way they see themselves and others and the way they pattern their lives. However, there are individual women whose lives do not fit into the common gender patterns. For example, there are women who make independent decisions despite their husbands' objections. There are also husbands who share much of the reproductive work with their wives, or who contribute all of their incomes to their families' collective needs. Even though the women in the study share common experiences, they are also individuals. It is simplistic to make the assumption that all lower-income women in rural areas have the same meaning-perspectives and function within more traditional gender roles.

Meeting the Women's Practical and Strategic Gender Needs

A second theme in the study findings is the discrepancy between meeting the women's practical and strategic gender needs. When asked to identify their priority concerns or expressed needs, the women all responded by identifying practical gender needs, such as improved living conditions for their families and education for their children. Specifically, the women mentioned concerns such as improved housing and increased income so that they can provide for their children's basic needs. There was no mention of strategic gender needs such as more sharing of labor between family members or greater recognition of the women's income and work contributions. The women seem unaware of these needs. They acknowledge that they bear heavy work loads, but do not attribute this to an unequal distribution of labor based on gender. The women recognize their increased income contributions to their families, but they are unaware of their roles as major bread winners within their families.

The women's participation in the CARD program has enabled them to access productive resources which have helped them to meet their practical gender needs. All of the women have experienced increased incomes and access to essential services such as medical care and education for their families. They have also met the practical needs of their families through housing repair loans. The women have wisely and carefully invested the program capital to develop and expand their income-generating projects over time. For example, the women generally start by investing in one productive activity, such as pig raising, then as their initial projects produce capital, they begin a second or third enterprise. In this way, they are constantly increasing their incomes and productive capital. The women also shared that being members of CARD has provided financial security against life's hardships. In times of difficulty, they can rely on each other as a community organization, on access to calamity loans, on their savings and on diverse productive activities: all direct program resources and benefits.

The women also speak about gaining access to other social and psychological benefits. The training session on group building has encouraged cooperation and mutual support among the program participants. They have learned to interact together in a democratic manner and to work together in their communities, helping and sharing in each other's problems and needs. The women also enjoy leaving their homes once a week to meet together. They see this time as an opportunity for social interaction outside their households, a privilege they do not often experience. They have gained friendships and have developed closer relationships through membership in CARD. These benefits are especially evident among the two women's centers in Pinagdanglayan. The women share how they have become more confident and gained more self-esteem through the training sessions. They also talk of feeling proud and happy about their accomplishments.

The women's social status within their communities has increased as they gain more income from their individual projects. As the women were able to improve their families' living conditions and purchase luxury items such as refrigerator or gas stoves, their social status in the community was also strengthened. One woman experienced a marked increase in status as she shifted from doing domestic labor for others to running her own small business. However, neither the women's status within their households, nor their gender relations were significantly transformed. The recognition of the women's reproductive work and much of their productive work remain unchanged. Their work is still given lower status and value than that of their husbands, who are perceived to be the major providers, working for the futures of their families.

CARD has ensured that the women participants gain equal access to resources by primarily targeting women and through policies which group women together. However, gender roles and relations at the household level hinder the women from fully controlling or even accessing program resources. For most of the women even their initial participation in the program depends on the consent of their husbands. Generally, the women first consult their husbands about joining the program; then if their husbands disagree, the women will try to persuade their husbands to give consent. The women's strongest argument is their families' need for capital, income and community services. The men are mostly concerned about their wives' participation in CARD interfering with their household work, especially the child care, about the sustainability of the program and about the ability to repay the loans. Once the women address these concerns, their husbands usually agree to their joining the program. However, there were women who could not join the program or who had to resign because their husbands could not be convinced. There was one woman who joined without her husband's consent and despite his protests.

The women's control of program resources and benefits is also influenced by gender roles and relations at the household and community level. If the women invest in income-generating projects which are typically male enterprises, in most cases, they do not have full control of the program resources. For example, if their projects are crop production and cattle and horse raising, it is the husbands who decide how to invest and manage the capital. On the other hand, if the women invest in projects such as sewing, pig or chicken raising, *sari-sari* stores or craft production, they maintain more control of the program resources. The women also gain access to increased income through their individual projects, but they are not ensured control of this program benefit. For example, the income from a family farm is perceived to be the husband's and might be spent on personal uses. Women who invest in productive enterprises traditionally considered female activities have greater control of their incomes. The women's access to resources and benefits through their program participation does not always ensure their control of them within their households.

The study data also reveal that the women's participation in the CARD program has had an impact on their work burdens within their households. The women share that participating in CARD has resulted in reduced work loads for some and additional work for others. The major factor determining these outcomes is whether the women invest in income-generating projects in which they were already engaged or not. If they invest capital in a project which they started before joining CARD, it does not necessarily mean an increase in work. However, if the women start new projects and maintain previous projects, their work burdens are increased. As the women's projects expand, they can also experience additional productive work. However, other women are able to hire laborers or helpers which reduces their work significantly. The women who have experienced additional work burdens also agree that having access to increased income is more important than having extra work.

While the women are obligated to attend the weekly meetings, they also say that they appreciate the minimal time commitments required by the CARD program. One afternoon a week does not put undue strain on their work schedules. The women are less concerned about the program time commitments than with the issue of child care. Although CARD encourages the women to bring their children to the weekly meetings, women with many small children cannot manage this, especially if they live far from the center house.

The CARD program also provides its members with access to leadership training and opportunities. However, the women describe a different style of leadership between the center run by men and the two run by women. While the women adopt a democratic style which encourages mutual decision making and allows members to solve problems

among themselves, the men seem to use the authoritarian leadership style traditionally practiced in their households and community. Gender roles and relations are perpetuated in the Sta. Lucia center as the men maintain more influence in the decision-making and problem-solving processes. The women in this center are not aware of these patterns and appear to appreciate the men because they helped build their center house. However, in the Pinagdanglayan centers, the women are more aware of what might happen if men joined their center. They feel that the communication and decision making processes might change, with the men taking control and the women feeling inhibited to speak.

Overall, the women share that they are satisfied with their participation in the CARD program because it has enabled them to provide for their families and to educate their children. The women are primarily concerned with meeting the immediate needs of their families. The CARD program provides essential resources and benefits, empowering the women to meet their practical needs. In the women's worlds, shortage and hard work are realities, so this is an vital contribution; however, the women also have pressing strategic gender needs. Meeting the women's practical economic needs without addressing gender issues can result in greater benefits for the men than women. Access to productive resources can mean that the women shoulder additional work burdens which has consequences for their health. The women's increased income contributions can also take the pressure off men to contribute their incomes to the collective family budgets. This gives the men some slack to spend on personal "wants". The women's full participation in the development process depends not only on their access to practical resources, but on transforming traditional roles and power relations between men and women as well.

A Holistic Understanding of the Women's Realities

The conceptual framework of this study has been based on Gender and Development theory, which promotes a holistic understanding of women's realities (Mohanty, 1991; Moser, 1993; Rathgeber, 1990). This framework views women's positions by examining the connections and contradictions among gender, class, ethnicity and international inequities. The GAD perspective examines the interrelationships between the private and public domains of the women and their families to more critically understand their realties and to identify gender issues affecting their lives (Bruce, 1989; Jacobson, 1993). Women can be given access to resources, but not be able to take advantage or control of them because of gender or class constraints. There are strong interconnections between women's more immediate practical needs and less visible needs based on structural inequities. These connections must be understood and brought to light if women are to participate in genuine development (Moser, 1993; Wieringa 1994).

The study findings have confirmed that these concepts are also relevant in a rural Philippine context. The CARD program has aimed to make economic resources and productive training accessible to women as well as men. It has developed program structures and policies to ensure equal access for all members within the program. However, unless gender and class constraints identified from examining the women's realities are addressed, the women are not ensured equal participation in the program. The study shows strong evidence supporting this point. For example, most villagers in Pinagdanglayan cannot purchase land made available through the government agrarian reform program because of limited economic resources. The CARD program has enabled some of the women, and their husbands, to overcome these class barriers and to purchase their own land. However, gender constraints limit the women's control of land as a productive resource. Traditional gender roles assume that the land will be purchased in the husbands' names and that they will manage and control it. It is essential that the interrelationship between class and gender be understood and that inequities related to all forms of subordination and discrimination be addressed. Priority should be given to both gender and class inequities; and strategies which provide women's full participation at the household as well as the program level should be implemented.

The land reform issue also provides a good example of the importance of critically understanding interconnections between the community and national levels of structural inequity. There has been no land reform program implemented in the village of Sta. Lucia, and two wealthy land owners still claim most of the land. Therefore, even if villagers have the economic resources, they can only hope to purchase their own land in the future. Until a land reform program is established in this village, the possibility of owning land remains a dream to the women participants, and their families, in Sta. Lucia .

It is also apparent that changes in gender structures have occurred because of economic hardships. The women explained that necessity demands that they are engaged in productive activities, even outside the household. One woman shared that when she became involved in work outside their home, her husband protested. However, her argument was that she must do what she can to provide for their children. This changed her husband's mind, and now he agrees to her working outside the home. Some of the women have become temporary heads of their households because their husbands are working overseas. The absence of their husbands has had an impact on gender roles and relations. The women are much more involved in decision making and management of productive activities. They rely on other family members to help them, but they seem to have more power within the household than if their husbands were present. Economic

shortages have forced men and women to adopt survival strategies which require changes in traditional gender roles and relations.

Another important example of how class and gender issues are inextricably linked lies in the women's access to and control of capital and income-generating projects in crop production. The women's participation in CARD provides them with access to training and productive resources, including technology and labor for crop production. However, at the household level gender roles limit the women's control of these resources, for traditionally it is the men who manage and control crop production. The women are also not ensured control of the income benefits from the sale of the crops. They manage the household budgets, but a substantial percentage of the income benefits might be spent on their husbands' personal uses. The CARD program has aimed to overcome gender and class inequities within the community by providing the women access to productive resources and training; yet at the household level, gender constraints limit the women's control and usage of the program resources and benefits.

Empowering the Women

Stromquist (1988) argues that the full definition of empowerment should consider cognitive, psychological and economic components. Each of these components are relevant to genuine development for women. The cognitive aspect refers to women's critical understanding of gender issues affecting their lives. It involves awareness of cultural, social and legal aspects of society which contribute to women's subordinate position to men. Critical awareness is an essential step toward social action to transform inequitable gender and class structures. The psychological component includes benefits such as increased confidence and esteem. Development programs for women should aim to increase women's confidence and competency in leadership, problem solving and decision making. This process necessitates that women be active participants in their development, not mere beneficiaries. Finally, it is essential that women, who generally bear the brunt of poverty, be enabled to improve their families' living conditions and provide them with a means of financial security. Access to income-generating programs and productive resources are also often women's expressed needs (Stromquist, 1986, 1988).

This study has focused on the contribution of the CARD program to the empowerment of its women participants. The most significant contribution has been to the women's economic empowerment. The CARD program has targeted landless, low-income women and has aimed to provide them with crucial productive resources as well as training and community organization. The CARD program has been structured to allow the women

to be active participants in their access to and control of these resources. The women are organized in community centers and are encouraged to manage and control their individual projects and loan repayments. The women's stories testify to the fact that they have be able to improve their families' living conditions and have provided a measure of financial security as well. The women have been able to provide access to medical and educational services for their families, to improve their houses, to purchase productive and household technology and to supply their families' basic needs. These stories reveal that the productive resources entrusted to the women have been invested carefully and wisely and that they have been credit worthy. Once the women are given access to initial capital investments, they are able to manage and expand their income-generating projects, so that they are continually reinvesting more capital and increasing their incomes. Economic empowerment has also had indirect consequences on the social status of the women and their families. As the women gain access to capital, they are able to improve their families living conditions and purchase luxury items, resulting in increased social status. The CARD program has empowered the women through access to productive resources and training which would not have been available to them otherwise.

The women's participation in the CARD program has also provided psychological empowerment, especially in the women centers in Pinagdanglayan. The women shared that since they have joined the CARD program, they have became more confident in leadership positions and in interacting with others. Access to training and community organization has provided the women with the skills, knowledge and opportunities to grow in confidence and self-esteem. The women also shared that they felt proud and happy about their accomplishments in providing for their families. However, careful analysis of these psychological benefits also reveal that the women in the Sta. Lucia center did not gain as much in this area as the women in Pinagdanglayan. It seems that in an atmosphere where women are alone together and in leadership positions, they feel more confident to contribute to the decision-making and problem-solving processes within their centers. They also feel more confident in their own leadership abilities.

Although there has been significant contribution to the women's psychological empowerment through their participation in CARD, this is an area which needs continued encouragement and support. Increases in the women's confidence and self-esteem are also connected to a critical understanding of gender inequities affecting their lives. As the women are empowered cognitively, they are likely to grow in confidence and self-esteem. For example, the women in the center in Sta. Lucia seem less aware of their own leadership potential than do the women in Pinagdanglayan. A second example is the need for an increase in the women's awareness of their own contributions and potential as providers,

as producers and as leaders. As the women's perceptions of themselves represent their actual contributions and roles, they will undoubtedly gain psychological empowerment as well.

Stromquist's (1988) third empowerment component, the cognitive, emphasizes critical awareness of gender and class inequities limiting women's participation in development. Conscientization of structural inequities is also a central theme highlighted by other theorists, including Friere (1990) and Mezirow (1977), who advocate the empowerment approach to development. Freire (1990) argues that learners should be allowed to think critically and discuss their everyday experiences with others who share in their struggles. This process empowers those in subordinate positions to challenge inequitable structures affecting their lives. Mezirow (1977) proposes that it is essential to transform meaning-perspectives which contribute to unjust assumptions about social roles and relations. He states that this process must be implemented slowly as critical appraisal of one's cultural and social assumptions, no matter how inequitable, can produce tensions and be threatening. However, without a fundamental shift in how women see themselves and their relationships, there are unlikely to be changes toward more equitable partnerships with men.

Although the women's participation in CARD has empowered them economically and to a degree psychologically, there is still need for further cognitive empowerment, or for what Mezirow (1977) would call meaning-perspective transformation. Many of the gender issues and considerations which affect the women's lives revolve around contradictions between their assumed and their actual roles and contributions. Gender constraints limit the women's full control of program resources and benefits as well as their access to participation in some situations. Further contributions to the women's empowerment require that these gender issues be addressed, that the women strategic gender needs be met. This calls for a "transformatory approach" to the women's development (Dionisio, 1991), one which educates and organizes for a shift in power relations within the women's lives and the broader society.

Weiringa (1994) suggests that critical awareness as well as active participation are both essential components to women's empowerment. Providing the women with opportunities to speak for themselves, to make their own choices and to control their own lives empowers them both cognitively and psychologically. Providing women with access to training and productive resources empowers them economically. The CARD program has allowed the women to be actively involved in their own development; however, their critical understanding of gender issues and considerations should also be strengthened.

An examination of the study data indicates that the CARD program has primarily implemented an anti-poverty approach to development in that it aims to provide income-generating activities and access to credit for low-income women and men. The program also focuses mainly on the women's productive roles, helping them to meet their families' basic needs. The assumption behind the anti-poverty approach is that by removing poverty through income generation, women can attain equal status with men. The major criticism of this approach is that while it does meet the women's practical needs, it fails to recognize the heavy work burdens the women already have because of their triple work roles and the gender inequities limiting the women's full empowerment. CARD has met some of the women's strategic gender needs by increasing their status as producers and by increasing the women's confidence and self-esteem. However, CARD's educational and organizational strategies do not facilitate cognitive empowerment. A greater awareness of how gender structures affect the women's lives is needed.

There are a number of women's NGOs within the Philippines which provide potential lessons for the full empowerment of women in development. GABRIELA, a women's coalition, and PILIPINA, a women's group, aim to develop critical awareness of gender inequities among women. These organizations work toward transformation, not merely reform, of structural inequities affecting women's lives. For example, GABRIELA ran a project which combined women's traditional task of sewing tapestries with discussions aimed to develop critical awareness of their legal rights. The project resulted in the women using their sewing skills to make a product called "A Tapestry of Women's Rights" (Gomez, 1986). PILIPINA also provides programs among the Kalinga women which aim to meet their practical gender needs, but also develop awareness of inequities based on gender and ethnicity (Weavings, 1992).

Highlighting Gender Issues and Considerations

The CARD program aims to be gender responsive in its approach and policies. The CARD staff has participated in a workshop on gender issues and has implemented gender policies and indicators to ensure the program continues to grow in this area. Although a number of gender issues and considerations have been disclosed through the study findings, it is important to first acknowledge the gender responsive strategies already implemented in the CARD program:

1. It allows for individual projects which are easily grafted into the women's daily routines and work domains. The women generally invest in income-generating projects such as hog

raising, chicken raising, crop production, *sari-sari* stores and sewing in which they are already involved or can easily start.

2. It encourages multiple small-scale operations. This strategy provides a security net for the women and their families, but also allows the women greater opportunities to maintain control of their projects as large scale operations can result in the transfer of resources to men. For example, investment in large-scale agriculture or irrigation projects are more typically controlled by men (Illo, 1991a). The CARD program chose to build upon the women's actual work worlds, ensuring greater participation and benefits for them.

3. The program staff members view the women, and men, as active agents of change, not mere beneficiaries. The CARD members are encouraged to run their own community centers, to plan their own project proposals and to manage their projects and loan payments on their own. CARD management envisions eventually turning the entire program over to the control of its members. The women, especially those in women only centers, gain management and organization experiences not generally offered in their communities and households. As well, the women are viewed as producers, not dependents, and are entrusted with productive resources such as credit, capital and training.

4. The program provides the women with a means to increase their incomes to meet their families' basic needs. Access to productive resources and increased income also results in increased social status in the community for the women and their families.

5. The program time requirements are not extensive. The CARD program does not assume that because the women are housewives, they have an abundance of "free time." Moreover, the women are encouraged to bring small children to the meetings, and the meetings are scheduled so that the women can be home before school ends.

6. The program is structured so that access to resources is distributed equitably between men and women within the program. Women only centers are encouraged, but in joint centers, men and women are grouped separately. However, loans must be approved by the center president or treasurer, so there is potential for gender discrimination in the center with males leaders.

While the CARD program has already implemented gender responsive strategies, it is evident from the data that there are a number of gender issues and considerations which remain unrecognized and should, therefore, be highlighted:

1. The sharing of labor and leisure time remains unequal among men and women.
2. There is a lack of recognition and low status attributed to reproductive work or productive work done within the household.
3. There are child care concerns for some young mothers with pre-school children.

4. There are gender inequities regarding income contributions and usage within the households.
5. The decision-making processes within households are not generally equitable between men and women. This has implications for the women's ability to engage in productive work and to access productive resources.
6. In the Sta. Lucia center, the women do not seem cognizant of their own leadership potential. The women also do not seem to be aware of different leadership styles and their impact on the group as a whole. They accept the men's leadership which tends to be more controlling and authoritarian.
7. The women have not yet developed cognitive empowerment through their program participation.

The Study Recommendations

The following recommendations have been developed from an examination of the central gender and class concerns revealed in the study findings. In addition, some possible suggestions for further resources and networking will be made.

Non-Formal Education

The CARD program has a training component which provides skills, knowledge and values essential for economic and psychological empowerment; however, training in critical gender awareness is also needed. The CARD program has already established the educational structure essential for this process and uses teaching techniques commonly used in gender awareness training, such as discussion, storytelling, role playing, dialogue and games. The women's cognitive empowerment requires that they develop a critical understanding of gender issues and considerations affecting their lives. This understanding is brought about through a process of presentation, reflection and dialogue. For example, critical gender awareness could be achieved by presenting specific gender issues to the women through role playing, storytelling, drawing or other interactive learning activities. The presentations are generally followed by a process of reflection in which the participants try to determine their thoughts and feelings on the issue. Finally, participants and the facilitator engage in dialogue to share their perspective and feelings. The National Commission on the Role of Filipino women in Manila has produced a number of resources on facilitating gender awareness in development programs. One such book,*Usapang Babae* ,[1] provides suggestions on how to facilitate this process through theater arts, games and other activities (NCRFW, 1992). This critical awareness process could be

[1] *Usapang Babae* means Women Talk in Tagalog.

implemented in the initial training sessions, as part of the on-going training which takes place in the weekly meetings and as part of the calendar activities.[2]

Wieringa (1994) and Meizrow (1977) point out that the critical awareness process can sometimes be tense and threatening as the women's own perspectives are challenged. This might be especially evident in joint community centers. A critical awareness process might begin with the women participants, but would eventually have to include their husbands as well. To bring about equal partnerships in labor, status and power within their homes and communities, men and women should both be critically aware of gender inequities affecting their lives (Dionisio, 1991; Quintos-Deles, 1995a). As this process might appear threatening at first, the women themselves should have input in deciding when this priority should be addressed. Wieringa (1994) states that the women themselves should be involved in setting the pace of the process and in establishing different priorities over time. This process would have to be implemented slowly and sensitively at a pace negotiated by facilitators and participants.

Staff and Local Leadership Training

Although CARD has provided workshops for its staff members and local leadership, further training in gender awareness is needed. This might be especially relevant for the field staff and local leadership, the local bank workers and center presidents, as they would be the facilitators in the gender awareness process within the community centers. Training in general concepts and issues in gender and development are essential, but it is also necessary to slowly share with the staff members and local leaders, the specific gender issues and concerns brought out in the study findings.

Specific Gender Awareness To be Developed

The study findings indicate that it is essential to develop critical awareness for both the women and their families:

1. An awareness of the importance of the women's reproductive roles should be developed. It is important to understand how much they contribute in cash and in-kind, through animal raising, sewing and gardening. It is also important to acknowledge that the women's reproductive roles are "real work" and to acknowledge the time and energy invested in this role.

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[2] The CARD calendar activities are a strategy developed in 1995. Once a week, different concepts and issues are discussed with the program participants to provide on-going training. The CARD staff members also plan to include the women's husbands in applicable weekly sessions.

2. An awareness of the sharing of labor between the women and their husbands should be developed. The inequitable division of work between men and women, especially in the reproductive realm, should be acknowledged.
3. An awareness of the women's decision-making and problem-solving abilities, especially in managing productive activities should be developed. An awareness of inequitable decision-making processes based on assumed gender roles should be developed. For example, because the husbands are assumed to be the heads of their households and the family providers, they are given greater power in their families' decision-making process.
4. An awareness regarding the amount of income men and women spend on personal uses and on the collective family needs should be developed. Attention should be given to the inequitable distribution of privileges and sacrifice associated with traditionally ascribed gender roles. For example, the husbands are generally allowed more leisure time and personal spending money because they are perceived to be the family providers or bread winners.
5. An awareness of inequitable control of productive resources, especially in relation to crop production, should be developed. Although women have access to capital, labor and technology for crop production, their husbands might control and manage these resources. If land is purchased through program resources or benefits, it is most often done so in the men's names. The women's labor and capital contributions in farming should be fully recognized.
6. An awareness of child-rearing practices which perpetuate gender inequities should be developed.[3] The distribution of labor and play time between boy and girls should be examined to identify gender issues.
7. An awareness of how structures in the wider cultural framework shape gender inequities should also be developed.[4] The impact of cultural norms, such as what is considered "men's work" and "women's work", and religious ideology, such as male head of household, on gender roles and relations should be critically understood.

Gender Considerations Within the CARD Program

Following are suggestions which would address gender considerations within program policies and structures:

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[3] This study could not provide an in-depth understanding of gender inequities in child-rearing. It is an issue which requires further examination.
[4] The impact of cultural and religious ideologies on gender structures was another issue which was identified in this study, but which also requires further examination.

1. Although CARD has encouraged the women to bring their children to the community centers, some women shared that child care constraints make it difficult for them to attend the weekly meetings. Continued access to program participation could be provided through cooperative child care support. The women with child care problems should be encouraged to share their concerns with other members in their centers. This problem might be solved among the women themselves. For example, if a young mother with many small children faces child care constraints, perhaps some of the other center members have older children who could meet this need.

2. CARD has already been sensitive to the women's time constraints. Considering the study findings on the intensity of their work, this issue should continue to be emphasized in the future. Because many of the women bear heavy work burdens, time becomes a limited resource for them. Therefore, the women should have a say in program strategies which require additional time commitments.

3. The CARD program has made it a policy to include the husbands of potential women participants in the recruitment process. Because the husbands are generally concerned with sustainability of the program as well as with the loan repayments and time requirements, they should also be given information on CARD's history and program results to assure them that it is sustainable as a development program. Sharing some of the women's success stories with apprehensive husbands might also help with recruitment in the future. The husbands also need to critically understand gender issues related to decision making and access to productive resources within their households.

4. Since the men share in the program resources and benefits, they should also shoulder some of financial obligations, such as the loan repayments and weekly deposits. An emphasis should be made on shared management and control of program resources. This is especially relevant in income-generating projects engaged in crop production, cattle raising and horse raising. The women should also be encouraged to purchase land in their own names if desired. An awareness of the percentage of program benefits spent on personal uses such as drinking, gambling and smoking should be developed. More emphasis should be placed upon using program benefits for the collective needs of the family.[5]

5. The study findings have identified benefits for both the joint center in Sta. Lucia and the women's centers in Pinagdanglayan. However, for the present, it appears that the women participating in the Pinagdanglayan centers gain more benefits than those in Sta. Lucia.

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[5] The potential role of moral institutions, such as the Roman Catholic Church, in providing critical awareness for families in regard to such habits as smoking, drinking and gambling might also be explored.

The study has also shown that if centers for both men and women are developed, special consideration should be taken to ensure equal access to leadership opportunities and equal participation in the center processes for the women. The women's as well as the men's leadership abilities should be encouraged.

Developing Gender Indicators

The CARD staff has already developed gender indicators to guide program policy development. The gender issues and considerations highlighted in this study should be added to the program list of gender indicators. The following gender responsive indicators are also suggested to assist in further gender analysis and program research:[6]

a) leisure time differentials between women and men (girls and boys).

b) time intensity of work load (hours spent in work) for women and men (girls and boys).

c) percentage of time spent in productive and reproductive roles for men and women.

d) general percentage of income contributions for men and women.

e) percentage of family income used contributed to the collective family budget for men and women.

f) leadership roles in centers held by men and women.

g) proportion of land purchased in men and women's names through program benefits.

h) decisions made by men and women within households with respect to productive activities.

i) perceptions of work or family roles indicated by men and women.

j) men and women's perception of and values placed on reproductive work.

Redefining Work and Family Roles

This study has disclosed a number of gender issues and considerations. However, the issue of valuing women's work contributions needs to be given a special emphasis. Traditional assumptions influence the value and recognition given to women's work contributions. Concepts and definitions of work should be developed to create a more accurate understanding of the men and women's actual work contributions. Beneria (1992) and Jacobson (1993) state that reproductive work within the private sphere should be acknowledged for its contributions in-kind and for its necessity for the good of the family. This work should not be taken for granted or considered simply as household chores or "help." It is "real" work and is an essential part of the family work requirements and responsibilities. Furthermore, reproductive work requires many resources and much time,

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[6] It should also be noted that NCRFW (1993) provides helpful guidelines for developing gender responsive indicators within programs.

especially if there are young children in the family. These responsibilities should be seen as "family work," rather than "women's work," and this labor should be equally distributed among adults and children regardless of gender.[7]

Networking with other Non-Government and Government Organizations

It is also recommended that the CARD staff members increase networking with other government and non-government organizations involved in gender responsive development. As mentioned in Chapter Three, there is a strong women's movement in the Philippines and much expertise has been developed in the area of gender and development. There are several NGOs which emphasize women's empowerment. Initial contact with the Women's Action Network for Development (WAND), which is based in Manila and is an umbrella organization for a number of NGOs concerned with gender issues, could open doors to further networking opportunities. The National Commission on the Roles of Filipino Women (NCRFW), a government program, also provides resources for training in gender responsive development. Torres and Del Rosario (1994) provide a listing of women's organizations which can be contacted for information and assistance.

In conclusion, it should be restated that the CARD program is already gender responsive in many ways and has significantly contributed to the empowerment of the women participants. The recommendations suggested above should be seen as guidelines which could be used to enhance the program's impact on the women, their families and communities.

Theoretical Reflections

As the research question centered on examining the women's participation in the CARD program in the light of the recent Gender and Development (GAD) framework, it is appropriate to briefly reflect on the link between the study findings and the broader literature on this theory. This study has been guided by the GAD paradigm, which aims for women's empowerment.

In reflecting on the study findings, a number of questions regarding Gender and Development theory have been posed. The first of these deals with the political thrust of GAD theory. Because GAD theory focuses on structural change as well as on providing practical resources and training for empowerment, it necessitates a political agenda. This might pose problems within organizations like CARD, which are committed to a "non-political"[8] agenda. These programs argue that to access funding resources from the

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[7] In the longer term, the role of formal schooling in educating youth regarding gender issue related to male and female labor division should be explored.

[8] However, a "non-political" agenda is political in essence and effect. This approach avoids conflict with the status quo, which is highly political.

broader development structure, it is necessary to remain "non-political." They argue that meeting lower income men and women's immediate practical needs, which are unquestionably pressing needs, is a priority. The GAD framework, on the other hand, argues that to achieve sustainable development which actively involves the participants, dominant power structures must be challenged. They are the root cause of inequitable resource distribution and social relationships. It is not possible to examine these arguments in-depth, but the conflict of interest between them does pose questions for the implementation of the GAD framework within the field. Because this framework can initially be seen as threatening, it might not be readily accepted in development programs which have not yet adopted an empowerment approach.

Along the same vein, the GAD approach advocates the critical awareness and transformation of cultural assumptions which perpetuate inequitable gender roles and relations within families and communities. This study has confirmed that gender inequities are often closely tied to traditional assumptions about men's and women's work roles and positions within families and communities. Challenging traditional perspectives might also be seen as threatening, creating tension between family members. There are concerns with who decides on the pace and process of change. When do development recommendations become colonialistic and what guidelines are necessary to avoid this? Development Alternatives for a New Era (DAWN), an international women's organization with a GAD perspective, argues that women within specific cultural and social contexts should define a feminist agenda for themselves. This will result in a diversity of feminisms which are responsive to different concerns and needs of different women. The major concern is that women in various social contexts are given the power to decide for themselves when and how their specific cultural issues should change.[9]

This study also reaffirms the needs for an educational component within the GAD approach. Specific guidelines for developing critical awareness on gender issues, on organizing the women and on capacity building for women must be provided (Quintos-Deles, 1995a). The implementation of a GAD approach in a field program requires extensive training of administration, field staff, local facilitators and the participants. The educational process must also be one which encourages interaction, reflection and dialogue among those involved in the sessions. An educational component, though essential, also poses concerns for the women participants in regard to time commitments. The women's heavy work burdens restrict their flexibility and mobility in participating in development

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[9] Activities in women's movements also needs to be cautious of urban/rural and middle-class/lower-class issues and contexts. Urban, middle-class perspectives can be imposed on rural peasant women, without critically understanding the rural women's realities and without giving them a voice.

activities. Questions regarding the pacing, process and time requirements of an educational component must be worked out before being implemented in a field situation.

The study has also raised questions regarding the interdependence of the women and their husbands. Although GAD theory examines the roles and responsibilities of men and women separately, it is also necessary to understand how they are interrelated. While the GAD approach acknowledges that men and women cannot necessarily represent the interests and perspectives of the other set, it also recognizes that neither one alone can necessarily represent the total community. The GAD approach to development requires a careful balance between focusing on men and women separately and interdependently. This study brought to light a number of issues related to this broader concern: for example, the question of whether or not men and women should work together or separately in the community centers. Although the women shared advantages for both situations, this study seemed to show that there were greater benefits for the centers in which only women participated. Eventually, men and women must learn to work together in development, yet questions regarding when and in what way this takes place are raised in this study. These are practical questions which require theoretical and policy level guidelines.

The emphasis within the GAD approach is on equal partnerships between men and women within the development process. It envisions men and women equally sharing labor, resources, recognition, status and power at all levels--the local as well as the global. Johnson-Odim (1991) says that this is especially crucial among the lower classes in South contexts. She argues that men and women from poorer social contexts within South nations struggle against common oppressions of class, economic exploitation and imperialism. These oppressions affect both men and women alike, however, admittedly in different ways. These thoughts pose more questions on the interdependence of men and women. The study engenders the question of how men should be involved in the empowerment of rural, lower-income, Filipino women.

The GAD paradigm advocates an empowerment approach to development, which aims for the transformation of all structural inequities (Moser, 1989; Rathgeber, 1990). In the Philippine context, this would include a transformation of many policies within the national development approach. Issues such as urban-rural discrepancies, a loss of resources in subsistence agriculture, damage to the environment and inequitable land distribution tend to be reinforced through the government's current development approach (Floresca-Cawagas and Toh, 1993; Garcia, 1991). These issues accentuate rural women's hardships and perpetuate gender and class inequities (IBON, 1993). Therefore, any program concerned with the genuine development of women, should also be involved in critically understanding and transforming inequitable policies within national development.

Some final questions raised in this study lie in the women's participation in their own development. Wieringa (1994) claims that the GAD framework, if not critical of its own strategies can result in a top-down approach to women's development. She argues that the distinction between practical and strategic gender interests can be another attempt, not to explain reality, but to control and normalize it. She recognizes that women's realities are diverse and complex and advocates strategies which allow women to define their own priorities rather than having them bend to rigid theoretical tools. This point was brought to light in the study findings, for the women all expressed concern over their immediate practical needs rather than their strategic needs. The question presented here is how should an approach which advocates the women's empowerment begin to address the women's strategic needs and yet allow the women to define their own priorities, to be in control of their own lives. What is the balance between presenting the women with their strategic needs and slowly developing critical awareness and, at the same time, allowing the women to choose different priorities at different times?

Suggestions for Further Research

This study was limited to an examination the women's perspectives on their participation in the CARD program and on their daily lives, including their gender roles and relations. This required a focus primarily on gender and class issues within their households and communities. Issues affecting the women's lives at a broader level were identified, but could not be studied in-depth. I have suggested a number of issues and alternative perspectives which warrant further research:

1. As the women's lives are interdependent with others in their families, especially their husbands, it is important to understand the men's perspectives on gender roles and relations within their communities as well. A study focusing on the men's attitudes, values and assumptions would help in developing strategies to promote equitable partnerships between the husbands and their wives. Furthermore, it is important to be aware of the men's realities--their hardships and challenges--to fully understand class issues affecting all lower-income people in the rural areas.
2. The gender roles and relations between boys and girls within their families could also be studied to critically understand how gender inequities are perpetuated in child-rearing practices.
3. This study has touched on the effect of economic constraints and migratory work patterns on changes in gender roles and relations. Economic hardships have caused men and women to adopt survival strategies which create changes in traditional gender roles and

relations within the villages. It has also forced more men and women to seek employment outside their home villages, resulting in significant changes in family structures and roles. These issues warrants further studied.

4. Many of the women participants were not able to complete formal schooling. Their participation in formal schooling could be studied to better understand its role in the development of rural women. Implications for the women's children could also be revealed.

5. The impact of the different religious sects (the Mysticas, the Born Again Christians and the different Catholic factions) on gender roles and relations is another subject which was touched on, but which also needs further research to bring greater understanding to the women's realities.

6. Some of broader structural inequities affecting class and gender structures in the villages could be examined in-depth. For example, a study of the broader gender issues identified in specific income-generating projects, such as the export-oriented sewing enterprises or crop production could provide additional understanding on the women's realities. This study could also include the potential impact on social equity for workers recruited into those projects. Land reform issues in Pinagdanglayan and Sta. Lucia could also be studied in-depth. Research on people's and women's movements concerned with these issues could be done to discover possibilities for solidarity towards equitable transformation.

7. This study could not provide an in-depth examination the impact of the CARD program on class structures within the villages of Pinagdanglayan and Sta. Lucia. The effect of the CARD program on the divisions of power and wealth in the villages could be studied. The effect of the CARD program on village structures such the exploitive 5/6 system used by local money lenders could also be studied. A study on the implications of the CARD program on village class structures might also reveal societal transformations brought through the economic empowerment of its participants.

8. A follow-up study in ten to fifteen years would provide valuable information on the sustainability of the program and on the women's abilities and competency in handling productive enterprises. This study could also look at the impact of the CARD program strategies on the women's children and focus on gathering their perspectives as well as those of their mothers.

Some Final Thoughts

From my first few days in Pinagdanglayan to the final pages of this written study, I have had a personal goal of learning about genuine development for women. I have learned much through my readings and field experiences, especially through my

relationships with the women and their families; but I have also realized that my learning has only just begun and will hopefully continue in the future. However, there are a few lessons which stand out in my mind: genuine development for women requires a holistic understanding of their realities, their full participation both at a household and a program level and a full recognition of their labor and income contributions. These women were not powerless and helpless, but women of strength with notable survival strategies. Empowerment should be understood as a process of building on their strengths through a critical awareness of their roles and relationships as women within their families and communities.

This study has acknowledged that women's experiences, knowledge, perspectives and priorities are different from those of men in the development process. It is hoped that the effect of this study does not end here, but that the findings revealed through the women's voices be shared and acted upon, providing empowerment where it is most needed, among the women themselves. It is also hoped that the study will have implications for the broader Philippine context in that the highlighted development principles be applied in other programs for rural women as well.

I would like to end this narrative with a further acknowledgement of the women participants' crucial contributions to this study, to their families, to their communities and to their nation. Hopefully, their participation in the study will enable the women to see clearly the contributions they have already made and to make changes, together with their families, which allow their full potential in the development process to be recognized.

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APPENDIX A

Individual Interview Questions

Women's Realities

1. Can you describe a typical day in your life from the time that you get up until you go to bed?

2. What other weekly activities do you do as well?
(**Probe:** for example going to market)

3. What animals are you raising that contribute to your family's food needs? Do you sell the animals or eggs?

4. In what other ways do you contribute to your family's food needs?
(**Probes:** Do you have a kitchen garden? Does your family own any fruit trees? If yes, how do you use the fruit, to eat, to sell?)

5. What are your main work responsibilities in your family? What are your husband's work responsibilities in your family? How do the children help?
(**Probe:** Whose responsibility is the care of the children?)

6. Who helps you with your work responsibilities? Do you help your family with their work responsibilities? If yes, in what way? If no, why not?
(**Probes:** Does your husband help you with your work? When? How often? Do you help your husband with his work? If yes, in what way? If no, why?)

7. If the woman talks about how her husband shares in her work responsibilities:
What do the other people in your village think about your husband helping you with your work?

9. Have their been any changes in your family work roles since you joined the CARD program? If yes, what are these changes.

10. How much income do you contribute to your family? How much does your husband contribute?

11. Who does the family budgeting? If she does it: What do you think of this responsibility?

12. Can you describe how your family income is shared?
(**Probes:** Where do you get money for the family's basic needs like food, clothing and education? How much do you and your husband each spend on yourselves? Do you or your husband spend income on "vices" such as drinking, smoking or gambling? If yes, who? how much?)

13. Can you talk about how decisions are made in your family--between you and your husband?)
(**Probes:** How do you decide on things related to the family? related to the farm (if farmer)? related to the household? What happens if you disagree with each other?)

14. Has the way you make decisions with your husband changed since you have been involved in the CARD program?

15. Can you tell me about your family's relaxation time? (leisure time?)
(**Probes:** How much time do you spend just relaxing? What do you do? What about your husband?)

16. What are your dreams or goal? What are your greatest needs?

Participation in the CARD Program

1. Can you talk about how you decided to join the CARD center?
(**Probes:** What role did your husband have in your decision to join CARD?)

2. Can you talk about your individual project?
(**Probes:** What role did your husband have in deciding what to do for a project? Does your husband help you with your project? How have you developed your project over the past _____ years?)

3. What time is required daily and weekly to manage your individual project? Do you have extra work now that you are managing this project? If yes, how do you feel about this? If no, why not?

4. How important is your individual project to your family?
(**Probes:** Has your individual project helped your family? If yes, in what ways? If no, why? If she shares about benefits for family: How do you feel about your accomplishments?)

5. What source of income did you have before joining the CARD program? Has your income increased since you have started your individual project? If yes, by how much? If no, why?

6. Can you talk about the relationships between the members in your center?
(**Probe:** If she talks about members helping each other: Are the members helping each other outside the center as well? In what way?)

7. Have there been any problems in the center? If yes, for you? for the other members? in the running of the center? If no, why not?

8. Have you experienced any difficulties meeting the center requirements? (for example: the weekly loan repayments or attendance at the weekly meetings?) If yes, what difficulties? If no, why not?

9. If she has young children: Who looks after your children when you attend the CARD weekly meetings? Have you ever experienced difficulties in arranging child care to attend the meetings? If yes, what difficulties? If no, why not?

10. What loans have you taken out so far? Have you benefited from these loans? If yes, how? If no, why? What loans do you plan to take out in the future?

11. Would you have access to credit without CARD's loans? If yes, what access? If no, why?

12. Can you talk about the training you have received through the CARD program?

(Probe: Has the training helped you? If yes, in what way? If no, why not?)

13. **Are you satisfied with your membership in the center? If yes, why? If no, why not?**

14. **For Balikatan: How do you feel about having men in your center? How would the center be different if there were only women members?**

For Triple "P" centers: How do you feel about having only women in your center? How would the center be different if men joined as well?

APPENDIX B

Focus Group Interview Questions

Participation in the CARD Program

1. Can you talk about how you decided to join the CARD center?
(Probes: What role did your husband have in your decision to join CARD?)

2. Can you talk about your individual project?
(Probes: What role did your husband have in deciding what to do for a project? Does your husband help you with your project? How have you developed your project over the past _____ years?)

3. What time is required daily and weekly to manage your individual project? Do you have extra work now that you are managing this project? If yes, how do you feel about this? If no, why not?

4. How important is your individual project to your family?
(Probes: Has your individual project helped your family? If yes, in what ways? If no, why? If she shares about benefits for family: How do you feel about your accomplishments?)

5. What source of income did you have before joining the CARD program? Has your income increased since you have started your individual project? If yes, by how much? If no, why?

6. Can you talk about the relationships between the members in your center?
(Probe: If she talks about members helping each other: Are the members helping each other outside the center as well? In what way?)

7. Have there been any problems in the center? If yes, for you? for the other members? in the running of the center? If no, why not?

8. Have you experienced any difficulties meeting the center requirements? (for example: the weekly loan repayments or attendance at the weekly meetings?) If yes, what difficulties? If no, why not?

9. Who looks after your children when you attend the CARD weekly meetings? Have you ever experienced difficulties in arranging child care to attend the meetings? If yes, what difficulties? If no, why not?

10. What loans have you taken out so far? Have you benefited from these loans? If yes, how? If no, why? What loans do you plan to take out in the future?

11. Would you have access to credit without CARD's loans? If yes, what access? If no, why?

12. Can you talk about the training you have received through the CARD program?
(Probe: Has the training helped you? If yes, in what way? If no, why not?)

13. Are you satisfied with your membership in the center? If yes, why? If no, why not?

14. **For Balikatan:** How do you feel about having men in your center? How would the center be different if there were only women members?

For Triple "P" centers: How do you feel about having only women in your center? How would the center be different if men joined as well?

APPENDIX C

Informed Consent Form

I, _____, understand that this study, *Empowering Women Through Development: The Perspectives of Filipino Women in a Rural Non-Government Program*, is being conducted by Sharon Miron, a graduate student in the Department of Educational Policy Studies, Faculty of Education, the University of Alberta, with the full concurrence of her supervisor at that institution.

I understand that the purpose of the study is to examine the experiences of rural women involved in a development program in the Philippines and that the study will be of significant to women and development in the Philippines.

I understand that I may ask the researcher questions concerning the study and that I may freely withdraw from the study at any time.

I understand that there will be no release of my identity and that my confidentiality will be protected. I understand that there will be no changes in the purpose of the study as outlined to me, unless I give further consent to this.

I consent to willingly participate in this study and allow the researcher to use my words as explained beforehand.

_____

(signature of the study participant)

_____

(date)

APPENDIX D

Glossary of Tagalog Words

arbularyos: traditional folk healer

barangay: the smallest political unit in the Philippines; most often a village or an urban district.

barkada: a social group

bayanihan: traditional value of cooperation

camote: sweet potato

carabao: water buffalo

carinderas: small local food stall

compadrazgo system: the traditional practice linking children to godparents.

gabi: a tuber (root crop)

hilot: a traditional birth attendant

jeepney: a jeep-like vehicle used for public transport. It holds about twenty people.

jueteng: a lottery game

kaingin farming: slash and burn farming

lanzones: a lychee-like fruit

nipa: a building material made from coconut branches

palay: rice

samahan: an association

sari-sari store: a small convenience store

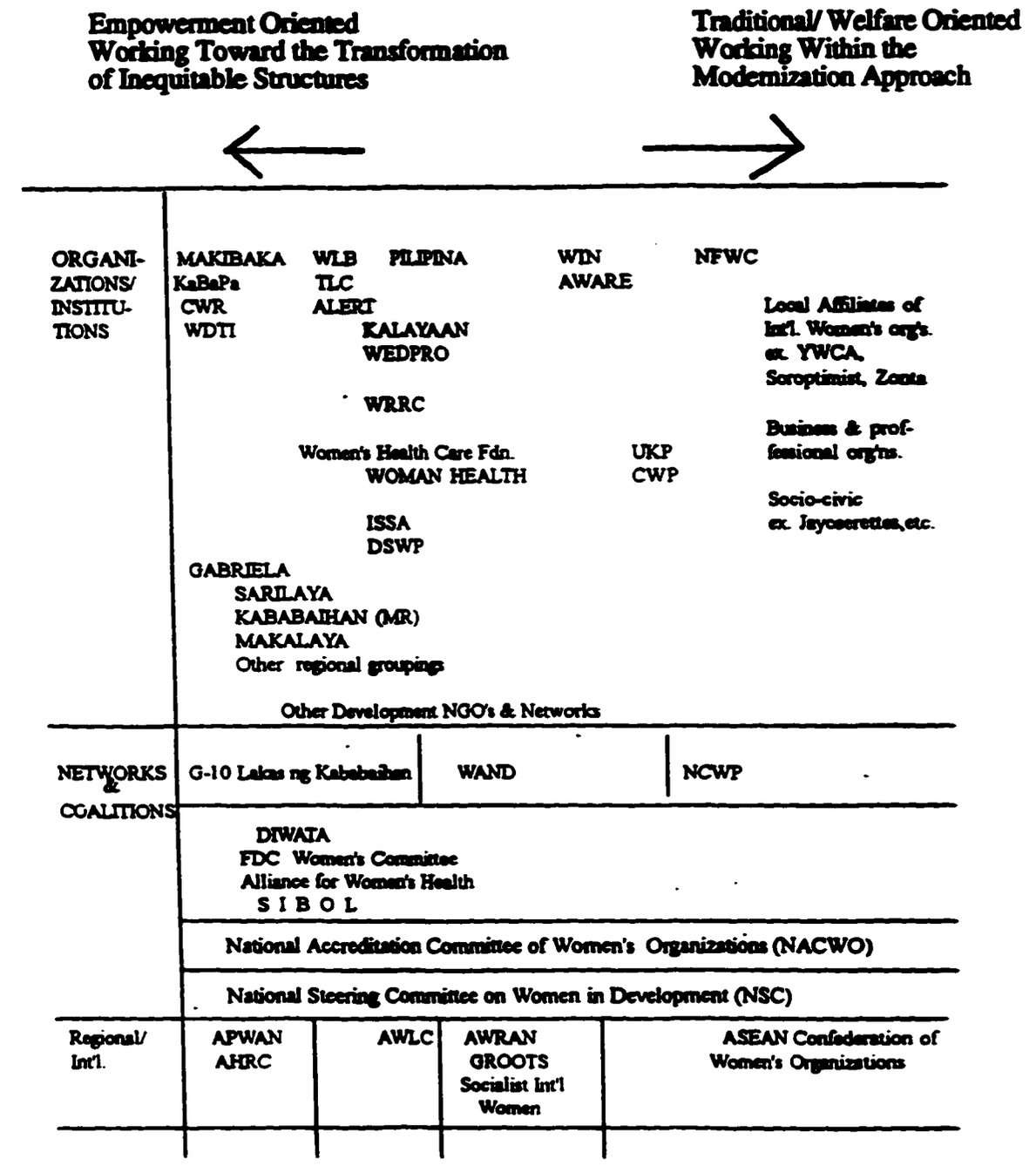
sitio: village area

under de saya: (literally under the skirt) under the control of one's wife

wala: nothing

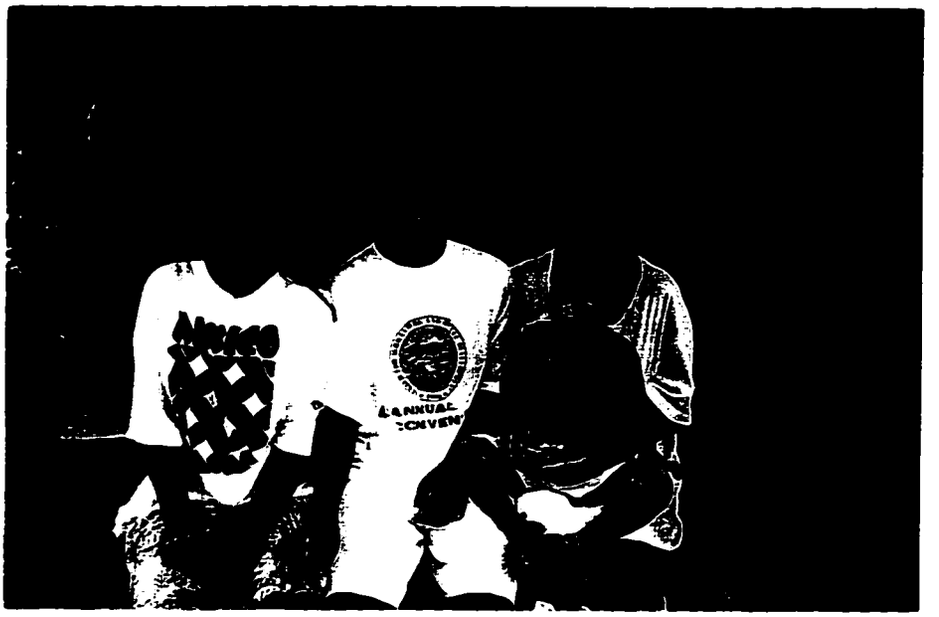
APPENDIX E

Women's NGOs in the Philippines



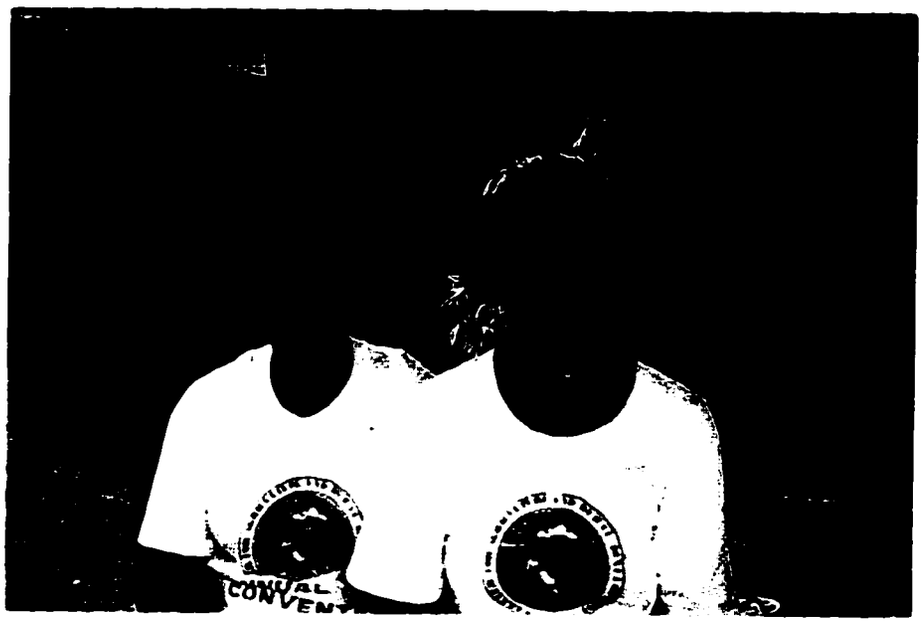
Adapted from: A table developed by the Women's Action Network for Development (WAND), an umbrella women's organization within the Philippines.

LIST OF PHOTOGRAPHS

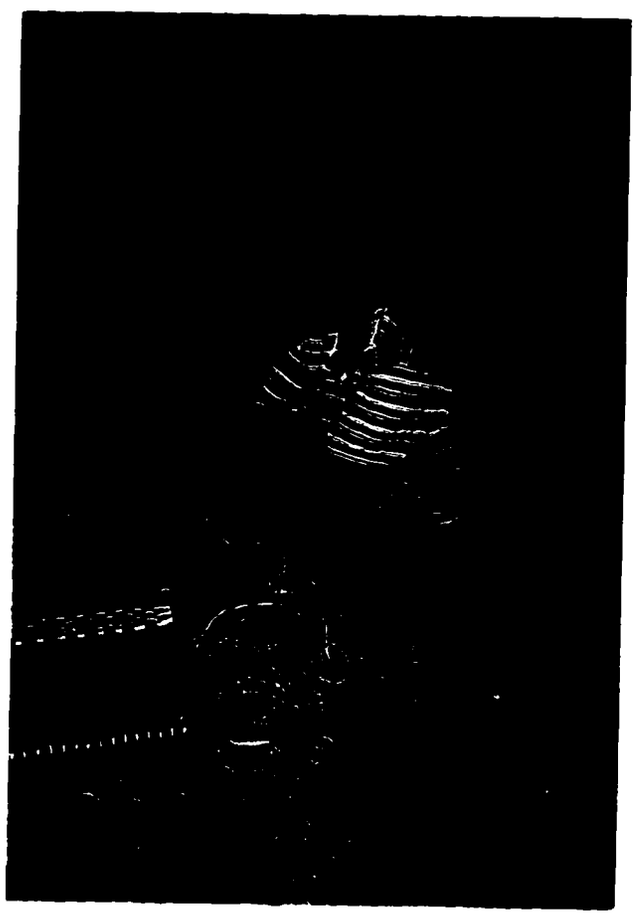


1. Three CARD members take time to chat together after the weekly meeting.

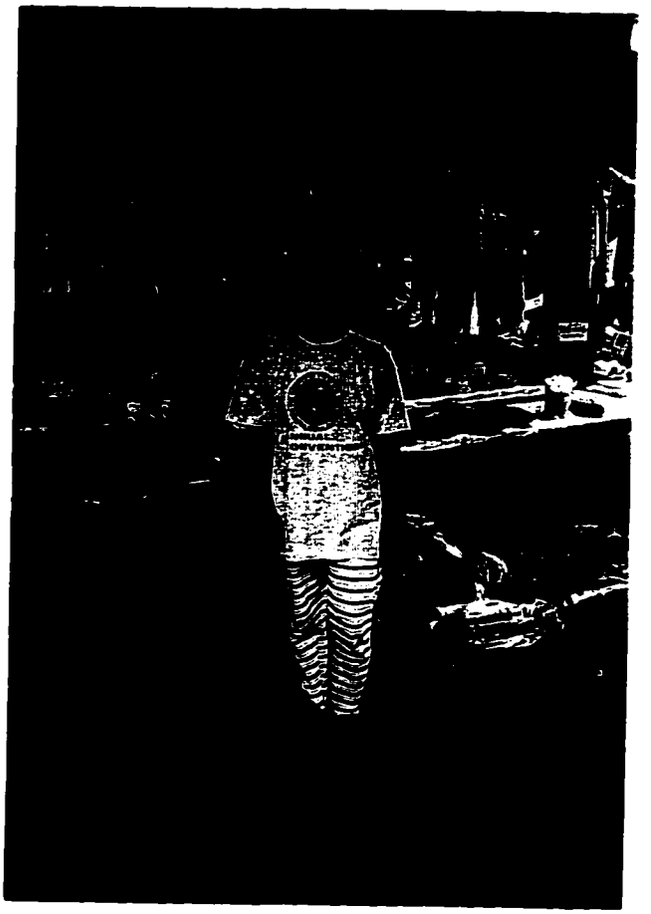
2. A CARD member proudly shows off her hog-raising project.



3. Two women wear the CARD program uniform to the weekly meeting.



4. A woman is busy weaving house mats for her individual project.



5. A CARD member explains what she sells in her *sari-sari* store.

6. A group of women stand in front of their center house with the CARD field staff.

7. A scene from near Sta. Lucia shows the lush vegetation and mountainous terrain in the area.

8. A young woman shows the traditional warmth and hospitality of the Filipino people in her smile.