

# Integrating Gender Concerns in Anti-Poverty Strategies<sup>1</sup>

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## I. INTRODUCTION

*...Poverty has various causes, including structural ones. Poverty is a complex, multidimensional problem, with origins in both the national and international domains. The globalization of the world's economy and the deepening interdependence among nations present challenges and opportunities for sustained economic growth and development, as well as risks and uncertainties for the future of the world economy. The uncertain global economic climate has been accompanied by economic restructuring as well as in a certain number of countries, persistent, unmanageable levels of external debt and structural adjustment programs... (Beijing Platform for Action, 1995:37-38).*

Six years after the Fourth World Conference on Women approved the above-quoted document, times have become even more difficult for the poor. The 1999 report of the United Nations Development Program (UNDP) has shown in no uncertain terms that the globalization game has been played in a far from even field, further widening the gap between the winners (the rich of the North) and losers (the poor of the South). “In 1960, the 20% of the world’s people in the richest countries had 30 times the income of the poorest 20% — in 1997, 74 times as much” (UNDP, 1999:36). Those who had less resources to start with because of gender, class, race, ethnicity and other factors have become poorer and more marginalized.

### Women’s Worsening Poverty: The Global Picture

*Development literature reveals that 70 percent of the world’s poor are women, and that women, especially in developing countries, are disproportionately disadvantaged and suffer most from poverty (Heyzer, 1995).*

*In the rural regions, for example, the percentage of women living in absolute poverty has increased by 50 percent in the last 20 years.*

*In the developing countries, nearly 570 million rural women, or 60 percent of the rural population, live below the poverty line.*

*In the United States in 1940, 40 percent of those living in poverty were women. Today, the figure is more than 60 percent (David, 1996:35).*

These observations are corroborated by more recent reports published by the United Nations Fund for Women (UNIFEM) in 2000 and by a World Bank policy research report issued in 2001. For example, “In industrial countries women in the wage sector earn an average of 77 percent of what men earn; in developing countries, 73 percent” (World Bank, 2001). And although women’s share of decision-making positions in the economy [as employer, self-employed, administrative and managerial employees] have improved in many countries, there is still a long way to go before it reaches 30 percent or more in all countries” (UNIFEM, 2000).

More than a quarter of a century since the UN declaration of International Women's Year in 1975, the World Bank policy research report says "In no region do women and men have equal social, economic and legal rights." Furthermore:

*Women continue to have systematically poorer command over a range of productive resources, including education, land, information and financial resources. In South Asia, women have only about half as many years of schooling as men on average, and girls' enrollment rates at the secondary level are still only two-thirds of boys.' Many women cannot own land, and those who do, generally command smaller landholdings than men. And in most developing regions, female-run enterprises tend to be undercapitalized, having poorer access to machinery, fertilizer, extension information and credit than male-run enterprises. Such disparities, whether in education or other productive resources, hurt women's ability to participate in development and to contribute to higher living standards for their families. Those disparities also translate into greater risk and vulnerability in the face of personal or family crises, in old age and during economic shocks.*

Macro-level factors such as economic recession, the debt crisis, globalization and structural adjustment and stabilization policies have impacted on the lives of the poor, seriously affecting women who earn less, own less, control less and work the hardest. The impact of economic crises and restructuring as well as the attendant demographic changes (e.g., urbanization, migration) have created further pressures on and obstacles for women more than men in terms of livelihood resources, living standards and conditions and access to alternative labor or employment opportunities.

Women's vulnerability to poverty is also a function of persistent social and gender discrimination and inequities in institutions such as households/families, markets, the state and community which curtail women's access to economic resources and social capital as well as control over assets.

These factors worsen women's poverty and create a cycle of impoverishment that is transmitted across generations. Thus, even with women's increased economic participation, women's impoverishment has risen in the past decades. It is

no wonder that the 1995 *Human Development Report* describes women's gains in the last decades as "a story of expanding capabilities and limited opportunities" (UNDP, 1995).

Studies also show that women in poor households work more hours than men, and that the poorer the household, the longer women work. As for female reproductive health, statistics show that in poor countries where high fertility and maternal mortality rates are the norm, about half a million women die every year from childbirth and pregnancy-related complications (Buvinic, 1997).

### Addressing Women's Poverty: UN Responses

The need to address women's poverty has repeatedly been articulated in international conferences. One of the key development issues identified by the United Nations, the problem of poverty was tackled at the World Summit on Social Development (WSSD) held in March 1995 in Copenhagen. In the conference, the following phenomena were recognized: (1) the majority of the one billion people in the world who live in absolute poverty are women who have very inadequate access to income, resources and basic needs and services such as education, health care or nutrition; (2) the number of women living in absolute poverty compared to men is increasing at a fast rate, with serious consequences for women and their children; (3) women disproportionately bear the burden of coping with poverty, social disintegration, unemployment, environmental degradation and the effects of conflict; (4) low-income, urban households maintained by women are increasing; and, (5) gender inequalities are especially pronounced in the increase of poor female-headed households. The need to tackle the feminization of poverty was thus underscored (Heyzer, 1995).

Like other UN conferences, the WSSD acknowledged gender as a theme that cuts across development issues such as poverty. It recognized poverty as an issue of gender inequity and a question of human rights, thereby calling for women's economic and political empowerment to address the increasing feminization of poverty (Heyzer, 1995).

The Beijing Platform for Action also included poverty as one of its "Critical Areas of Concern", asking governments to engage the full and equal participation

of women in the review of macroeconomic and social policies towards women's advancement. *Poverty Report 2000*, issued by the United Nations Development Programme, stressed the weak links of anti-poverty plans to macro-economic, re-distribution, debt reduction, gender and environmental policies and declared that these links have to be strengthened if human poverty is to be overcome (UNDP, 2000).

### The Philippines in Focus

The *Philippine Plan for Gender-Responsive Development (PPGD)*, 1995-2025 was launched by the National Commission on the Role of Filipino Women (NCRFW) during the Fourth World Conference on Women held in Beijing. PPGD is a 30-year strategic plan which rests on the understanding that gender concerns, including women's increasing burden and marginalization, cannot be separated from the broader issues of development such as globalization and its attendant realities. The Plan recognizes that discrimination is based not only on gender but also on class and ethnicity, and incorporates gender equity, women's empowerment, sustainable development, peace and social justice, democratic participation, self-determination and respect for human rights in its vision (PPGD 1995:18).

During the early nineties, the Philippines thought it could ride the globalization tiger, only to be unceremoniously thrown off at the tail end of the Ramos term, when the country felt the full impact of the Asian financial and economic crisis. Nevertheless, the Social Reform and Poverty Alleviation Act was passed in 1997, and the National Anti-Poverty Commission (NAPC) to oversee its implementation was subsequently created during the Estrada administration. Assuming office during the height of the Asian financial crisis, the Estrada presidency was faced with daunting problems, including a huge budgetary deficit. When evaluated by a World Bank team, its *Lingap sa Mahihirap* (Caring for the Poor) flagship poverty reduction program, was found to have benefited mainly non-poor households, its funds having been controlled by politicians (World Bank, 2001). The Macapagal Arroyo government, catapulted to the country's helm by People Power II in January 2001, is confronted by a compendium of serious challenges, including worsening poverty amidst a continuing financial and economic crisis, as well as political

uncertainties brought about by continuing Muslim unrest, persistent coup rumors and unchecked kidnapping and terrorism aggravated by global jitters in the wake of the Twin Tower bombings and the war in Afghanistan.

Thus, although the current administration has pledged itself to the war against poverty, its chances of winning depend on a positive combination of internal and external factors, including the soundness of its anti-poverty strategies when measured against the expectations of various stakeholders among the poor, including the women.

Although the official poverty incidence decreased from 35.5 percent in 1994 to 32.1 percent in 1997, the number of families affected actually increased from 4,531,170 to 4,553,387. What's worse, the income share of the poorest 10 percent of the population dropped from 1.8 percent to 1.7 percent while that of the richest 10 percent increased from 37.8 percent to 39.7 percent. In 1994, the richest decile had 19 times the income of the poorest decile; in 1997, the gap had widened to 23.8 times. The impact of the financial and economic crisis, coupled with the political crisis which led to the demise of the Estrada presidency caused the worsening of poverty in the period 1997-2000. According to the National Statistical Coordination Board (NSCB), "Poverty incidence in the Philippines or the proportion of families with income below the poverty line increased from 31.8 per cent in 1997 to 34.2 per cent in 2000, up by 2.4 percentage points" (NSCB website, 2000 Poverty Estimates).

### Specific Aims of the Paper

In light of the foregoing, the first aim of this policy study is to assess what has happened to Filipino women in poverty in the last six years or so. How have they fared when measured against the commitments made by government to the Beijing Platform for Action? To do this assessment, it is best to go back to the document and the strategic objectives contained therein, surfacing the problems and issues based on these objectives. The authors also identify the gains as well as gaps in the anti-poverty framework, strategies and programs of the current NAPC. The paper ends with recommendations on the integration of gender concerns in present anti-poverty strategies.

## **II. FILIPINO WOMEN AND POVERTY IN THE CONTEXT OF THE BEIJING PLATFORM FOR ACTION: A SITUATIONER**

The Beijing Platform of Action has the following strategic objectives:

- A.1. Review , adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty ;
- A.2. Revise laws and administrative practices to ensure women's equal rights and access to economic resources;
- A.3. Provide women with access to savings and credit mechanisms and institutions, and
- A.4. Develop gender-based methodologies and conduct research to address the feminization of poverty.

Strategic objective A.1. has many facets; e.g., development of agriculture and fishing to ensure food security; anti-poverty programs that improve poor women's access to food; access to resources and services by women in agriculture and fisheries; policies and programs for indigenous women towards poverty eradication; enhancement of employment opportunities and conditions for women in both formal and informal sectors; protection of all women migrants and empowerment of documented ones; integration of women in poverty and socially marginalized women into the economic mainstream; analysis from a gender perspective of policies and programs related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment, markets, etc; implementation of policies which address structural roots of poverty and reduce gender-based inequality towards people-centered sustainable development; allocation of public expenditures to address needs of women living in poverty; affordable housing and access to land; gender equity in social security systems; safety nets and support systems for poor women in crisis; access to free or low-cost legal services for women in poverty; and support of female-headed households.

It is best to begin by looking at the concrete situation of Filipino women in specific sectors in the light of Strategic Objectives A.1 to A.4 of the BFA, linking

this to globalization and attendant macro-economic policies as well as to the current gender division of labor (GDOL) in society.

The GDOL operates inside and outside the home, in reproduction and production. Simply put, there is “woman’s work,” and there is “man’s work,” both of which are socially and culturally defined depending on the requirements and possibilities of the economic system within which they exist.

Much of reproductive work is considered woman’s work. She is in charge of maintaining the home and family; she gives birth to and takes care of children; she does most of the cooking, cleaning, washing, ironing, sewing and marketing.

Housework or reproductive labor in a market economy is uncounted and unpaid. It is not considered as producing exchange value, and is not reflected in the Gross National Product. Housewives, who have always comprised a substantial

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chunk of the female population even in urban low-income communities, are not counted as part of the labor force. There is a tacit assumption that housewives do not “work,” that they are dependent on the incomes that their husbands earn; and that if they do “work,” this must be as secondary or supplemental earners complementary to their primary reproductive roles. The assumption applies even to unmarried women or female heads of households who

do not rely on male earnings to maintain themselves or their families. Women are still expected to form the bulk of the reserve army of labor, to be pulled in when needed and discarded when not.

When they do engage in productive labor, women are relegated to low-paid, low-skilled, repetitive and monotonous jobs many presume to be akin to or compatible with their reproductive roles. Homework is a classic example of this, because it is done within the vicinity of the household and in conjunction with household tasks. Furthermore, homework is accorded low remuneration and status, given the traditional assumption that it merely provides supplementary earnings to add to the men’s earnings as primary breadwinners.



Women are expected to cope with the demands of both worlds: work to earn money and work to maintain the family, with minimum social and male support. Thus the classic double day, with women's workload and working time stretching to the limits of physical endurance, since "Women's work is never done." All the studies done so far on activity profiles of Filipino women and men, urban and rural, invariably show that women spend longer hours than men in productive, reproductive, and community work combined.

The gender division of labor also operates within a community setting, wherein women do mostly unpaid volunteer work having to do with health, nutrition, family planning, cleanliness, sanitation and beautification. Men, on the other hand, occupy paid and high-status positions in the public sphere as barangay officials.

Women's vulnerability is more marked when their productive work is frequently insecure, unstable and subjected to the vagaries of supply and demand in both national and global markets. Given the Asian currency shocks and the worldwide trends toward trade liberalization attendant to globalization, many women from rural areas and indigenous communities are suffering from greater impoverishment as increasing agricultural imports ruin local producers and as environmental degradation contributes to food scarcity. More and more women in factory work are consigned to low-wage, low-skilled, temporary, contractual and/or part-time jobs, as employers strive to stay competitive by lowering production costs through limiting or reducing their regular, more expensive workers and discouraging unionization. An increasing number of women eke out a living at home or on the streets rather than in factories, fields and offices. Workers in the formal sector, e.g., in garments firms, are being laid off by the thousands as enterprises close down due to intense competition in both the local and international markets. They are shunted into the informal economy where jobs are even more low-paying and precarious because they are unregistered, unregulated and unprotected. Those who cannot find remunerative employment at home join the exodus of overseas Filipino workers, many of whom are females landing in vulnerable occupations where they are abused and/or trafficked. All this will be elaborated on in the ensuing sections.

## Agriculture, Fisheries and Food Security: Where are the Women?

Three-fourths of the poor are in the countryside, and 67.8 percent of them are in agriculture. Agricultural growth is extremely slow (.23 percent annually compared to the 2.4 percent increase in population), because of trends associated with globalization. (Tanada 2000). Rural poverty has structural causes, principally the maldistribution of land. But the Comprehensive Agrarian Reform Program (CARP) is progressing very slowly. The CARP has been burdened by massive conversions of thousands of hectares of agricultural land into golf courses, resorts, industrial and memorial parks, subdivisions, etc. Land conversions have increased by 1098.27 percent from 4,754 hectares in 1991 to 59,966 by June 1997.

Very few women benefited from land distribution. The latest data (1992) from the National Statistics Coordination Board (NSCB) showed that only 5,145 women vs. 23,310 men received Certificates of Land Ownership Agreements. The Department of Agrarian Reform (DAR) has not updated the gender-differentiated statistics, reflecting the low priority it accords such information.

Women's recognition as farmers and as fishers is still far from being realized despite their important roles in production and marketing. Very few are awarded rights to land and to aquatic resources. Women who are in subsistence farming and who have a primary stake in food security as family food providers suffer from lack of government support and competition from foreign products.

With GATT, staple crops are out, high value crops are in. Thus, women producers in rice and corn areas are at risk, especially since the increasing importation of such staples is in direct competition with local farm produce. Also at risk because of cheaper imports are those in sugar, garlic, onion, pork and poultry production (Illo et al, 1996). The long-range implication of this is on food security (and ultimately, on women as the principal food providers within the family), as the country becomes more and more dependent on imports to feed its people while allowing its food production base to narrow and wither due to lack of support.

Food security, environmental protection, poverty reduction and the rights of indigenous peoples are linked concerns since chemical agriculture, open-pit mining and industrial pollution have led to land exhaustion, unproductive fishing grounds

and the displacement and migration of marginalized farmers and fisherfolk, many of them women.

### **Indigenous Women: The Most Excluded and Underserved**

The Family Income and Expenditures Survey conducted in 2000 revealed an increase in national poverty levels from 31.8 percent to 34.2 percent. The Autonomous Region in Muslim Mindanao (ARMM), suffered an alarming rise from 57.3 percent to 68.8 percent, the highest in the Philippines. Muslims (or Moros, as many prefer to call themselves) suffer from socio-economic marginalization, landlessness, poor basic services and low literacy (Jubair, 1999:255-257). The strong influence of traditional culture has meant that women and girls are worse off than men and boys. The effects of globalization, development aggression and environmental degradation have led to the displacement and further neglect of the Moro people; these lie at the root of the armed conflict in Mindanao, to which scarce resources are diverted, intensifying the suffering of the parties affected, especially women and children.

In 1997, the Cordillera Administrative Region (CAR) was one of the five poorest regions of the country, with a 42.5 percent poverty incidence. (Chavez-Malaluan, n.d.) Data on Cordillera women show a worsening of their poverty situation as a result of the impact of globalization and the economic crisis. The liberalization of agriculture and mining, the introduction of monoculture and more special economic zones and the encouragement of tourism, have resulted in the destruction of the environment and sustainable livelihood, the conversion of land to high-value crops at the expense of staple crops, the ruin of local businesses, the displacement of indigenous communities from their ancestral domain and increased out-migration and informal sector activity among poor women (Josef, 1999).

### **Employment of Women in the Formal and Informal Sectors**

Unemployment in April 2001 stood at a very high 13.3 percent, compared to 13.9 percent in April 2000 (the highest recorded in recent years) and 11.9 percent in April 1999, according to data from the Bureau of Labor and Employment Statis-

tics. (BLES 2001). More women were unemployed than men (15.9 percent vs. 12.7 percent in 2000, and 14.3 percent vs. 12.6 percent in 2001).

The number of layoffs doubled in 1998 at the height of the Asian financial crisis, up from 62,724 in 1997 to 155,198. Closures and retrenchments because of economic reasons are a continuing and disturbing phenomenon. For the first ten months of 2001, 110,080 workers were laid off, or an average of 400 workers daily. Of these, 56,531 were permanently laid off because of the closure of 2,294 firms; 54,549 were temporarily laid off due to job rotations, workday reductions, etc. Permanent layoffs are expected to double by the end of the year, when most shut-downs occur (Jimenez, 2001). Many of those displaced are women in specific segments of the garments, home decor and other industries unable to compete with both the influx of cheap imports in the domestic market and the cheaper exports of other countries in the global market.

Many of the women employed in manufacturing are in the electronics industry which already accounted for 67 percent of total exports in 1998. The industry employed 250,000 workers at that time, many of whom are women working in economic zones (now numbering over a hundred all over the country) where working conditions and labor relations leave much to be desired. Today, many of these women have either been laid off or put on rotation as the biggest market for semi-conductors – the United States – is experiencing a recession.

Labor flexibilization has exacted a heavy toll, with many women workers reporting loss of job security. Unions are currently at their weakest in terms of bargaining power (the number of Collective Bargaining Agreements reached and workers covered declined by about half from the pre-crisis 1996 to 1999, according to the NSCB). They have been unable to protect organized workers from displacement due to downsizing and to reach out to the legions of part-time, contractual, casual and other non-regular workers. Employers and most unions have remained gender-blind, failing to institute policies and programs specific to the needs of women.

Furthermore, a disturbing decline in the participation of women in trade unions has been observed. In 1996, women workers constituted 59.6 percent of union members (NCRFW Factsheet 3, 1998). In 2000, the percentage declined to 34.2.

Women's share of union leadership also decreased from 35 percent in 1998 to 25.6 percent in 2000 (NCRFW web site).

More than half of all employed women are in the informal sector: in homebased work, vending and retailing, laundry work, domestic service, beauty culture, vegetable and animal raising, etc. Work in this sector is invisible, unrecognized, unregulated, unprotected, low-skilled and low-paid. Subcontractors are suffering a decline in orders due to intense global competition and the shift to higher technology (e.g., computer-aided machines for embroidery which used to be done by homebased workers). Micro-entrepreneurs complain of lack of capital, declining demand and competition from cheaper imports.

Homebased workers including the self-employed and the subcontractees number 7-9 million. They are mostly invisible and highly vulnerable because they lack the most basic workers' rights and have no social protection. Organized homeworkers are lobbying for the ILO Convention 177 on Homework, which the Philippine government has yet to accede to, and are working together with other groups for a magna carta for their subsector.

## **Migrant Women: The Continuing Diaspora**

There has been a marked trend towards the feminization of migration as more and more Filipinas obtain jobs in vulnerable, unprotected and unregulated occupations abroad. Women made up a majority of 57 percent of the total number of new hires for land-based overseas employment in the period 1993-1998, winding up principally as domestic helpers, care givers, entertainers and other service workers (Alcid, 1999). The increase in female deployment has accelerated so that in 2000, 71 percent of OFWs deployed were women (OWWA data cited in Ifurong interview, 2001).

In 1998, 514 overseas Filipino workers (OFWs) died abroad, 47 under mysterious circumstances. In 1997, 457 deaths were recorded, 148 of these women; 251 came home physically ill (124 were women), and 122 returned mentally ill (84 were female). Unfortunately, there are no existing government services or compre-

hensive social security packages to assist returning OFWs who have taken ill abroad, especially for women survivors of violence and abuse.

Even when their contracts are terminated, many OFWs prefer to stay on as illegal or undocumented workers accepting SALEP (“shunned by all nationals except the very poorest”) or 3D (dirty, demeaning and dangerous) jobs, rendering them even more vulnerable to harassment and maltreatment. Even when they do decide to come home, appropriate and sustainable reintegration programs for them hardly exist.

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More alarming is that trafficking in women, now a problem of major proportions, is embedded in migratory flows.

### Socially Marginalized Women: Prostituted and Trafficked

Estimates of Filipino women in prostitution run into the hundreds of thousands, most of them women driven into the increasingly globalized sex trade by poverty and unemployment. More and younger women are being trafficked, according to the Coalition Against Trafficking in Women (CTW). Prostitution is expected to worsen because of rural unemployment and the economic crisis, as well as continuing sex tourism. Military prostitution has been reactivated, following Senate approval of the Visiting Forces Agreement with the United States and permission to use Philippine territory by US personnel in the war against Afghanistan. Two bills have been filed in Congress upon the initiative of women’s advocacy groups— one against prostitution and the other against trafficking – but both need more concerted lobbying efforts to gain final approval.

### Structural adjustment measures from a gender perspective

The situation of women in different sectors has worsened due to the impact of globalization and associated macro-economic policies which have been implemented for decades. Combined stabilization and structural adjustment measures prescribed by multilateral institutions have pushed government to, among others:

- withdraw subsidies for farmers and consumers

- raise indirect taxes that weigh more heavily on the poor than on the rich
- open the economy to foreign goods and services while reducing support for small producers
- surrender authority over oil pricing to giant multinational companies
- turn over water distribution in Metro Manila and other urban centers throughout the country to private hands (generally big Filipino corporations in joint ventures with multinational water firms)
- liberalize capital accounts, thereby allowing the entry of short-term capital that can do serious harm as shown by the 1997 currency crisis (*Freedom from Debt Coalition, 1999*).

What have these measures meant for women? Withdrawal of subsidies for farmers and consumers means increased costs which women have to bear by working more and doing with less. Higher taxes and prices of basic services (exacerbated by intermittent oil price increases) would again mean hardship for women who have to make sure that the family's minimum needs are met.

With privatization and the primacy of the profit motive, water rates have risen even while consumers complain of lack of water supply and dirty water coming from their faucets. These again increase the domestic burden of women. Worse, many of the government employees (including a substantial number of women) formerly working for MWSS were laid off (Corral, 1999). Creeping privatization of the health care system, as manifested in the need to pay for medicines and medical tests even in public hospitals, has had severe consequences for women and children whose welfare is most dependent on public expenditures. As government support for social services such as health are reduced, demands on women's time and income are increased. The costs of privatized health services are mainly borne by women who are the major social producers and users of health, health care and medical services. Added (reproductive) responsibilities such as home education and training, general childcare and home nursing for household members thus fall on women's shoulders. This situation also restricts women's access to the labor force. Privatization in the health sector has also led to the contractualization

of government health workers (a large proportion of whom are women) and consequently, a decline in employment and wage conditions (Claudio, 1999:3).

### **Debt and Budgetary Allocations: How Women are Affected**

The country's external debt continues to balloon from \$45.433 billion in 1997 to \$52.060 billion in 2000. As percent of GNP, this has risen from 53.0 to 66.2 (Bangko Sentral, 2001).

The Freedom from Debt Coalition (FDC) estimates that total domestic and foreign, public and private sector debts as of November 1998 was P2.688 trillion or US\$67.21 billion and claims that "Each Filipino owes P26,376 (\$659) in public debt, not including local government debts."

According to a 1998 paper done by Dr. Joseph Y. Lim of the U.P. School of Economics on the social impact of the current crisis, the Philippines had spent only 16.4 percent of the national budget and 14 percent of ODA on "human priority expenditures", including basic education, primary health care, family planning, low-cost water supply and sanitation services. This was below the UNDP-recommended level of at least 20 percent. Not surprisingly, the Human Expenditure Ratio (the ratio of human priority expenditures to GNP) at the end of the Ramos administration was only two percent of GNP, a figure way below the UNDP standard of five percent (Collas Monsod and Monsod, 1999:92).

Debt service for 1999 was the biggest budgetary allocation at 20 percent, much more than that for education which should have had the largest share under the Philippine Constitution. Budgetary constraints have also resulted in a severe shortage not only of educational facilities (4,710 barangays had no elementary schools in 1999-2000) but also of teachers. Net teacher-pupil ratio was pegged at a high of 1:44 in 1998-1999 (DECS, 2001). Teachers, who are mostly women, are therefore terribly overworked as they have to handle more and larger classes. Most are underpaid, forcing them to undertake a variety of supplementary income-earning activities even while in school; many are reportedly in debt.

In 1999, "total government health spending amounted to 1.6% of the GDP, less than the average of 2% for all developing countries," (Claudio, 1999) and below the five percent of GNP standard set by the World Health Organization



(NSCB, 2001). A large portion of health costs (46 percent) is borne by the clients themselves through out-of-pocket spending. Since women are culturally expected to care for the sick and to attend to the health needs of family members, it is their pockets which are emptied; worse, they have to borrow money if they have none.

Sadly, the Department of Social Welfare and Development (DSWD), which takes care of women living in poverty and under especially difficult circumstances (including survivors of rape, child abuse and other forms of gender violence), receives less than one percent of the total budget.

The five percent of the budget supposed to be allocated for gender and development (GAD), a much lauded gain during the Ramos administration, has not yet been substantially achieved. In 1998, 69 agencies reported an aggregate P2.69 billion allocation for GAD, a mere 0.4 percent of the total appropriations worth P546.7 billion.

The same budgetary woes continue to this day. Debt service for 2002 (26.16 percent) is the biggest single budgetary allocation (up from 25.95 percent in 2000 and 20.65 percent in 2000), much more than that for education (16.61 percent), agriculture (3.78 percent) and health (1.86 percent). The budget of the DSWD is presumably lumped under the item "other social services" comprising only 0.25 percent of the total (Business World Internet Edition, 2001). The DSWD's role in serving 7,482 cases of women and 10,749 cases of children who were sexually or physically abused, maltreated, battered, abandoned, trafficked, prostituted, etc. in 2000 alone attests to its importance in addressing gender-based violence. Yet it receives very little in terms of resources (NSCB, 2001).

The DSWD is the lead agency in setting up barangay day care centers. But child care remains problematic, even if government claims that 34,979 (at the last available count) barangay day care centers have been established, comprising 83 percent of the target. These centers provide only a few hours of learning and other opportunities for pre-school children, which are not sufficient to enable their mothers to pursue full-time productive work.

Critics of the 2002 budget say it has large increases not only for debt service but also for the military and the police, at the same time that it has significantly cut down on housing, health and social welfare, which offer services to the poor. The

National Anti-Poverty Commission (NAPC) has to wait till 2003 to have “dedicated funds” for its own programs. (Villavicencio interview, 2001).

The minuscule sums allotted to social and economic services have dire implications. This has meant not only that poor women have less access to them, but also that they must work longer and harder to provide services that government cannot provide; e.g., care for the sick, the pre-school child and the elderly.

Some of the negative effects are already apparent in the latest (1999) Annual Poverty Indicators Survey (APIS). Although registering gains on some survival, security, enabling and other correlated measures, APIS showed a disturbing decline in percentage in the following categories: pregnant/lactating family members provided with iron and iodine supplements and given at least two doses of tetanus toxoid injections; married women 15-49 years old practicing family planning during the past six months; family head who is gainfully employed; children who are in elementary and high school; and those with lands availed of through the Comprehensive Agrarian Reform Program (National Statistics Office web page last updated April 6, 2001).

The implications of these trends on women’s health and reproductive rights are obvious. In 2001, less than half of all married women had access to contraceptives, according to the NSO. Citing results of a survey done last year, the Population Commission reported that contraceptive use decreased from 49 percent in 1999 to 47 percent in 2000. Unwanted pregnancies have resulted in a situation where “one out of every four women had induced abortions and a range of 80,000 to 120,000 end up being hospitalized.” Pregnancy-related complications led to 172 deaths per 100,000 mothers (Agence France Presse, 2001).

The latest APIS data also mean that employment opportunities are declining (with dire implications for women who continue to suffer discrimination in the labor market), educational attainment of Filipino children is decreasing (with still unexplored effects on the girl child who would most likely be asked to stay home to do both income-generating and domestic work while the mother seeks to earn more cash) and as land rights for women in farming households remain a dream.

## **Gender Equity in Social Security and Protection?**

Due largely to budgetary constraints, social security systems hardly cover women in poverty, accepting mainly government employees and formal sector workers as members. Women in the informal sector, including micro-entrepreneurs, find it difficult to apply for membership because of the required documents; e.g., income tax returns. Subcontractors cannot register because they cannot identify their ultimate employers. Older women (who live longer than older men) are more disadvantaged and insecure because pensions are usually so small even under the formal social security system (given women's staggered working periods due to their maternal functions and responsibilities) and hardly enough to cover their needs (Apuan, 2001). The medical insurance scheme is likewise gender-blind. For instance, it ignores the informal sector wherein the majority of employed women belong and does not cover the fourth pregnancy or deliveries without surgical procedures (Pineda Ofreneo and Claudio, 2000:26).

The good news for domestic helpers is that they can now be members of the Social Security System and avail of maternity, sickness, pension and death benefits. The bad news is that most employers do not comply and no sanctions are imposed on them. Domestic workers are also largely unorganized, except for child workers now under the protection of an NGO called Visayan Forum.

## **Micro-Finance: Pros and Cons**

Since 1995, there have been no new legislative and administrative reforms towards ensuring women's rights to inheritance, ownership of land and other property and access to credit, natural resources and appropriate technologies.

In 1995, however, Republic Act. No. 7882 – An Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises, and for Other Purposes— was passed. From the point of view of women in poverty, however, the requirements set down for accessing loans from government financial institutions, especially if through NGO/primary organizations, remain too stringent.

Thus, as one source reveals, “Credit opportunities for women, particularly during the crisis, have been limited to non-collateralized micro-finance while men, who

can offer collateral, are getting larger loans.” Worse, “Existing micro-credit programs for women help perpetuate gender inequalities in access to resources” (Illo, 1999).

Although much has been said elsewhere about the positive impact of micro-finance on cash-starved women seeking to engage in livelihood and micro-enterprise activities, it is still not sufficient and responsive enough to address women’s needs, again due partly to budgetary constraints on the part of the state and to gender discrimination as well. Women, unlike men, have to prove themselves credit-worthy before they receive amounts large enough to ensure sustainability of their livelihood initiatives. The transaction and other costs in terms of time and effort are very high for women, considering their minuscule financial gain. The obligation to repay the loans at any cost (in order to meet the lending agency’s repayment target of almost 100 percent) has forced women with failed livelihood projects to work harder and longer, sometimes in jobs that they never had to do before (e.g., doing their neighbors’ laundry).

Furthermore, the emphasis on increased productivity through income-generating projects financed by micro-credit, which does not recognize women’s domestic and non-market work, can merely lead to increasing women’s work burden. And they do not necessarily enjoy the benefits of their added labor. The income-generating or livelihood projects made possible by micro-finance oftentimes perpetuate the gender division of labor, with women doing work akin to or compatible with what they already do at home. Provision of micro-finance without social preparation, capability building and gender awareness programs can do more harm than good in terms of adding to women’s work burden, increasing violence against women and eroding social capital.

Because of the small size of available micro-finance resources for organized women’s groups, there is tension between the goals of equity and sustainability because the amounts to be distributed equally to all members of the group are often too small to make a livelihood initiative viable. Many of the micro-financing programs are donor-driven and donor-dictated, reducing women to passive beneficiaries rather than enabling them to be active agents of development (Pineda Ofreneo, 1999). As another source elaborates:

- More males occupy managerial positions, most of whom have no gender perspective.

- Women's roles are limited to loan collection while very few occupy managerial positions.
- Most finance projects do not have the capacity and resources to develop, implement or monitor women's projects.
- Most financing projects do not recognize the multiple roles of women which limit their participation for leadership roles (*NCRFW, 2000*).

Microfinance is admittedly a popular poverty alleviation strategy of the government. Funding is provided by the apex institution (the People's Credit and Finance Corporation or PCFC) to microfinance institutions (MFIs) which in turn provide loans to their borrowers, most of whom are women, sometimes at an aggregate cost as high as 40 percent! There is reason to believe that many MFIs receive the biggest profit or income margin from the loan drawn while the burden of working to pay the loan falls on the borrowers. Such a possibility should spur more study (Beltran, 2001).

Poverty alleviation programs usually emphasize small credit and loan provisions, social development and self-reliance. Existing targeting mechanisms, however, may not contribute to women's empowerment because these tend to ignore disadvantaged women who are not considered members of the poorest households; bypass women who can share their skills and experience and place the burden of loan repayment and savings mobilization on women (Verceles, 2001). Furthermore, emphasis on efficiency goals such as high repayment rates tends to consider women principally as supplemental earners who are at the same time dependable borrowers, and not as independent persons who can empower themselves through awareness-raising and capacity-building programs which should ideally accompany micro-lending activities.

### **The Feminization of Poverty: What About the Female-Headed Households?**

Despite the Philippine Plan for Gender-Responsive Development and the efforts to mainstream gender concerns in various government agencies, gender perspectives have not been integrated into many aspects of economic policy-making

which has remained largely gender-blind. Gender impact analyses of policies and programs are just beginning, spearheaded by women in academe.

There are no systematically collected, gender-disaggregated, publicly disseminated, nationwide data on poverty. In fact, the Annual Poverty Indicators Survey of the NSO is family-based, treating the household as a homogeneous unit rather than one where there may be competing gender-based interests.

No sound time-series data on the interrelationship between gender and poverty in the Philippines have been generated. National poverty assessments continue to focus on family or household income and not on individual poverty within the household. Studies on poor women have also been largely descriptive; thus, not much is known about the 'feminization of poverty' and on the situation of female-headed households (Monsod, 1999).

The most that NSO statistics can show is that "The percentage of female-headed households has been increasing from 10% in 1970 to 11.3% in 1990 to 12.2% in 1995" (NCRFW website). Furthermore, female-headed households have higher incomes than male-headed ones! "In 1997, the average household annual income of female-headed households was P135,400, while for the male-headed households, it was P121,003" (Updated NSO data obtained from Ifurong interview, 2001). Is the Philippines, therefore, an exception to the global observation that female-headed households are poorer than male-headed ones? Perhaps, but only in aggregate terms, because such Philippine households would surely have included the highly successful unattached women in business, and most likely included older widowed or separated women who have already gone through a process of asset accumulation (and would therefore be richer than the younger still married ones).

If the data on household headship were further disaggregated in terms of income deciles, perhaps the results would have been more useful. It is generally recognized that female-headed households (FHHs) are a vulnerable group who face a unique set of constraints. There is also a link between female headship and poverty so that the likelihood is that these households are poorer than male-headed households if both categories of households are already poor to start with (e.g., if in terms of economic sectors, they both belong to landless rural workers, fisherfolk, etc.)

The lack of evidence on the feminization of poverty can be attributed to the tendency of many poverty studies to ignore intra-household dynamics or the gender differences in the distribution of income and resources within the household. The difficulty of substantiating the feminization of poverty has been particularly attributed to the lack of systematic gender-disaggregated data on income and other welfare measures which render an empirical and gender-based assessment of poverty trends and incidence almost impossible.

To address the needs of women in poor FHHs, gender-aware research is needed on the different aspects of the living conditions of FHH members. As explained by one source:

*..female headed-households may not be vulnerable on average to consumption-poverty. But their poverty may show in increased work intensity or to greater susceptibility to chronic poverty – where the chance for independent escape is less – rather than transient poverty. Capturing any gender imbalance requires a poverty monitoring system that allows for (i) individual panel data, (ii) the generation of gender statistics – more than simply sex-disaggregated data, and (iii) innovative diagnostic and evaluative studies such as time-use studies and other forms of social science research (Balisacan et al, 1998:36).*

Recognizing that women and men experience and respond to poverty in different ways, gender analysts emphasize the need for data on the relationship between gender discrimination and household poverty (or female well-being and household poverty), and the importance of examining how gender differentiates the causal and diverse processes leading to and getting out of poverty (Baden, 1997). To better inform the formulation of appropriate anti-poverty policies and programs, methodologies to address female poverty must thus be designed to capture the underlying causes of poverty such as gender discrimination in institutions (e.g, household, labor markets) and the inequalities and power relations in structures controlling distribution of resources and assets.

### **III.SOME GAINS AND GAPS IN CURRENT EFFORTS**

Are the gender and poverty concerns outlined above being addressed by current government pronouncements and efforts, particularly those that have to do with the National Anti-Poverty Commission (NAPC)?

#### **Gender, Poverty and the MTPDP: Some Contradictions**

One of the identified primary roles of NAPC in its September 2001 document is the “definition of the general/over-all poverty alleviation strategy and programs of the government”, embodied in the Medium-Term Philippine Development Plan (MTPDP) formulated by the National Economic and Development Authority (NEDA). The guiding principles cited in the latest version of the MTPDP (1999-2004) include empowerment and gender equity in development. The mission is six-fold: acceleration of rural development, delivery of basic social development services, strengthening competitiveness, sustained development of infrastructure, ensuring macro-economic stability and reforming governance. The policies to be pursued are privatization, deregulation and liberalization (p.5) and the contradictions between these policies and the guiding principles as well as the priority given “to protect and eventually empower the most vulnerable and disadvantaged sectors of society” are not addressed. UNDP’s point about reconciling anti-poverty efforts with macro-economic policies and debt reduction seems to be lost here.

#### **Administrative Order No. 21 Governing R.A. 8425: A Positive Sign**

There are some positive signs which indicate recognition of gender concerns in the work of NAPC itself. In terms of mandate, Administrative Order No. 21 (Revised Implementing Rules and Regulations Governing R.A. 8425 — the Social Reform and Poverty Alleviation Act ) signed by President Macapagal Arroyo in November 8 2001 specifies in Rule 1, Section 3 (Declaration of Policy) 4-f that “The SRA shall pursue a gender-responsive approach to fight poverty.” Rule 1, Section 1 (The Multi-dimensional Approach to Poverty Alleviation), b, states that “The government shall...work to eliminate all forms of discrimination which cause women, youth and children, the elderly and persons with disability to be further



marginalized and excluded even within their own economic sectors.” In Rule 3, Section 2 (Composition of the NAPC), women are included as a basic sector that will be represented in NAPC. Rule 5 on the Sectoral Assemblies, Section 1 states that “the Preparatory Committees must also consider regional and gender concerns in their process of selection” of the participating organizations.

### **On the NAPC Framework and Strategies: Missing Elements, Unanswered Questions**

Gender cuts across all aspects of poverty. But in the NAPC document outlining the “Dimensions of Poverty, Inequity and Exclusion in the Philippines,” no mention is made that women are more vulnerable to poverty than men; that they endure income and other inequalities; that they suffer most with the diminishing access of the poor to social services; that they face gender-based barriers to political participation; that they have less access to information and communication technologies; and that their unpaid, invisible labor contributes much to the economy but remains unrecognized and unaccounted for. The gender discourse is confined only to the “cultural dimensions of poverty”, denying the fact that the gender variable permeates all dimensions. A gender perspective must inform the framework by which poverty is defined and comprehended but there is no specific reference to gender or to women’s poverty in the NAPC diagram on poverty.

**...women  
are more  
vulnerable to  
poverty than  
men.**

In the sections on “Causes of Poverty,” and “Poverty and Economic Growth,” there is deafening silence on the role of macro-economic policies, globalization, structural adjustment measures, the current financial and economic crisis, etc., in the creation and aggravation of poverty, especially among women.

It is unclear how the government plans to address the very real and serious problem of population growth in its poverty agenda, considering the country’s slow economic growth pattern and the high rate of depletion of its natural resources. It has been silent on the very real issue of population because this probably treads on controversial if not perilous political grounds. But it is imperative that the population issue is recognized and addressed as a crucial variable in society’s capacity to

improve the living conditions of its poor, especially the poor women whose health and well-being are seriously affected by population policies and programs.

There are no clear articulations as to how NAPC strategies/programs would address gender concerns. How are women's practical gender needs (those referring to the everyday requirements of existence such as adequate food, shelter, income, etc) as well as strategic gender needs (those that aim to end gender violence, transform unequal power relations and raise women's position vis-a-vis men) addressed in each strategy? How are women's economic, political, social, cultural and reproductive rights (so very well underscored in the Beijing Platform for Action and the PPGD) protected and promoted?

**Regarding Asset Reform.** How is redistribution to be operationalized in such a way that gender concerns are integrated? And how are the following to be ensured?

- protection and promotion of women's equal economic rights to access to and control of land and aquatic resources;
- representation of women in fisheries and aquatic resource management councils;
- taking into account poor female-headed households in the delineation/provision/distribution of land, ancestral domains and socialized housing;
- due attention to indigenous women's land rights .

**Employment and Livelihood Opportunities.** How can it be ensured that targeting resources to poor women addresses gender inequalities?

- How should women's control over loans and women's full utilization of credit be assured?
- How can employment planning and schemes bring in more lasting benefits for women and minimize gender discrimination in the labor market?
- How can rural women fully contribute to and benefit from agricultural and fisheries development?
- How can women's participation in training programs be strengthened and how can these programs veer away from gender stereotypes (e.g., sewing and food processing for women, electronics and auto mechanics for men)?

**Human Development Services.** How is gender discrimination in the distribution and delivery of as well as access to basic services to be addressed?

- In particular, how can women in poverty, especially female heads of households, obtain affordable housing?
- How can women's specific health needs be more seriously provided for and their reproductive rights more consistently recognized and realized, given the negative trends already indicated?

**Participation in Governance and Institution Building.** How should participation be operationalized such that poor women are equipped and mobilized to participate in decision-making structures and processes? What are the institutional arrangements/reforms needed?

- How should programs be designed and managed to encourage and empower poor women and men to mobilize politically around a pro-poor agenda?
- How can gender-equal, popular "participation" in the context of "good governance" and a rights-based approach to development be promoted?

**Social Protection and Security from Violence .** How can rape, sexual harassment, domestic violence and child abuse be tackled simultaneously with the hard issues of economic deprivation among the victims/survivors?

- What about displaced workers (women and men)? What is there for them?
- What about overseas Filipino women workers who become victims of gender violence abroad and are forced to come home? What is in store for them?
- What about prostituted and other socially marginalized women? How can they be protected and reintegrated into the mainstream?
- What about older women, women with disabilities, girl child workers?
- How can existing social security and health insurance systems be more inclusive of women, especially those in the farming and informal sectors?
- How can the special needs of women and girls who are displaced due to disasters, armed conflicts and other crisis situations be met?

## The KALAH I Program

The five major strategies mentioned above are the ones pursued in the *Kapit-Bisig Laban sa Kahirapan* (KALAH I) program which is supposed to be the “expanded, accelerated and focused strategy” of the Arroyo administration in addressing poverty in the poorest barangays.

Aside from these strategies, KALAH I has a youth component and a cultural component. Why is there no gender component?

Target beneficiaries for rice subsidy, basic and higher education support, free legal assistance, day care services, technical skills training, employment facilitation, technology/production support, marketing support, microfinance services, etc., as identified in the “Matrix of Coordination/Interface of NGAs in KALAH I-NCR” are mostly indigent, poor or ultra-poor families. Apparently ignored is the reality that families and households are not homogeneous units with common and harmonious interests; i.e., gender-based entitlements to scarce resources are often unequal and resolved in favor of the men and the boys. Female-headed households, or women as well as girls in crisis, are not mentioned as specific target groups. Bautista observed that “the criteria for identifying target beneficiaries need clarification” (Bautista, 2001:2). Obviously, gender equity is not yet one of them.

KALAH I communities are the target beneficiaries in terms of asset reform (enabling services, provision of shelter/housing units, support services, utilities, infrastructure, etc.). The concept of a “KALAH I community” is not broken down into its component parts; it is not clear how community organizing and how community participation in policy-making and other decision-making processes will proceed. There are no guarantees that women and girls can participate in such processes, judging by the Matrix referred to above.

Expectedly, accomplishment data that serve as progress indicators (see the NAPC KALAH I Power Point Presentation 2001) are not gender-disaggregated; i.e., for human development services: patients served, individuals to whom PCSO Health cards were issued, students enrolled, detainees released, children in day care, persons to whom school materials and dental health kits were distributed; and for livelihood generation and employment facilitation: individuals trained, job applicants placed, out-of-school youth employed, individuals for whom prod-

uct development consultations were conducted, new and existing borrowers of micro-finance services, etc. There is thus no basis for saying that women and girls are equally served .

### **The Sectoral Agendas: Lack of Convergence**

The sectoral agenda for women based on consultations in NCR, Luzon and Mindanao (and validated during the Preparatory Committee Workshop in November) include certain directions stemming from felt needs on the ground; e.g., provision of agricultural subsidies, more flexible, accessible and responsive credit policies, provision of safety nets, social security and entrepreneurship development training presumably for displaced women workers, accessing of the GAD budget at all levels and more women's representation especially in local bodies. This agenda does not include the specific concerns of women in other basic sectors such as the fisherfolk, the indigenous peoples, the migrant workers, etc.

Similarly, the agenda of the fisherfolk sector on the priority use of municipal waters, provision of post-harvest facilities, credit, scholarship and training programs do not have any gender- or women-specific components (Padua, 2001). The various agendas, therefore, do not seem to converge and the other sectors outside that of the women (if the fisherfolk may be considered as typical) do not yet feel the need to integrate gender concerns.

### **The NAPC GAD Focal Point and Plan: A Good Beginning**

R.A. 7192 (Women in Nation Building Act) specifies that all line agencies must have a Gender and Development (GAD) Focal Point to serve as the "catalyst for gender-responsive planning/programming", being the "basic machinery for integrating gender concerns into the policies, programs and projects of government agencies" (Torres, 1994: 50). The Focal Point's functions include advising the agency's highest officials on gender issues; assessing the agency's policies, strategies and performance based on the priority interests of its women clientele; developing a gender-responsive data management system; generating statistics on the situation of women and men within the agency; and forging partnerships with and

encouraging the participation of gender-responsive NGOs and POs in all stages of the development cycle.

NAPC under the Arroyo administration has taken steps to set up a GAD Focal Point, assigning Atty. Ma. Cleofe Gettie Sandoval, Director for National Government Agencies (NGA) and Sectoral Policy, to craft an initial GAD plan for Fiscal Year 2002. Among the GAD objectives and corresponding activities identified in the GAD plan are the following:

- Develop/deepen awareness on gender-related issues and concerns (through seminars for staff awareness, completion of written sexual harassment policies, active participation in activities planned for March 8-International Women's Day – and Nov. 25-Dec. 10 – 16 Days of Activism Against Gender Violence);
- Promote a women-friendly work atmosphere through better sitting and lighting facilities, separate toilets for men and women, open space for break times, refrigerator/pantry for meals, day-care for the children of employees and flexi-time;
- Ensure availability of reading/research materials for greater advocacy on gender by beefing up the library resources;
- Provide venues for increased presence of women as members of NAPC sectoral councils and commissioners through a 30 percent target quota, technical and logistical support for advocacy and capability building; and
- Develop gender-specific poverty assessment tools through gender-disaggregated data and indicators for the monitoring and evaluation of poverty reduction strategies.

This initial GAD plan was presented and discussed during a senior staff meeting of the NAPC secretariat in September. However, it has not yet been approved and the GAD Focal Point still has to be organized. Aside from Director Sandoval, there would most likely be one representative each from management, the union and the clientele. (Sandoval interview, 2001) Because GAD efforts within NAPC are still in their incipient stage, it is difficult to assess whether they would come to fruition.

#### **IV. SOME RECOMMENDATIONS ON INTEGRATING GENDER CONCERNS IN THE ANTI- POVERTY STRATEGIES**

Integrating or “mainstreaming” gender concerns has three main components: including “a gender framework in the design and implementation of plans and programs which carry out the mandates” of the agency concerned; “a process by which as many members of the ... agency as possible are trained to ‘think gender’”; and “allocating logistics for the conduct of gender-responsive activities in the regular programs of government ” (Torres et al ,1994:82). It thus stands to reason that gender concerns cannot be integrated in poverty reduction strategies if the organization responsible for this is itself not gender-responsive.

Using this as a guide, a preliminary perusal of NAPC documents, plans and reports has yielded the following tentative recommendations.

##### **A Gendered Poverty Framework**

There is need to strengthen the inclusion of gender in the multi-dimensional approach to poverty alleviation by mentioning it (and clearly indicating it in the diagram) as a cross-cutting factor that permeates not only the socio-cultural but also the economic, ecological and governance dimensions, among others. The multi-dimensional framework and definition of poverty must emphasize the gender-specific dimensions of deprivation and must not only look into concepts of social exclusion and entitlement but to subjective definitions of vulnerability and powerlessness as well.

Furthermore, there is need to consider the macro-economic context (globalization, the financial and economic crisis, etc.) which creates and aggravates poverty, especially among women. It is in this light that the following action should be urgently taken by government: “Analyse, from a gender perspective, policies and programmes – including those related to macroeconomic stability, structural adjustment, external debt problems, taxation, investments, employment, markets and all relevant sectors of the economy—with respect to their impact on poverty, on inequality and particularly on women; assess their impact on family well-being and conditions and adjust them, as appropriate, to promote more equitable distribu-

tion of productive assets, wealth, opportunities, income and services” (Beijing Platform for Action, 1995:40). NAPC should seriously consider initiating such an action because its poverty-reduction strategies will ultimately have little impact if the economic development strategies of government lead to the opposite effect.

It is also important to integrate population and development concerns in poverty alleviation measures, taking into account the complex inter-relationships among environmental degradation, poverty and sustainability.

### Women’s Entitlements in Asset Reform

**Farmers and fisherfolk.** Women are extensively involved in farming tasks and activities (but their roles and contribution to agricultural development are not recognized). They have little access to land as well as to agricultural support services such as farm inputs, credit, technology, training and the like. Women in fishing communities actively participate in fish production and activities such as net-making/preparation, fish cleaning and catch preservation, trading and marketing, but like women farmers, their roles and need for support are not adequately recognized. The decline in fishing incomes has forced women to take on chores traditionally performed by men such as fishing in deeper waters and collecting fries. The destruction of coastal and reef resources may lead to the marginalization of women fisherfolk.

In light of all this, it is important to “Formulate and implement policies and programmes that enhance the access of women agricultural and fisheries producers (including subsistence farmers and producers, especially in rural areas) to financial, technical, extension and marketing services; provide access to and control of land, appropriate infrastructure and technology in order to increase women’s incomes and promote household food security, especially in rural areas and where appropriate, encourage the development of producer-owned, market-based cooperatives” (Beijing Platform for Action, 1995:42).

**Urban poor.** Rural poverty and lack of opportunities force poor families to migrate to cities where poor women and children suffer from inadequate income, poor basic services, substandard housing and living conditions, family disorganization, violence, malnutrition and ill-health. Thus, there is need to “Enable women to



obtain affordable housing and access to land by, among other things, removing all obstacles to access, with special emphasis on meeting the needs of women, especially those living in poverty and female heads of households” (Beijing Platform for Action, 1995:42).

**Indigenous cultural communities.** Women in these communities are among the poorest and marginalized yet they play a major role in activities such as rice and swidden farming, planting of root crops, collection of forest products, livestock production, small-scale mining, firewood collection and handicraft-making. They are also neglected and discriminated against because of their ethnicity. It is in this light that government must “Take particular measures to promote and strengthen policies and programmes for indigenous women with their full participation and respect for their cultural diversity so that they have opportunities and the possibility of choice in the development process in order to eradicate the poverty that affects them” (Beijing Platform for Action, 1995:42).

## **Gender in the Cross-Sectoral Flagship Programs**

The following could be considered in the cross-sectoral flagship programs (institution-building and effective participation in governance; sustainable livelihood programs; expansion of micro-credit/microfinance services and capability building; and infrastructure build-up and development):

- Women’s representation in order to achieve a gender balance in all decision-making levels in NAPC (In this regard, the initial target of “at least 30% quota of members of sectoral councils and commissioners are women” in the NAPC GAD Plan is a good starting point);
- Entrepreneurship development, not micro-mini income-generating projects for women which perpetually consign them to the role of secondary or supplemental earners who cannot support themselves, much less their families;
- Breakthrough credit (enough to break out of the poverty cycle) with an empowerment paradigm, rather than micro-credit merely targeting maximum loan repayment;
- Employment of women in non-traditional occupations such as road-building, construction work and other job-creating schemes created by government.

## Engendering NAPC

Regarding NAPC itself as an organization, the following factors (suggested by Torres et al 1994) can be used as guidelines for analyzing and subsequently developing its gender-responsiveness:

**Expression of gender concerns in mandate, vision, mission and objectives.** It is important to see whether the needs and interests of women and men, boys and girls, are articulated in the official policy documents of NAPC. Here, the politics of “naming” comes into play. What is not directly mentioned as a concern does not exist as a policy thrust. Thus, gender concerns can only be considered significant if they are specifically cited in the official anti-poverty discourse.

**Top-level sponsorship.** This is not a problem for NAPC since Secretary Teresita Quintos Deles, Undersecretary Veronica Fenix Villavicencio, and at least one Director (Atty. Gettie Sandoval) are known gender advocates. However, sponsorship of gender-responsive anti-poverty policies and strategies must spread to other senior staff in NAPC, especially to the men and women charged with operationalizing and implementing gender-responsive anti-poverty programs on the ground.

**Development of gender consciousness.** Are NAPC officials and employees from top to bottom as well as the NAPC sectoral assemblies and representatives aware of the gender issues which affect them as well as their target clientele? Are they sufficiently motivated to do something about these issues in their personal lives at home, in their work-a-day world, in their offices and field stations and in the grassroots communities they are tasked to uplift? Gender awareness and consciousness are not cultivated overnight. They are the result of a well-planned and administered program which can initially take the form of gender awareness seminars, as already suggested in the draft NAPC GAD Plan.

**Institution of structures, mechanisms and processes to address gender biases.** Initially, an organizational diagnosis of NAPC could be carried out to discover where the men and women are, what work they do, what resources, privileges and benefits they consequently enjoy and how fast they ascend to the top posts. If the diagnosis shows that in employment, assignment and promotions, men still have an edge over women when it comes to the better positions, affirmative action could be initiated to equalize both opportunity and access. Other efforts could

include enhancing the gender-responsiveness of the planning personnel of NAPC, since they serve as the key for initial integration and subsequent institutionalization of gender concerns.

**A favorable organizational culture.** Such a culture should foster “gender equality and equity, individual development and participation of women.” It should not tolerate discriminatory practices and harassment based on gender. It should encourage both women and men to develop themselves and perform better on the job by giving them training opportunities and equally challenging assignments (including decision-making leadership roles). Enabling women and men to harmonize work and family responsibilities could be facilitated through flexi-time, setting up a day care facility in NAPC, etc., as already suggested in the draft NAPC GAD Plan.

**Capability-building strategies.** Aside from gender sensitivity training, executives, planners and program implementors would need to know and employ the theory and methodology of gender-responsive planning and administration (Torres et al 1994:36-59).

**An effective GAD focal point.** For the Focal Point to be effective, it should have representation of key people; definite functions, roles and responsibilities; suitable structures; continuing gender education; and advocacy programs (Torres et al, 1994: 52-56).

## Future Work for the GAD Focal Point

Once its GAD Focal Point is finally organized, NAPC could embark on gender-responsive programs, taking note of the following institutional prerequisites:

**Allocation of a suitable budget.** Assuming that NAPC as an institution is able to formulate a Gender and Development (GAD) Plan, this Plan should be buttressed by clear budgetary allocations. The minimum should be five percent of the total NAPC budget. It is, of course, better to have a higher percentage.

**Developing internal capability.** This has to do with “thinking gender” as well as being able to plan, implement, monitor and evaluate gender-responsive programs through an organizationally committed bureaucracy. NAPC’s initial GAD plan provides for the development of gender-specific tools and indicators relevant

to the assessment of poverty-reduction programs. The “sample indicator set for monitoring overall human poverty outcomes” developed by Balisacan et al (1998) could prove useful in this regard (p.39). Aside from including survival deprivation, knowledge deprivation and deprivation in economic provisioning in the major dimensions of poverty, it also focuses on “gender imbalance” and proposes the use of the sex-disaggregated Human Development Indices (HDI) , Human Poverty Indices (HPIs) and Gender Empowerment Measures (GEM) developed by the UNDP in tracking long-term and short-term human poverty incomes at the national, regional, provincial , municipal and city levels. In addition, gender analysis tools could be employed at the project level.

**Integrating gender concerns in the research and development agenda.** This should result in an updated and comprehensive picture of the status, needs and resources of women and men, girls and boys, in NAPC’s target groups. Gender-sensitive participatory action research methods could also bring to light potential solutions to poverty-related problems springing from the target groups themselves.

Generating gender-disaggregated data that capture the gendered nature and character of poverty (particularly in terms of gender relations vis-à-vis access to and control over resources) is also needed to inform poverty analyses and assessments and to ensure equitable outcomes. The development of gender-aware research methodologies is likewise needed to carry this out (See Torres et al, 1994: 100-113 for concrete examples).

**Harnessing external support mechanisms for program strengthening and institutionalization.** Such mechanisms could include the National Commission on the Role of Filipino Women (NCRFW), donor agencies with a clearly defined gender agenda (e.g., CIDA, GTZ, etc) and others.

## Making KALAHI Gender-Responsive

For KALAHI’s overall framework and strategies, there is need to take into account the Beijing Platform of Action and PPGD articulations on addressing women’s poverty, especially as regards sectors that are not yet adequately covered; e.g., migrant and formal sector workers, older women, prostituted and other so-

cially marginalized women, women under conditions of armed conflict and environmental degradation, the girl child.

It is also necessary to examine how an initially welfare approach (rice distribution, etc.) can lead to access to resources, conscientization, participation, control and therefore, empowerment of women and men. KALAHFI's strategies should address not only the practical but also the strategic needs of women in transforming the gender division of labor, stopping gender-based violence and equalizing power relations between women and men.

Since gender concerns cut across all the basic sectors identified by KALAHFI, a gender component must also be included (along with the youth and ethno-linguistic components) for each basic sector.

The following are suggested to fill in the gender gaps in KALAHFI which have to do with targeting, monitoring and participation:

- Develop a gender-sensitive data base – “a set of interrelated data disaggregated by sex, which provides handy and significant information on the conditions and situations of men and women” (Torres et al, 1994:66), focusing on those living in poverty;
- Use the appropriate tools of gender analysis (which identify “the status, roles and responsibilities of men and women in society, as well as their access to and control of resources, benefits and opportunities”) to surface the gender division of labor, the differences in time allocation as well as in power relations in the target communities;
- Although approaches to targeting the poor are still generally gender-blind (see for example Balisacan et al, 2000), it is possible to advocate the inclusion of female-headed households among the basic sectors as well as women whose health and reproductive rights are clearly endangered (as evidenced by survey results on access to minimum basic needs) in target communities;
- Evaluate/review programs for their potential and actual impact on women and develop indicators that look into intra-household poverty (since women's income and well-being cannot be inferred from household income or economic status alone).
- Ensure women's representation and gender balance in terms of participation and benefits.

It must be recognized that gender biases limit the participation of marginalized groups, particularly women. More attention must, therefore, be paid to providing enabling participatory mechanisms that would allow for the strong representation and voice of poor marginal women and to processes to enhance the accountability of concerned government and non-government institutions. Developing participatory modes should be informed by the “good governance” agenda and the rights-based approach to development. This approach to poverty calls for redefining needs into rights or asserting poverty issues not only in terms of needs but also of rights. This implies that as holders of rights, the poor, especially women, can make official claims to their entitlements as citizens and are in a stronger position to demand that they become part of the decision-making processes.

Whenever possible, women’s advocacy groups should be involved to provide the gender and empowerment perspectives in the design, implementation, monitoring and evaluation of anti-poverty programs/ projects (or to ensure that participatory and self-reliant approaches to poverty reduction are gender-sensitive). Consultations should be conducted with women’s networks/groups that address poor sectors (e.g., urban/rural poor, fisherfolk, farmers, etc.) to see how these groups have implemented poverty-related programs (weaknesses/strengths/lessons learned), and if appropriate, to draft a gender-responsive poverty agenda/action plan with these groups (core programs; task forces; mechanisms for implementation, monitoring and assessment, etc.).

With such mechanisms in place, poverty-reduction strategies would have a better chance of evolving, in Kabeer’s terms, from being “gender-neutral” (if not gender-blind) in many aspects, towards being “gender-specific” (by addressing women’s needs along with men’s), and finally, towards being “gender-transformative” (by serving as a vehicle for redistributing resources, responsibilities and power).

### Note

- 1 An earlier version of this paper was read at a Roundtable Discussion on Poverty Reduction Strategies held on September 26, 2001 at UP-CIDS conference room. Co-sponsored with the Phil. NGO Beijing Score Board (PBSB) and the Ugnayan ng Kababaihan sa Pulitika (UKP).

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