

1

## Women and Poverty\*

Rowena Laguilles, Rosalinda Pineda Ofreneo, Mylene Hega,  
Mae Buenaventura, Zeena Manglinong,  
Rianne Riego & Zonia Narito

---

**Strategic Objectives:**

- A1. Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty
- A2. Revise laws and administrative practices to ensure women's equal rights and access to economic resources
- A3. Provide women with access to savings and credit mechanisms and institutions
- A4. Develop gender-based methodologies and conduct research to address the feminization of poverty (BPA 1995)

The Philippines has been recognized for its relatively high growth rates in recent years, which reached 6.4% in the second quarter of 2014 (Asian Development Bank [ADB], 2014 ). This is supposed to be good news for Filipino women and the rest of the Filipino people. However, the bad news still remains. According to the latest NSCB data (2012), 23.3 million Filipinos or 25.2% of the population are poor, higher than the 23.3 million recorded in 2009, the 22.6 million estimate in 2006 and the 19.8 million count in 2003 (Chavez (Ed.), 2014, p. 240). The number of poor Filipino families actually increased from 3.29 million in 2003, 3.8 million in 2006 to 4.2 million in 2012 (National Statistics Coordination Board [NSCB], 2013).<sup>2</sup>

---

\* This report is based on the inputs of Rowena Laguilles of the Department of Women and Development Studies, University of the Philippines College of Social Work and Community Development; Mylene Hega of Makalaya; Rianne Riego of the National Rural Women's Coalition or PKKK; Olive Parilla and Lourdes Gula of PATAMABA and Homenet; Zeena Manglinong and Mae Buenaventura of the Freedom from Debt Coalition Women and Gender Desk, and Zonia Narito of Wiseact. Rosalinda Pineda Ofreneo of DWDS, UP-CSWCD and Homenet also provided inputs while synthesizing and editing the report.

<sup>1</sup> It must be noted that in 2008, the NSCB reported that 4,677,305 families and 27,616,888 persons nationwide were classified as 'poor'. The method for measuring poverty was changed, resulting in lower incidence in 2009. The PSA (2014) reported an increase in poverty incidence from 24.16% in the first semester of 2013 to 25.8% in the first semester of 2014.

Many women (25.6% in 2012) are poor, ranking fifth behind fisher folk, farmers, children, self-employed and unpaid family workers in terms of poverty incidence (Philippine Statistics Authority-National Statistics Coordination Board [PSA-NSCB], 2014).

Those who rate themselves as poor are even more numerous—55%, according to a Social Weather Stations (SWS) survey for the second quarter of 2014. Some 41% of Filipinos consider themselves “food-poor” and 16.3% experienced hunger (Social Weather Stations [SWS], 2014).

Yet, the rich have become richer relative to the poor. In 2012, the top 20% of families had a 46.8% share of the total income of the country, while the bottom 20% shared a mere 6.8% (Chavez, 2014, p. 243). This story of inequality is a long standing one, and has not changed since EDSA 1 when, according to former National Statistics Office (NSO) Director Dr. Tomas Africa, “The upper 50% of families get 80% of the national income, while the lower half’s share has remained at only 20%.” Furthermore, in 2009, “the income of the top 1% families was equivalent to the aggregate income of the bottom 30%” (Church-CSO-Government Report on Poverty, 2011).

And among the rich, the 40 richest Filipinos on the Forbes list had the lion’s share (USD 13 billion or 76.5%) of the overall income growth (USD13 billion) in 2011 (Chavez, 2014, p.236). The Gini coefficient, which measures inequality, is one of the highest in Southeast Asia, reaching 46.1 in 2012 (Chavez, 2014, p. 243).

Jobless growth has also been the trend. Proof of this is that in the second quarter of 2013, the economy grew by 7.5% but jobs only by 1.6% (Habito, 2013).

It is in this overall context that the commitments of government to the poverty-related strategic objectives of the Beijing Platform for Action are being reviewed to see if they are being implemented in a manner consistent with its role as primary duty bearer in making sure that the human rights of women and girls are respected, protected, and fulfilled. These rights are enshrined in the Convention on the Elimination of Discrimination Against Women (CEDAW) and reflected in the Magna Carta of Women passed in 2009.

## COMPLIANCE WITH THE BPA

***Strategic Objective A1.*** Review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty

### Macroeconomic Policies: A Critique of Neoliberal Globalization

Various administrations (Ramos, Estrada, Macapagal-Arroyo, and Aquino) have promoted the neoliberal model of development characterized

by indiscriminate trade liberalization, privatization, and deregulation. Their economic strategies have favored foreign investment, expansion of the private sector in key areas of the national economy (power/electricity, transportation, water services), and fiscal and budgetary measures that have proven to be harmful to or inadequate for the poor, especially for women in poverty.

**The Philippines' policy of prioritizing debt payments through automatic appropriation** continues to impede the development of our economy and our development as a people. As the Freedom from Debt Coalition (FDC) emphasized, the debt problem is not yet over as every Filipino still will have to shoulder P58, 911.14 of the national government debt (as of Dec. 2014), and interest payments per day still amount to P2.244 billion. The Aquino administration borrowed heavily, as evidenced by the increase in debt stock by more than 25 percent from 2010 to 2014. Appropriation patterns remain the same as those of previous regimes, with debt service claiming 29.29% of the budget, and education, culture and manpower development coming in as a poor second with 17.2%; social security, welfare, and employment got 10.02%; health merited only 3.96 of the budget; agriculture and agrarian reform, 4.19%; housing and community development, a minuscule 17% (FDC, 2015).

Classroom and teacher shortages still haunt the public school system every year. Government spending for education is still way below UNESCO's recommendation (Center for Women's Resources [CWR] 2014, p. 4). The ratio of health personnel to size of population falls way below WHO standards. What makes things worse for women, is how it is simply assumed that things will work out by themselves because there are people who will pick up the slack—and women do take this up, nursing the sick at home, for example, when public health facilities are no longer available or when user fees are beyond their means (Buenaventura & Manglinong, 2014).

Claiming a big chunk of the national budget are "Special Purpose Funds," which requires the President's signature before being disbursed, and includes the corruption-ridden pork barrel or Priority Development Assistance Funds (PDAF) (Social Watch Philippines [SWP], 2014). PDAF and DAP (Disbursement Acceleration Program), which was recently declared unconstitutional by the Supreme Court, unleashed citizen anger and drove tens of thousands of Filipinos, including many women who acted as spokespersons and lead organizers, into protest actions. Hard-earned taxpayers' money in the billions of pesos went into the pockets of corrupt legislators and bogus NGOs, money that should have been used to reduce poverty and its associated ills.

**Privatization of government services**, especially of water and energy, has led not only to the displacement of government workers but also to skyrocketing prices of these utilities. For water, increases ranged from 100% to 500%, making payment for piped water in Metro Manila one of the highest in the region. For power rates, the Philippines ranks highest or second highest (Chavez, 2014, pp. 18–19). What these mean is that women in poor house-

holds have extreme difficulty accessing and paying for piped in water. Electricity rates have also become prohibitive, forcing women in poverty to shift to more labor-intensive and polluting sources of energy such as coal for cooking. Micro-enterprises dependent on water and power supply, many of which are run by women, find it doubly hard to survive. No wonder the Freedom from Debt Coalition, especially its Women and Gender Desk, have been mounting campaigns against the ill-effects of privatization. (See FDC website). Privatization of the school building program as well as 72 hospitals run by the Department of Health looms in the horizon (CWR 2014, p. 4).

The impact of **trade liberalization** on women has been well documented by gender advocates and women academics working with the Fair Trade Alliance, the International Gender and Trade Network, Homenet Southeast Asia and other organizations focusing on this issue. Trade liberalization has affected women's employment negatively, as when they are displaced from agriculture by the influx of cheap imports of meats, onions, vegetables and fruits from abroad. The garments and textile industries, which used to employ hundreds of thousands of women workers, are but a shadow of what they used to be, shrinking to just a few firms these days. Throughout the last two decades marked by neoliberal globalization, hundreds of thousands of women workers have been driven out of formal employment and into the informal economy, as local industries decline or collapse (Illo & Pineda-Ofreneo, 2006).

## Employment Trends

As mentioned earlier, the economy grew by 7.5 percent in the second quarter of 2013 but jobs only by 1.6 percent (Habito, 2013). What this indicates is jobless growth, which has emerged as the most visible impact of indiscriminate trade liberalization, privatization, and other neoliberal policies.

Jobless growth is in part reflected in official unemployment figures, which in 2014 reached 7.5% overall (up from 7 percent in 2001), with that for women pegged at 6.9 percent (PSA: 2014). Unemployment among young people aged 15–24 who are the hope of the nation is an urgent and worrisome issue, estimated at 19.5 percent among young women, against 16.5 percent for young men (Women's Empowerment, Development and Gender Equality [Women's EDGE] Plan, 2013–2016, p. 28).

Underemployment, which measures the proportion of workers (especially among the working poor) who are still looking for jobs because their current jobs are not providing enough income, ranged from 18.8 percent to 22.6 percent in the period 2006–2012 (Women's EDGE Plan, 2014, p. 26). If underemployed figures are added to official unemployment figures (considered understated because unemployment was statistically redefined so that if one was working just for an hour in the week before interview, one was considered employed), then it may be said that about one third of the work force

are in a state of poverty and vulnerability. ILO reported in 2007 that one out of five workers in the Philippines were living in extreme poverty (surviving on less than a dollar a day), and three out of five were living in poverty (surviving on less than two dollars a day) (ILO 2007, p. 18).

Data from the Social Weather Stations show that adult joblessness (defined as people who have no job and are looking for work) has been increasing at above 20 percent since May 2005, in contrast to below 15 percent levels in the period 1993 to March 2004. What is more worrisome, the rate of joblessness for women (39.9 percent in June 2014) has been increasing and is much higher than that for men (14.7 percent in the same period), which has been decreasing (Mangahas, 2014a).

The above statistics can be further contextualized by the fact that women's labor force participation rate (LFPR) has been lower over the years (hovering between 49.3 and 50 percent from 2006 to 2012 compared to 78.5 to 79.3 percent for men in the same period, signifying a 28 to 30 percent gap). (Women's EDGE Plan, 2014, p. 5). This shows the non-recognition in a market-driven economy of women's work as housewives, who are not considered to be part of the labor force. The pressure of reproductive work also constrains women from having or seeking work in exchange for income.

Aside from worsening unemployment, underemployment, and joblessness data, other employment trends associated with the neoliberal growth model are increasing overseas migration and dependence on overseas remittances, and increasing **vulnerability, informality, and precarity** among those who manage to get some form of employment within the country.

The lack of economic opportunities inside the country has led to a **labor diaspora** spanning more than four decades, with women comprising a large portion of the migratory flow. According to the PCW, women comprise 50–60 percent of the overseas workforce. Regarding deployment of land-based workers from 2001–2012, POEA statistics show that women outnumbered the men with the exception of just two years (Women's EDGE Plan, 2014, p. 39). Deployed overseas workers increased from 653,574 in 1995 to 1.802 million in 2012; corresponding OFW remittances rose from USD4.887 million on 1995 to USD 21.39 billion in 2012, fueling a remittance-based and consumption driven economic growth especially in recent years (Chavez, 2014, p. 154).

The composition of the employed work force also reflects **a large measure of vulnerability**. Of the 37.6 million employed persons in 2012, 29.492M were wage and salary workers, 10.626M self-employed without any paid employee and 4.147M unpaid family workers. The PCW notes that in 2010 2.4 million (56.7%) women compared to only 1.8 million (43.3%) men work as “unpaid family workers in own family-operated farm or business” (PCW, 2014). And they, according to the World Bank (2011), “are the least likely to have formal work arrangements and to have social protection and safety

nets against economic shocks, and often are incapable of generating sufficient savings to offset these shocks” (Women’s EDGE Plan, 2014, p. 6).

Contributing family workers plus the self-employed or own account workers comprise what are now known as vulnerable workers and as of 2010, they were at a high 43.7 percent of total employed (Johnson, 2010, p.5). Vulnerable workers comprise most of the working poor in the **informal economy**: estimates of informal workers reach as high as three-fourths of total employed (Serrano, Sale, Puppos & Certeza, 2015).

In 2012, the BLES Integrated Survey showed that 30.5 percent of total employed are non-regular workers (apprentices, probationary, seasonal, casual, and project-based) and are found in construction sector (71.4%), administrative and support services (39%), manufacturing (29.7%) (BLES, 2012, Table 9). These non-standard workers belong to a group considered to be in what is now known as precarious work arrangements, including contractualization, casualization, outsourcing, subcontracting, abusive use of probationary employment or traineeships and many more

Increasing incidence of **precarious work** which is insecure, uncertain, poorly paid, and hostile to union organizing implies that when women are able to find work, these also come with greater risks and losses. Still, they dominate the garments and electronic factories inside economic zones as cheap and docile labor. Many of them have become call center agents (estimated at more than a million already) who may be earning more compared to their counterparts in economic zones but are confronted with various health hazards.

The growth of precarious work is gendered given the overrepresentation of women in precarious and vulnerable jobs. Women are concentrated in sectors of the economy where skills and competencies are undervalued and unrecognized including domestic or care work, garments textile and manufacturing work, and the entertainment and hospitality industries. Women are also the preferred workers in economic zones where contractualization is the norm. Many women who work as salesclerks in the big malls and fast food chains are employed under the so-called 5-5-5 scheme or endo (end-of contract) where a worker is hired and fired every five months so that employers will not be obligated to make them permanent employees. Similar schemes have been used by many employers to circumvent the Labor Code in the Philippines. Precarious work has also become widespread in the public sector particularly in the education and health sectors which are associated with reproductive work and predominantly made up of women.

## **SOCIAL PROTECTION POLICIES AND PROGRAMS**

Social protection is defined as “policies and programs that seek to reduce poverty and vulnerability to risks and enhance the social status and rights of the marginalized by promoting and protecting livelihood and employment,



protecting livelihood and employment, protecting against hazards and sudden loss of income, and improving people's capacities to manage risks" (NEDA-SDC Resolution No. 1, Series of 2007). Its components include: 1) labor market interventions to increase employment and protect the rights and welfare of workers; 2) social insurance, such as social security and PhilHealth; 3) social welfare, as exemplified by cash transfers like the 4Ps; and 4) social safety nets to address effects of disasters and calamities on vulnerable groups.

All the social protection components (except perhaps for the 4Ps) are underfinanced and/or of limited coverage. Informal workers have complained about their inability to begin and sustain contributions to the SSS and PhilHealth not only because of high premiums that cannot be met by their low and irregular income but also because of a lack of customized packages and state subsidies to facilitate continuous coverage. As for safety nets, experiences of survivors of mega disasters like Typhoon Yolanda can attest to the delay in the delivery of assistance and inadequacy of resources to make a smooth and speedy transition from relief to rehabilitation.

### ***Women and the 4Ps: A Critique from Academe and Civil Society***

Perhaps the most controversial social protection program meant to reduce or at least contain extreme poverty is the 4Ps, which continues to receive increased annual budget to meet its target coverage. From Php50 million in 2007, a budget of Php78 billion is proposed for 2015 to cover five million beneficiaries (Porcalla, 2014).

Much has been said about the positive side of the 4Ps: that it is a human rights instrument which provides for health- and school-related needs of children; that it provides funds directly to the poor, and not to predatory intermediaries; that it can also empower women who are in charge of its implementation in families and communities; that when powered by convergence with other government programs which provide credit and lead to sustainable livelihood, it can provide the poor the means to lift themselves out of poverty.

On the other hand, critics say that the 4Ps has a very limited view of the poor and of poverty, as well as how it actually burdens the poor both in the short- and long-term.

In identifying beneficiaries, only "the poorest of the poor" are supposed to be covered by the National Household Targeting System (NHTS-PR) but studies have shown that not only the poor are included and not all the poor are covered (Fernandez & Olfino 2011, and Reyes 2011, as cited in Reyes, Tabuga, Mina, & Asis, 2013). Furthermore, the poverty threshold used for the 4Ps was set at an unrealistically low level.<sup>2</sup>

---

<sup>2</sup>One problem is that the poverty threshold is set very low (with the lowering of the official poverty line in 2009), resulting for example in an incredible poverty incidence of only 2.9% in Metro Manila. What is recommended is compassionate targeting, or an upward adjustment of

The cash grant of the program is not sufficient to serve even as a buoy to those “drowning in poverty.” Amounting to just P1400 per month, it is a far cry from the income gap for 2012 alone, which is pegged at P2,067 per household per month (NSCB, 2013). Beneficiaries do not fully understand and appreciate the 4Ps’ selection process, design or mechanics, and they do not forward questions for fear of losing their place in the program. Many consider the 4Ps as a palliative, knowing that having regular employment, decent work, and access to social services are more practical and long-lasting solutions to their poverty (SWP, 2010; CWR, 2011; Laguilles, 2012).<sup>3</sup>

The international loans funding 4Ps also promise to worsen the country’s debt burden. Somera’s (2011) article for the NGO Forum in ADB stresses, “ADB’s US\$400 million in addition to the World Bank’s US\$405 million, makes two-thirds of the whole 4Ps from 2009 to 2014 comprised of loans...the Aquino administration may only have to pay the [0.15%] commitment fee but its successors will shoulder 0.827% by March 2016 up to 5.55% by September 2035” (Somera, 2010).

The 4Ps, which can be a boon to the bottom poor who need a lifeline to survive, can also serve as a burden to them. The program gives much focus on beneficiaries’ compliance with conditionalities but the resulting increased demand coming from them is not met by adequate supply for health and education services and facilities including classrooms, school desks, teachers, health stations, rural health units, and medical workers (IBON Foundation, Inc. [IBON], 2010). Beneficiaries need to record their expenditures to prove that they spent cash grants on purposes identified by the program, attend monthly seminars and other activities, and deal with difficulties at school or health center, erratic cash grant schedule, using ATMs, discrepancies in amounts received, etc. (Fernandez & Olfino, 2011 and Reyes, 2011 as cited in Reyes, Tabuga, Mina, & Asis, 2013).

Within households, poverty is a mother’s particular burden with her traditional role of making sure that her family’s needs are met regardless of the family income. The mother is viewed as “the most responsible member of the household,” who is thus tasked as direct recipients of the cash grants as well as working to meet conditionalities (Department of Social Welfare and Development [DSWD], 2009). Nevertheless, DSWD officials have been made aware of this gendered critique of the 4Ps. The Family Development Sessions undertaken under the 4Ps are now being considered as venues for awareness-raising towards transforming gender roles and towards organizing and empowering women to have greater roles in decision-making in both family and community.

---

this very low poverty line by 20% (from Php 8,033 a month to Php 10,268 a month) to set a Near Poor Threshold as a measure of eligibility to social protection programs such as the 4Ps (Mangahas, 2014b).

<sup>3</sup> Also based on interviews with PATAMABA and PKKK in 2014.



## **Filipino Women in Poverty across Sectors**

### ***Women in Agriculture and Fisheries***

Poverty has been largely a rural phenomenon in the Philippines. In 2006, 41.5% of the rural population were poor, and they comprised 76% of all the poor in the country (Women's EDGE Plan, 2014, p.94). Based on official data on poverty incidence in 2012, fisher folk ranked the highest at 39.2%, followed by farmers (39.2%), children (35.2%), self-employed and unpaid family workers (29%) and women (25.6%) (PSA-NSCB, 2014). These statistics overlap so it may be surmised that a large proportion of women who are poor belong to fishing and farming households.

Continuing poverty is linked to limited access to and control and resources, vulnerability to disasters and the effects of climate change, as well as lack of visibility and voice in decision-making that can make government accountable to its commitments under CEDAW and the Magna Carta of Women that are specific to rural women.

Land rights for men and women are still unrealized in more than a million hectares not yet distributed in the snail-paced agrarian reform program, as estimated by farmers' organizations during the People's Agrarian Reform Congress where rural women were heavily represented (PARC Manifesto, June 6, 2014). Women farmers are more at a disadvantage compared to men, as revealed by official data that only 29% of agrarian reform beneficiaries are female (WEDGE, 2014, p. 55). This is corroborated by a survey conducted by Centro Saka on women in agriculture, which reveals that only 24% of the women small owner cultivators have their names included in the land titles, while only 23% of the women tenants are regarded by the landowners as tenants. It is in this context that the Pambansang Koalisyon ng Kababaihan sa Kanayunan (PKKK-National Rural Women's Coalition) launched a campaign to gather data on land that could still be placed under CARPER in specific provinces before the deadline, June 2014.

Land rights are also a big issue among indigenous women since certificates of ancestral domain are rendered useless by the encroachment of mining, logging, and commercial plantations. Women fishers have little control over coastal and other aquatic resources due to the dominance of commercial fishing outfits as well as the degradation of these resources due to unsustainable practices and the impact of climate change.

Lack of visibility and voice still remains a big concern, despite the palpable advance in rural women organizing spearheaded by the PKKK, the yearly celebration of Rural Women's Day, and the holding of "Women's Market" activities to support rural women's products, highlight rural women's issues, honor rural women's leaders, and celebrate the gains of the rural women's movement. This continuing "invisibility" of rural women in farm production systems is shown by the absence of disaggregated data on how

women benefit from the farming industry and their actual contribution to aggregate farm production. Based on researches conducted by NGOs like Centro Saka, women in agriculture contribute immensely not only to production but also to reproduction. They spend as much as eight to eleven hours a day in productive and reproductive work—i.e., acquiring capital for farming (usually through credit), carrying out planting activities, marketing the primary crop and backyard produce, and providing for their household's daily survival needs.

The same problems affect women fishers who have significant labor and economic contributions to fisheries development. There is lack of gender-disaggregated statistical information. Since women are not recognized as fishers, they are discriminated against in the fisheries registration and licensing systems. Their problems and issues are not sufficiently attended to: resource depletion, coastal habitat degradation, weak fishery law enforcement, lack of access to basic social services, non-utilization of the GAD budget for improving women fishers' welfare and the prevalence of violence against women and children in coastal areas.

In the light of all these, the Rural Women's Agenda being pushed by PKKK is still very relevant. Continuing advocacy to implement the very strong provisions in the Magna Carta of Women for the rural sector needs to be strengthened.

### ***Women in the Informal Economy***

Informalization of work is another consequence of neoliberal globalization, as the informal economy becomes the catch basin of workers displaced from collapsing industries in the formal sector such as garments and footwear which cannot compete against cheap imports flooding the country and export products in the global market. The informal economy, where most of the working poor are located, is also the refuge of those who cannot find jobs and therefore must create their own employment through various livelihood activities and micro-enterprises.

The National Statistics Office's 2013 Labor Force Survey results show that workers in the informal economy reached 16.088 million, or 42.53% of the country's working population of 37.819 million workers. Other estimates are much higher than this, reaching as much as three-fourths of total employed (Serrano, Sale, Pupos & Certeza, 2015).

Among the main subsectors in the informal economy are home based work and domestic services, which are dominated by women. They generally suffer from substandard wages, poor working conditions, exposure to occupational health and safety hazards, and lack of social security. These problems remain even for domestic workers despite the landmark passage of the Domestic Workers' Act in 2010, considered a major leap towards the

recognition of domestic work as work and the protection of the rights of domestic workers.

#### **PATAMABA Western Visayas Good Practices**

From Barangay Barasan Oeste in Sta. Barbara, Iloilo, where its first chapter in Western Visayas was founded, PATAMABA (the National Network of Informal Workers) has expanded to 47 chapters in 12 cities and municipalities in four provinces in the region.

PATAMABA leaders have developed their own independently run microfinance system with savings and mutual aid components. In their efforts to upscale and upgrade their operations which now cover three provinces, they were able to engage the support of a private foundation set up and run by progressive NGO personalities, the Foundation for Sustainable Societies. Their initial seed capital of P120,000 for their microfinance program has now reached Php 1.9 million benefiting about 600 members. The program is now on its 14th cycle, and members can borrow up to Php25,000 to fund bigger projects such as water stations and retail stores. Interest rate is at a low 2% per month.

PATAMABA has also been working on social protection advocacy since its early years. It has integrated a modest Damayan fund into its microfinance program to assist members in times of bereavement and other emergencies. It has succeeded in persuading hundreds of its members to join the SSS and PhilHealth but recent reports indicated a waning of interest and capacity to sustain membership due to the unaffordable hikes in premiums.

When Typhoon Frank struck the region a few years ago, many of the members were severely affected, but the organization itself was able to mobilize resources and assistance from local government and civil society organizations for relief and rehabilitation. Learning from this experience, PATAMABA leaders engaged themselves more actively in local disaster risk reduction and management councils, in accessing durable (climate proofed) but affordable housing, awareness raising on environmental conservation and climate change adaptation, and in livelihood activities focusing even more on recycling, sustainable agriculture, food production and processing based on solidarity economy principles.

Other subsectors in the informal economy are vendors, small farmers and fisher folk, non-corporate construction workers, and waste recyclers, who also include a substantial number of women. These subsectors do not have security in the workplace and are consequently prone to ejection, harassment, and abuse.

Realization of decent work, which is the state's commitment to all types of workers under the Magna Carta of Women, remains an elusive dream for women in the informal economy. Although there have been gains in terms of the formation of networks and coalitions that can give women in the informal economy better platforms for seeking change, their main issues still remain the same: lack of social protection, productive resources, visibility and voice.

The crucial distinction between regular workers in the formal sector and those in precarious and informal work is the latter's lack of access to continuous, adequate, and sustainable social protection. Increased premium rates for SSS and PhilHealth are now unaffordable to many women in the infor-

mal economy, even to those who became members despite their low, irregular, and seasonal income.<sup>5</sup>

Many informal workers, their organizations, and their enterprises, still do not have access to the resources required to have sustainable livelihood, especially in the light of recent mega-scale disasters and displacements.

Outside the workplace, social problems that reflect government neglect still beleaguer informal workers: lack of access to social services, an acute housing shortage, environmental degradation and disasters, and violence against women and their children are just some instances.

Knowing that their issues and problems cannot be addressed without legislation, informal workers networks such as PATAMABA, Homenet Philippines, MAGCAISA, ALLWIES and those under ESCR Asia have been pushing for the passage of a Magna Carta for Workers in the Informal Economy (MACWIE). This advocacy has given them some visibility and voice in the halls of Congress, in various national agencies, and in LGUs. MACWIE, if passed, would assure informal workers, women and men, of their rights at work, access to resources, social protection, and participation in decision-making.

Informal workers' networks, in cooperation with academe, labor and fair trade groups have come up with a People's Social Protection Agenda (PSPA) which is geared towards realizing the right to social protection for all. Some of the main principles and policy agenda of the PSPA found their way into the official social protection framework of government after being articulated by informal worker leaders in various consultations. Informal workers' networks have also influenced government-led social protection convergence programs, which various national agencies committed to implement during the now annual celebration of Informal Workers' Day. Such commitments however have a time line and are short-lived, as indicated by subsidized PhilHealth and SSS contributions lasting only for several months.

Informal workers' groups have also established cooperatives, microfinance programs, community gardens, and other forms of solidarity economy to raise income, enhance food security, promote environmental protection and disaster preparedness, develop mutual aid, increase social protection, and establish synergy among suppliers, producers, sellers, and consumers in various supply chains.

## **Women among the Urban Poor**

Urban poverty incidence is generally lower than rural poverty but in terms of absolute numbers the urban poor are more numerous (5.7 million versus 1.68 million farmers and .35 million fisher folk in 2009) (Chavez, 2014, p. 197,

---

<sup>4</sup> Based on an interview with PATAMABA leaders in 2014.

citing 2012 data from NSCB). The key issue among the urban poor, including women, is the acute lack of adequate housing, a human rights issue.

In the Philippines, the lack of adequate housing persists. The Housing and Urban Development Coordinating Council (HUDCC) estimated that in 2007, there were 550,771 informal settler-households who lived in lots “rent-free and without the consent of the owner” (Cruz, 2010). In 2010, HUDCC identified 1,209,912 housing needs, based on the identification of “households occupying living quarters of an unacceptable type and those doubled-up with other households living in acceptable housing units,” including informal settlers (Magtulis & Ramos, 2013).

The Philippine Development Plan 2011–2016 identified a yearly need of 800,000 housing units (WEDGE, 2014). The housing backlog by 2016 is projected to amount to 5.8 million units, half of which will be in the Greater Manila Region covering NCR, Central Luzon and CALABARZON (Chavez, 2014, p. 303, citing the Philippine Development Plan 2011–2016).

More than supplying housing units, however, the Philippine response needs to consider the different ways women are particularly deprived of their right to adequate housing. Despite legal provisions on women’s rights in general and their right to land and housing in particular, such as expressed in the MCW and CEDAW, women face several points of discrimination: first, cultural and economic systems including land/property ownership and inheritance norms prevent women from accessing land and property; second, they are excluded from housing policies and programs whether in terms of being adequately informed or represented; and third, they remain unorganized and thus unable to participate in decision-making processes on housing issues (Women’s EDGE Plan, 2014).

***Strategic Objective A2.*** *Revise laws and administrative practices to ensure women’s equal rights and access to economic resources*

The most significant advance in this regard is the Magna Carta of Women signed into law in 2009. Rural women’s organizations and supportive women’s networks steered the original bill through obstacle-ridden legislative processes and enhanced its contents through numerous consultations with various stakeholders. Its final version, including its IRR, contain provisions for the economic empowerment of marginalized sectors, including rural women, women in formal and informal labor, migrant women, indigenous women, older women, women with disabilities, etc.

Another landmark law is the Domestic Workers Act passed in 2012, which recognized domestic work as work and provides for the protection of a class of workers who have traditionally been marginalized, undervalued, and looked down upon because they do women’s work at home. This victory of



NGOs working for the protection of domestic workers should hopefully lead to a more encompassing law that will ensure the human rights of all informal workers, many of whom are women—the Magna Carta for Workers in the Informal Economy (MACWIE).

**Strategic Objective A3.** *Provide women with access to savings and credit mechanisms and institutions*

Continuing challenges for those advocating legal and administrative reform are the stronger or eventual integration of gender concerns in other laws such as the Barangay Micro Business Enterprise (BMBE) law, the Magna Carta for Micro, Small and Medium Enterprises, RA 7882 on women's access to credit, and other laws relevant to micro and small enterprises. Both policies and practices need to be examined in this regard. Tax laws should also be revised to provide space and relief to small income earners and micro-business run by the working poor. At the local level, there is need to regulate onerous fees for permits and licenses that are unaffordable to the entrepreneurial poor.

#### **Birhen ng Lourdes Parish Development Cooperative in Bagong Barrio, Caloocan**

The Birhen ng Lourdes Parish Development Cooperative in Bagong Barrio, Caloocan, the 2nd biggest informal settler colony in Metro Manila, was founded in March 1989 due to the worsening unemployment and underemployment brought about by the shut down, downsizing and retrenchment of many factories in the community. The community which was home to numerous workers who lost their jobs tried to initiate small business as alternative work but they lacked capital. Due to the high demand for capital and inaccessibility of formal lending institutions, the vendors, women displaced workers and micro entrepreneurs were forced to patronize money lenders and loan sharks who charged cut-throat interest rates of 10% to 20% per month.

BLPDC's core business is lending for small business capital and training and education on livelihood and entrepreneurship. Its members are primarily women vendors who sell barbeque, manage a *sari-sari* store, sell food for breakfast and displaced workers.

To address the special and particular situation of its women members, BLPDC has adopted an integrated approach which includes the following non-financial services: leadership training; entrepreneurship training and mentoring; financial literacy, management and budgeting; business planning and observation; awareness campaign against breast cancer; training and education regarding HIV-AIDS. Social activities are held continuously for regular conveying of education and information on different issues like health, job-hunting, companies they can work in, organizations or institutions they can ask help regarding starting a business and finding work.

Social protection needs are also addressed through micro insurance in the form of "damayan" (mutual aid) to help members with sick and deceased relative. The "Patak-patak" (small savings) supports members in need. The organization allocates emergency fund or center fund for emergency situation.

The flexibility of repayment was executed and practiced through lowering of interest, condonation program, rescheduling/restructuring and 60/40 scheme for payment of loans.

RA 7882 (An Act Providing Assistance to Women Engaged in Micro and Cottage Enterprises) is supposed to be an instrument for accessing low-interest loans (only 5% interest should be charged) from government institutions. This is the only law of its kind but it is underutilized because of stringent requirements. There is also no monitoring of compliance.

In recent years, microfinance institutions or MFIs have enlisted a large number of women in their programs hence their potentials for empowering women and alleviating poverty are recognized. Also, they have expanded their products to include other financial (insurance, emergency loan, educational loan, appliance loan) and non-financial services (enterprise development, financial literacy) although these services still remain untapped by the majority of their target beneficiaries. The main involvement of clients in the program is still in loan acquisition with the corresponding attendance in the weekly meetings and for some, recruitment of prospective borrowers (Narito, 2013).

In a study conducted by the National Anti-Poverty Commission (NAPC) in 2013, it was shown that women's enterprises are low growth needing small capitalization, vulnerable to external shocks, and earning between P50–P100 a day. But with the very minimal earnings, MFIs still impose forced savings requirements from their borrowers and because of this women were able to save money. Also, they are able to acquire assets (like TV, radio and electric fan). The women mention of their greater role in enterprise-related decision-making and a shared responsibility in decisions on certain family or household matters. MFIs are also able to help women gain respect which led to increased self-esteem and self-confidence.

Continuing challenges in the area of microfinance include inadequate loan levels and high interest rates that prevent women from earning enough to be able to upscale their operations—thus, the low-growth phenomenon.

***Strategic Objective A4: Develop gender-based methodologies and conduct research to address the feminization of poverty***

Government data on poverty and associated indicators like unemployment betray inconsistency of standards that tend to lower the numbers to boost public image. Poverty was redefined in 2003 and then in 2011 (by bringing down the poverty threshold from Php52 to Php46 per Filipino) to reduce the increase in number of poor people in the 2009 data set (IBON, 2012).

The notion of multi-dimensional poverty, which looks at deprivation in health, education, access to water, sanitation, secure housing, etc.—as officially propounded has not been applied consistently. Such a notion of poverty could still be enhanced by adding more dimensions—food, energy/fuel, family relationships, clothing/personal care, violence, family planning, envi-

ronment, voice in the community, time use, and respect and freedom from risk at work—as suggested by a new gender-sensitive poverty metric (*A New Gender Sensitive Poverty Metric*, 2014).

There are no longitudinal data on poverty incidence among women, so there is no way of knowing if this is worsening and if there is concrete evidence that can clearly point to the feminization of poverty. Time series data on time allocation of women and men, especially for women in poverty, are missing so again, there is not much basis for saying the gender division of labor in the home has become more equitable or not.

More specific issues pertain to the relative invisibility of marginalized women in the Philippine statistical system. How many women are there in informal work? Are their numbers increasing or decreasing? Of this number, how many are home based workers, domestic workers, vendors, etc.? Regarding women in agriculture and fisheries, the problems are the same. There is a severe lack of gender-disaggregated data that can be of use for a concrete analysis of their conditions that can be a sound basis for policy and policy advocacy.

Women's access to land, credit, technology, and other productive resources still cannot be gauged over time due to a lack of monitoring that should at the same time be gender-responsive.

Many grassroots women have also been victims and survivors of various disasters. There has been no headcount of how many of them died, fell ill, lost their livelihood, or became poorer because of these disasters.

## **RECOMMENDATIONS AND CONCLUDING REMARKS**

What has been said in the women and poverty report ten years ago still holds true today:

Macro-economic policies and programs have to be re-examined and revised, since all evidence points to the fact that these have resulted in more poverty and more vulnerability for women. NGOs and POs should strengthen their role as critics of corporate-driven globalization and as advocates of policy reforms in the areas of debt dependence, indiscriminate trade and investment liberalization, privatization of public utilities, and inadequate social services crucial to the well-being of women and their families. At the same time, good governance must be demanded from policymakers, especially in addressing the issue of widespread corruption.

Given the data on Filipino women across sectors, it seems that many of the provisions of the Magna Carta of Women have not really been implemented. More vigilance and advocacy on the part of women's organizations should be centered on ensuring implementation at both national and local levels. Other proposed laws that will help ensure the human rights of women in poverty; i.e., the Magna Carta for Workers in the Informal Economy, should

be pushed towards eventual enactment. Implementation of the Domestic Workers Act should be monitored, together with other laws that have promised to assist women in poverty; i.e. RA 7882.

Social protection that can empower and uplift the poor, especially the women among them, should be developed towards universal coverage and appropriate long-term subsidies. SSS and PhilHealth need to provide for the welfare of the missing middle—the working poor—who are unable to contribute but are not consistently subsidized. The 4Ps need to be re-imagined with the participation of its client-beneficiaries so that it can be truly empowering and provide a transition for the very poor to lift themselves out of poverty in a gender-responsive way. Adaptive social protection should be pursued, meaning that it should converge with disaster risk reduction and management, and climate change adaptation in an era where millions are continually affected by various calamities.

Visibility and voice of women in poverty still need to be enhanced. They need to be visible in statistical systems, and heard in government policy consultations, and in bargaining tables. Mechanisms for participatory development centered on the poor need to be created.

In an era of jobless growth and high rates of joblessness, jobs need to be created by and for the poor. Solidarity economy initiatives in the form of cooperatives, group enterprises, indigenous microfinance systems, etc., should enjoy government and multi-stakeholder support both at national and local levels. Hunger is a chronic issue of the poor, which implies that solidarity economy initiatives in the area of food security should be prioritized.

Government and NGOs are now crafting the post-2015 sustainable development agenda. Addressing extreme poverty and hunger in the era of climate change should take utmost precedence, together with providing sustainable employment which is the key to a sustainable future.

## REFERENCES

- A New Gender Sensitive Poverty Metric (2014). *Academic Stand*. Retrieved from <http://academicsstand.org/2014/11/a-new-gender-sensitive-poverty-metric/>
- Asian Development Bank (2014). *Philippines: Economy*. Retrieved from <http://www.adb.org/countries/philippines/economy>
- Buenaventura, M.V. & Maglinong, Z.B. (2014). On the Backs of Women – The Burdens of Debt and Automatic Servicing. Freedom from Debt Coalition Women and Gender Desk.
- Bureau of Labor and Employment Statistics [BLES] (2012). Table 9. Total Employment and Number of Non-Regular Workers – Establishments with 20 or More Workers by Category and Major Industry Group, Philippines; June 2012. Retrieved at [www.bles.dole.gov.ph](http://www.bles.dole.gov.ph)
- Center for Women's Resources (2011). *4Ps: The Magic Pill for Women?* Quezon City: Center for Women's Resources.
- \_\_\_\_\_. (2014). *Ulat Lila*. Retrieved from [http://cwrweb.org/sites/default/files/Ulat%20Lila%202014%20-%20The%20situation%20of%20Filipino%20women%20amidst%20worsening%20crisis%20and%20disaster\\_an%20Executive%20Summary.pdf](http://cwrweb.org/sites/default/files/Ulat%20Lila%202014%20-%20The%20situation%20of%20Filipino%20women%20amidst%20worsening%20crisis%20and%20disaster_an%20Executive%20Summary.pdf)

- Chavez, J. (Ed.) (2014). *The State of Fragmentation—The Philippines in Transition*. Focus on the Global South & Friedrich Ebert Stiftung.
- Climate Change Congress of the Philippines (2011). Church-CSO-Government Report on Poverty.
- Cruz, J.E. (2010). Estimating Informal Settlers in the Philippines. *11th National Convention on Statistics*. Retrieved from [http://www.nscb.gov.ph/ncs/11thNCS/papers/invited%20papers/ips-15/03\\_Estimating%20Informal%20Settlers%20in%20the%20Philippines.pdf](http://www.nscb.gov.ph/ncs/11thNCS/papers/invited%20papers/ips-15/03_Estimating%20Informal%20Settlers%20in%20the%20Philippines.pdf)
- Department of Budget and Management (2014). *Budget ng Bayan*. Retrieved from <http://budgetngbayan.com/>
- Department of Social Welfare and Development (2009). Pantawid Pamilyang Pilipino Program (4Ps): Conditional Cash Transfer Program, Improving Human Capital Investment of the Poor. *Social Welfare and Development Journal*, 3(1), 2–10.
- \_\_\_\_\_. (2014). *4Ps Program Implementation Status Report, 2nd Quarter 2014*. Retrieved from <http://www.dswd.gov.ph/wp-content/uploads/2014/08/2nd-Quarter-Report-2014-final.pdf>
- Freedom from Debt Coalition (2015). Debt and Public Finance Snapshot as of December 2014. Retrieved at [www.fdc.ph](http://www.fdc.ph)
- Habito, C. (2013). *Social Solidarity Economy and the ASEAN Challenge of Inclusive Development*. Paper presented at the Fifth International Meeting on Social Solidarity Economy, University of the Philippines, Diliman, Quezon City.
- IBON Foundation, Inc. (2010). *Conditional Cash Transfers and the Persistence of Poverty*. Position Paper, IBON Foundation, Inc.
- \_\_\_\_\_. (2012). Lates poverty measure: Excluding the poor from the poverty count. Retrieved from [http://www.ibon.org/ibon\\_features.php?id=250](http://www.ibon.org/ibon_features.php?id=250)
- \_\_\_\_\_. (2012). Lates poverty measure: Excluding the poor from the poverty count. Retrieved from [http://www.ibon.org/ibon\\_features.php?id=250](http://www.ibon.org/ibon_features.php?id=250)
- Illo, J. F. & Pineda-Ofreneo, R. (Eds.). (2006). *Finding the Missing Women—Trade Issues from a Gender Perspective*. Fair Trade Alliance & Department of Women and Development, UP-CSWCD.
- International Labour Organization (2007). *Labour and Social Trends in ASEAN 2007 Integration, Challenges and Opportunities*.
- Johnson, Lawrence Jeff (2010). The New MDG Employment Indicators. Paper presented during the 11th National Convention on Statistics (NCS).
- Laguilles, R. A. (2012). The Pantawid Pamilyang Pilipino Program (4Ps): Towards Women's Empowerment or Further Entrapment? Voices of Beneficiaries in Legazpi City. *Philippine Journal for Social Development*, Vol. 4.
- Magtulis, M.A.C. & Ramos, E.V. (2013). Estimated Housing Needs Based On 2010 Census Of Population And Housing. *12th National Convention on Statistics*. Retrieved from [http://www.nscb.gov.ph/ncs/12thncs/papers/INVITED/IPS-17%20Housing%20and%20Urban%20Poor%20Statistics/IPS-17\\_1%20Estimated%20Housing%20Needs%20based%20on%202010%20Census%20of%20Population%20and%20Housing.pdf](http://www.nscb.gov.ph/ncs/12thncs/papers/INVITED/IPS-17%20Housing%20and%20Urban%20Poor%20Statistics/IPS-17_1%20Estimated%20Housing%20Needs%20based%20on%202010%20Census%20of%20Population%20and%20Housing.pdf)
- Mangahas, Mahar (2014a). One-fourth have no real job. *Philippine Daily Inquirer*. Retrieved at [opinion-inquirer.net/75117/one-fourth-have-no-real-job](http://opinion-inquirer.net/75117/one-fourth-have-no-real-job)
- \_\_\_\_\_. (2014b). Social Climate: Poor and Near Poor. *Philippine Daily Inquirer*. Retrieved from <http://opinion.inquirer.net/79202/poor-and-near-poor>
- Narito, Z. (2013). Evaluating the Gender Impact of Microfinance in Selected Communities. Research conducted for the National Anti-Poverty Commission (NAPC).
- National Economic Development Authority—Social Development Committee Resolution No. 1, series of 2007: Adopting a Philippine Definition of Social Protection. (2007). National Economic Development Authority.



- National Statistics Coordination Board (2013). *2012 Full Year Official Poverty Statistics*. Retrieved from: <http://www.nscb.gov.ph/poverty/data/fullterm2012/Report%20on%20the%202012%20Full%20Year%20Poverty%20Statistics.pdf>
- National Statistics Office (2010). Philippine Population Went Up By 12 Million Persons (Results from the 2007 Census of Population). *Philippine Statistics Authority*. Retrieved from <http://www.census.gov.ph/content/philippine-population-went-12-million-persons-results-2007-census-population>
- PARC Manifesto of June 6, 2014* (2014). People's Agrarian Reform Congress.
- Philippine Commission on Women (2014). Fact Sheet on Filipino Women and Men." Retrieved at: [http://pcw.gov.ph/sites/default/files/documents/resources/factsheets\\_filipino\\_women\\_men\\_201402.pdf](http://pcw.gov.ph/sites/default/files/documents/resources/factsheets_filipino_women_men_201402.pdf)
- \_\_\_\_\_ (2014a). Statistics on Filipino women and men's labor and employment. Retrieved at <http://pcw.gov.ph/statistics/201405/statistics-filipino-women-and-men-s-labor-and-employment>
- Philippine Statistics Authority-National Statistics Coordination Board. (2014). Fishermen, Farmers and Children remain the poorest basic sectors. *Poverty Statistics—Press Release*. Retrieved from [http://www.nscb.gov.ph/pressreleases/2014/PSA-%20PR-20140704-SS2-01\\_poorestsector.asp](http://www.nscb.gov.ph/pressreleases/2014/PSA-%20PR-20140704-SS2-01_poorestsector.asp)
- \_\_\_\_\_ (2014). *Poverty Incidence among Filipinos registered at 25.8%, as of first semester of 2014-PSA*. Retrieved from [http://www.nscb.gov.ph/pressreleases/2015/PSA-20150306-SS2-01\\_poverty.asp](http://www.nscb.gov.ph/pressreleases/2015/PSA-20150306-SS2-01_poverty.asp)
- Philippines GDP Annual Growth Rate. (2014). *Trading Economics*. Retrieved from <http://www.tradingeconomics.com/philippines/gdp-growth-annual>
- Philippine Statistics Authority*. (2014). Retrieved from <http://www.nscb.gov.ph/>
- \_\_\_\_\_. (2014). "Updates on Women and Men in the Philippines." Fact Sheet on Women and Men in the Philippines. Retrieved from [http://www.nscb.gov.ph/gender/PSA-NSCB\\_2014%20Factsheet%20on%20WAM.pdf](http://www.nscb.gov.ph/gender/PSA-NSCB_2014%20Factsheet%20on%20WAM.pdf)
- Porcalla, D. (2014). Proposed CCT Budget Hits P78B. *Philippine Integrative Development Studies*. Retrieved from <http://www.pids.gov.ph/Asian-Development-Bank>. <http://www.adb.org/countries/philippines/economy>
- Raquiza, Marivic (2014). Poverty and Inequality: After the rhetoric of the past, a look into the future. Retrieved from <http://www.socialwatch.org/book/export/html/15622>
- Reyes, C. M., Tabuga, A.D., Mina, C.D., & Asis, R.D. (2013). Promoting Inclusive Growth Through the 4Ps. *Discussion Paper Series, 2013-09*. Philippine Integrative Development Studies.
- Serrano, M., Sale, J., Pupos, E. & Certeza, R. (2015). The Informal Economy in the Philippines: Perspectives, Challenges and Strategies on Transitions to Formality. Unpublished study conducted for FES.
- Social Watch Philippines. (2010). Social Watch Philippines Position Paper on the Pantawid Pamilyang Pilipino Program (4Ps). Position Paper, Social Watch Philippines.
- \_\_\_\_\_. (2014). Reclaim the Power of the Purse. *Social Watch Philippines to Congress*. Retrieved from <http://www.socialwatch.org/node/16638>
- Social Weather Stations* (2014). Retrieved from <http://www.sws.org.ph/>
- Somera, N. (2010). *Politics, Patriarchs, Palliative and the Poor: Conditional Cash Transfer in the Philippines*. Briefing Paper, NGO Forum on ADB.
- UN High Commissioner for Human Rights (OHCHR) (2009). *Fact Sheet No. 21, The Human Right to Adequate Housing*. Retrieved from [http://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf)
- Women's Empowerment, Development, and Gender Equity Plan 2013–2016* (2014). Manila: Philippine Commission on Women. Retrieved from [http://pcw.gov.ph/sites/default/files/documents/resources/womens\\_edge\\_plan.pdf](http://pcw.gov.ph/sites/default/files/documents/resources/womens_edge_plan.pdf)