

1.0 INTRODUCTION

1.1 The Context of Promoting Women's Economic Empowerment

In 2000, the Philippines total population reached 76.5 million and posted an annual rate of increase of 2.36% during the five year period covering 1995-2006. This population growth rate was one of the highest in the Asian region. Women comprised 49.6% or 37.9 million in 2000. By 2005, the National Statistics Office (NSO) estimated the female population to reach 42.4 million while the males were estimated to reach 42.9 million. The NSO population and household surveys showed that between 1970 and 2003, the number of female headed households increased by 50% as indicated by 10% in 1970, 12.2% in 1995, 13.5% in 2000 and 15.4% in 2003. By 1995, the average size of a female-headed household was 4 persons, while the male-headed household was 5.2 persons. This household size increased to 4.8 persons in 2003.

While there was small difference in men and women in terms of absolute number, many other social, economic and political indicators showed the latter being discriminated against or disregarded. Under these imbalance or unequal conditions, no real development will be possible.

Why is gender a development issue? "Women and men contribute to development in every sphere; whether it is their personal lives or society as a whole, they depend on each other. The more balanced gender relations are and the more closely men and women work together – and equality is a basic requirement for this – the greater chance to develop and to flourish."¹ Gender (from the Latin word *genus*) is a term depicting gender-specific roles which are attributed to men and women in society.²

The gender concept acknowledges disparities between the sexes. Women's promotion is one of the components to ensure equality between the sexes. Under this context, inequality is seen as a social and historical construct affecting both women and men in their lives and for which both have to assume responsibility. The greater need therefore is to recognize differences between the sexes and encourage both men and women to address gender imbalances.

The first three parts of this study aim to highlight and focus on gender disparities or imbalances in terms of economic factors and conditions. As imbalance disfavoring women are presented, it should serve as very significant reasons to push government and private sector organizations to develop and implement more appropriate that will facilitate women's economic empowerment.

As shown in Table 1, disparity between genders in terms of post secondary and higher education, infant mortality rate, work and economic participation was relatively significant. In 2005, while the difference in unemployment rates for both genders was a small 0.1 percent, the difference in labor force participation rate was significantly high

¹ Stiftung, Friedrich Ebert, Practising Gender – The Tool Book, Bonn, FES, 2003

² The term "sex" is used more for its biological component, in contrast, term gender is used to depict roles attributed to men and women, respectively. These roles are not determined by biological criteria or dispositions, but by structural and individual conditions, cultural rules, norms and taboos. Gender roles and gender hierarchies vary from one culture to another, and can be changed.

29.3% in favor of the men. Several reasons were cited in a number of women's studies: i.e., that opportunities for women's employment were less because of skills, type of work, etc., that women were discriminated upon by some employers, that women were faced with multiple burdens of looking after the family, etc..

Table 1: General Indicators

Indicators	Women	Men	Year	Source
Population				
Projected Population (in millions)	42.4	42.9	2005	NSO
Project Life Expectancy at Birth (yrs.)	71.6	66.1	2005	NSO
Education				
Functional Literacy Rate (%)	86.3	81.9	2003	NSO
Simple Literacy Rate (%)	92.3	92.0	2000	NSO
Distribution of the Pop. 10 Yrs. Old and Over by Highest Educational Attainment (%)				
Elementary	40.7	43.1	2003	NSO
Secondary	28.8	28.0	2003	NSO
Post Secondary	3.7	4.0	2003	NSO
College Graduate and Higher	5.5	3.9	2003	NSO
Health and Nutrition				
Maternal Mortality Rate (per 100,000 births)	108.1	-	2003	NSO
Infant Mortality Rate (per 1,000 live births)	25.0	35.0	2003	NSO
Social Welfare and Development				
No. of Clients Served by DSWD				
Children	41,870	40,422	2005	DSWD
Youth	834	5,487	2005	DSWD
Women	5,389	na	2005	DSWD
Persons with Disabilities	1,996	3,363	2005	DSWD
Senior Citizens	1,392	845	2005	DSWD
Work and Economic Participation				
Labor Force Participation Rate (%)	50.2	79.5	2005	NSO
Unemployment Rate (%)	8.2	8.3	2005	NSO
Overseas Filipino Workers	539,000	524,000	2002	NSO
Others				
Human Development Index Ranking		84 th	2005	UNDP
Gender Gap Index Ranking		6 th	2006	GGR
Fertility Rates (births per woman)		3.2	2006	GGR

1.2 The Gender Gap

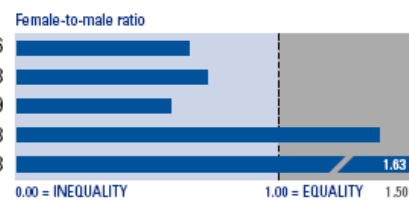
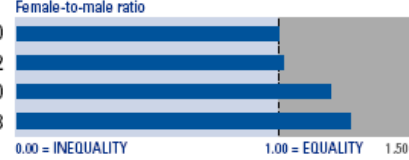


In 2005, the country ranked 84th out of the 177 countries in the Human Development Report (HDR), down by one from its 83 ranking a year ago. The Philippines' ranking placed it within the medium development bracket alongside other Asian countries like Malaysia, Thailand, Western Samoa, China, Vietnam and Indonesia.

In the 2006 Gender Report, the Philippines ranked 6th among the top 10 countries with the smallest "gender gap". The report measured the size of the gender gap in four critical areas of inequality between men and women namely:

1. Economic participation and opportunity – outcomes on salaries, participation levels and access to high-skilled employment
2. Educational attainment – outcomes on access to basic and higher level education
3. Political empowerment – outcomes on representation in decision-making structures
4. Health and survival – outcomes on life expectancy and sex ratio

Table 2 highlights the gender gap in the four critical areas of economic participation and opportunity, educational attainment, health and survival, political empowerment.

Table 2: Gender Gap Subindexes by Sector

Gender Gap Subindexes	Rank	Score	Sample average	Female	Male	Female-to-male ratio
Economic Participation and Opportunity	4	0.757	0.596			
Labour force participation	74	0.66	0.69	55%	83%	0.66
Wage equality for similar work (survey)	25	0.73	0.64	—	—	0.73
Income (PPP US\$)	41	0.59	0.52	3,213	5,409	0.59
Legislators, senior officials, and managers	1	1.00	0.37	58%	42%	1.38
Professional and technical workers	1	1.00	0.79	62%	38%	1.63
						
Educational Attainment	1	1.000	0.939			
Literacy rate	1	1.00	0.91	93%	93%	1.00
Enrolment in primary education	1	1.00	0.97	95%	93%	1.02
Enrolment in secondary education	1	1.00	0.94	67%	56%	1.20
Enrolment in tertiary education	1	1.00	0.86	32%	25%	1.28
						
Health and Survival	1	0.980	0.973			
Sex ratio at birth (female/male)	1	0.94	0.94	49%	51%	0.95
Healthy life expectancy (years)	1	1.06	1.04	61.5	57.1	1.08
						
Political Empowerment	16	0.269	0.138			
Women in parliament	53	0.19	0.22	16%	84%	0.19
Women in ministerial positions	18	0.33	0.21	25%	75%	0.33
Years with female head of state (last 50)	7	0.29	0.04	11.3	38.7	0.29
						

Source: 2006 Gender Gap Report, World Economic Forum

For many years, the Philippines had a history of gender bias deeply ingrained in its culture. In truth, the highlights of the gender gap as presented in the preceding table have shown some level of improvements because since 1987, the National Commission on the Role of Filipino Women (NCRFW) – the Philippine machinery for women – pioneered in gender and development long before it became an international norm. The NCRFW began by influencing the Medium-Term Philippine Development Plan (MTDP 1987-1992) and eventually developed a companion plan called the Philippine Development Plan for Women (PDPW) for 1989-1992 as a companion plan of the MTDP. The development of the PDPW involved the NCRFW, the National Economic and Development Authority (NEDA), other government agencies and non-government organizations in the women’s movement.

After the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the Beijing Platform for Action, the government adopted the Philippine Plan for Gender Responsive Development (PPGD 1995-2025), which served as a

strategic plan to translate the Beijing resolutions into policies, strategies, programs and projects for the Filipino women. In effect, it laid the ground for transforming the socio-cultural and eco-political system by serving as the road map for government's gender and development (GAD) work. Realizing the need for shorter-term operational plans to achieve the goals of PPGD, the government, in collaboration with partners in the NGO and academic sectors, crafted the Framework Plan for Women (FPW).

The FPW called for "holistic and comprehensive response to reduce the gender gap" and "address systemic and structural causes of gender inequality." To attain gender equality and women's empowerment, individual and structural causes of gender discrimination should be overcome at five levels, namely: welfare, access, conscientization, participation, and control. As gender disparities are addressed and surmounted at each level, higher degrees of empowerment and development can also be achieved.³

The framework argued that gender equality could be attained through women's empowerment and from 2001-2003, the strategic focus were on promoting economic empowerment, upholding women's and girls' human rights, and promoting and gender-responsive governance.

This study places emphasis on the first strategic focus – promoting women's economic empowerment.

1.3 The Objectives of Promoting Women's Empowerment

In particular, the objectives of promoting women's economic empowerment included the following:

1. to enhance sustainable access of women to capital, market, information, technology and technical assistance
2. to enhance the employment and livelihood skills of women, particularly in high-value-adding industries and agricultural activities
3. to establish an enabling environment that will ensure the effective implementation of policies for the protection of women workers, particularly in the areas of any form of discrimination, welfare or working conditions, overseas Filipino workers (OFWs) and other specific women workers' groups
4. to increase awareness of women of their economic rights and opportunities
5. to strengthen women's representation in economic decision-making bodies

Given these objectives and after three years of FPW implementation by both government and private sectors, the key questions to ask are:

- How have women in the Philippines fared during the past three years?
- Have the gender gap improved?
- What particular gains have they made, in terms of economic empowerment?
- How well has government respected, protected and fulfilled their rights?

³ State of Filipino Women, NCRFW 2003

- Despite many achievements in promoting women's interests, what challenges remained?

The succeeding sections intend to provide the answers or indicators to these key questions.

2.0 THE WOMEN SECTOR: LEVEL OF ECONOMIC PARTICIPATION

2.1 Labor Force Size and Participation Rate

Poverty requires household members to contribute to overall family income. However, the gender division of labor limits women from looking for paid work due. The inherent social and family duties of Filipino women tied them up for long hours in caring for children and home. Thus, their participation to labor force will always be invisible to the formal sector.

As far as the formal sector is concerned, the female labor force participation rate (LFPR) consistently lagged behind the male LFPR in the past six (6) years. Across 1998 to 2003, female LFPR invariably registered only 50.6% while male LFPR was steadily above 80%. Highest female LFPR was in 2001 (52.8%) while the lowest was in 2000 (48.4%).

Further exacerbating the anemic labor force participation rate was the high fertility rate in the Philippines at 3.2 births per woman (compared to 1.9 in Thailand, 2.6 in Indonesia, and 3.0 in Malaysia; ADB 2001). This scenario forced women to spend years on childbearing and childrearing endeavors.

Table 3: Labor Force Participation Rate and Labor Force Size, by sex of workers (October Survey Rounds)

	1998		2000		2001		2002		2003	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<i>Labor Force Participation Rate (%)</i>										
Total	49.3	82.9	48.4	80.3	52.8	82.3	51.7	80.8	50.9	83.4
Urban	50.1	78.8	48.8	76.6	52.8	78.6	51.7	77.4	na	na
Rural	48.5	86.6	47.9	84.0	52.8	85.8	51.7	84.0	na	na
<i>Labor Force (in millions)</i>										
Total	11.77	19.51	11.67	19.24	13.11	20.25	13.16	20.51	13.36	21.72
Urban	6.00	8.74	6.14	8.97	6.83	9.47	6.87	9.57	na	na
Rural	5.77	10.77	5.53	10.26	6.27	10.78	6.29	10.94	na	na

Source: Labor Force Surveys, NSO (various years)

2.2 Labor Force Participation Rates By Age

Driven by social and economic factors, Filipino women had been entering the labor force in increasing numbers, reaching 13.4 million in 2003. Female LFPR had been rising and the gender gap narrowing across age groups (Table 4). Female LFPR registered the highest in 2001 and 2002, at 52.8% and 51.7%, respectively. Likewise, the 2001 and 2002 periods posted the narrowest gender gaps.

Table 4: Labor Force Participation Rates, by age and sex of workers (October Survey Rounds)

Age Group (in yrs)	1998		2000		2001		2002		2003	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
15-24	37.1	62.0	36.3	57.1	41.4	62.3	38.2	58.6	38.8	62.3
25-44	56.6	98.0	56.1	97.3	59.8	97.6	59.9	97.4	57.7	92.6
45 +	51.2	93.9	49.8	84.0	54.5	84.4	53.8	83.8	53.7	84.9

Source: Labor Force Surveys, NSO (various years)

Gender gaps in LFPR were also consistently wider in rural areas due to a number of factors. The widest was visible in Autonomous Region of Muslim Mindanao (ARMM) and Western Mindanao. The male LFPR in these areas were two to three times higher than female LFPR (Table 5). Factors contributing to this trend were:

- o higher fertility rates,
- o the nature of available jobs in the area which were mostly agricultural,
- o deteriorating peace and order situation
- o cultural norms which limit women's mobility and involvement in trading, and
- o various activities that took them away from home.

Finally, in rural areas, farming and similar rural enterprises were largely considered as male tasks and women were largely viewed as support workers.

Table 5: Regions with the Narrowest and Largest LFPR Gender Gaps, 2001 and 2003 (April Survey Rounds)

Range of Sex Ratio (M/F)	2001	2003
Less than 1.5	Northern Mindanao (1.32), Eastern Visayas and Davao	Northern Mindanao (1.28), Eastern Visayas, Davao, CAR, NCR and Caraga
1.80 or more	Central Luzon (1.80), Zamboanga Peninsula (1.88), ARMM (2.87)	Zamboanga Peninsula (1.89), ARMM (2.38)

Source: Labor Force Surveys, NSO (various years)

2.3 Employment Population and Employment Rates

In 2003, almost 12 million women were employed, a 13.9% increase versus 2000 but only 2.0% more compared to 2001 (Table 6). Between 2000 and 2003, the average annual growth rate for women of 4.6% was only slightly faster than 4.4% growth of the male workers but slower than the increase in the female workforce (4.8%) for the same period. This clearly showed that the modest GDP growth was accompanied by marginal net job gains.

Further, female unemployment remained high at 10.3% (compared to 10% for male) despite the 1.4 million jobs generated from 1998 to 2003. This indicated that the number of jobs generated had not been adequate to accommodate the influx of labor entrants. Underemployment seemed to persist and slowly becoming a more serious problem (roughly 15% percent in 2003).

The overall decrease in employment rates for both men and women since 1998 was a result of the Asian Financial crisis, global recession in 2000 and political uncertainties. The meager domestic opportunities had been mitigated by labor migration. Some 2.62 million Filipino workers were reportedly deployed to more than 165 countries (SONA 2004).

Table 6: Employed Population and Employment Rates, by sex of workers (October Survey Rounds)

	1998		2000		2001		2002		2003	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
<i>Employed Population (in millions)</i>										
Total	10.61	17.65	10.52	17.26	11.75	18.33	11.81	18.44	11.98	19.54
Urban	5.35	7.59	5.45	7.65	6.05	8.17	6.10	8.18	na	na
Rural	5.25	10.06	5.07	9.61	5.70	10.17	5.71	10.26	na	na
<i>Employment Rate (%)</i>										
Total	90.2	90.5	90.1	89.7	89.6	90.6	89.8	89.9	89.7	90.0
Urban	89.3	86.9	88.7	85.3	88.5	86.2	88.8	85.4		
Rural	91.1	93.4	91.7	93.6	90.9	94.3	90.8	93.8		

Source: Labor Force Surveys, NSO (various years)

Women's chances for employment and livelihood relative to men continued to be better in urban areas or regions that could offer educated women jobs in offices, or areas with a manufacturing base than could absorb skilled female and male labor, or areas that have a thriving informal economy where enterprising women could open small stalls, or accept laundry shops or production subcontracts.

Evidently, the National Capital Region's (NCR) female unemployment rate (Table 7) had been much lower than male workers. In the Calabarzon (or the Cavite, Laguna, Batangas and Rizal Industrial Zone), due to its economic zones and the ancillary businesses that were promoted, women's employment rate reached higher than of men. In contrast, those regions with large rural sections and with agriculture as a dominant industry, women were viewed primarily as secondary and unpaid family workers. Thus, female employment trailed its male counterpart.

The impact of cultural norms on women's economic development was apparent in the employment rates for two regions. In the Cordilleras, various cultures (i.e, the Kalinga, Kankanaey and Ifugao) allowed women greater mobility and involvement in mining, agriculture and trading. This was outside of a variety of micro-enterprises. A number of women had moved with their families in Baguio City and other places to ply their trade, engage in street begging or embark on a new livelihood (Josef 2002). In contrast, the Muslim dominated regions reported female unemployment rate at three times that of the men.

Table 7: Regions with the Most Favorable and Least Favorable Relative Employment for Women, measured in terms of sex ratio of unemployment rates: 2001 and 2003 (April Survey Rounds)

Range of Sex Ratio (M/F)	2001	2003
More than 1.0	NCR (1.27), Ilocos (1.08), Calabarzon and Mimaropa (1.06)	Ilocos (1.31), NCR (1.26), Calabarzon (1.26), Central Visayas (1.12)
0.90 - 0.99	Central Visayas	CAR, Northern Mindanao, Central Luzon
0.50 - 0.69	Zamboanga Peninsula, Cagayan Valley	Bicol, Cagayan Valley, Zamboanga Peninsula, Soccsksargen
Less than 0.50	ARMM (0.31)	ARMM (0.37)

Source: Labor Force Surveys, NSO (various years)

2.4 Class and Type of Workers

The wage and salary workers made up about 48-49% of all employed workers. However, in October 2003, they accounted for 51% of the total employed, while those working on their own account as self-employed workers or employers made up about 37%, and unpaid family workers, 12%. Men outnumbered women among the wage and salary workers, particularly in 2003, where men were landing construction and other industrial sector jobs (Table 9). They also outnumbered women among own-account workers, specifically in farming areas, while women accounted for the majority of unpaid family workers.

Table 9: Percent of Female Workers to Total Employed Workers, by class of worker (October Survey Rounds)

Type of Worker	1998	1999	2000	2001	2002	2003
Own-account	32.8	33.7	33.4	34.8	34.5	33.2
Wage and Salary	36.9	37.7	37.6	38.2	38.3	37.5
Unpaid Family	53.0	52.9	52.4	54.0	54.8	54.9
All Workers	37.5	38.2	37.9	39.1	42.1	38.0

Source: Labor Force Surveys, NSO (various years)

In 1998-2003, unpaid women family workers accounted for more than half of the total employed. During the same period, own-account workers comprised about 32.8% to 37.5% while wage and salary workers comprised about a third (36.9% to 37.5%) of the total employed.

Table 9: Percent of Female Workers to Total Employed Workers, by class of worker (October survey rounds)

Type of Worker	1998	1999	2000	2001	2002	2003
Own-account	32.8	33.7	33.4	34.8	34.5	33.2
Wage and Salary	36.9	37.7	37.6	38.2	38.3	37.5
Unpaid Family	53.0	52.9	52.4	54.0	54.8	54.9
All Workers	37.5	38.2	37.9	39.1	42.1	38.0

Source: Labor Force Surveys, NSO (various years)

Own-account and unpaid family workers which were known to be the informal sector accounted for more than half of the country's employment (NSO 2003c). Workers in this sector did not receive salaries or wages and a large portion of these workers were believed to be women who came from heavily protected industries that collapsed, or workers who were laid-off from their jobs and managed to establish small/micro enterprise ventures as an alternative source of income. As the economic performance of the country remained unstable, more workers, particularly women were being pushed to the informal economic sector.

In 2003, half of the informal sector workers were small farmers and unpaid family workers. Outside of the agriculture sector, the self-employed workers were into sales and trading, transport, petty production and various forms of services. In the 1995 NSO urban informal sector survey, women were recorded to account for at least 51% of operators of nonagricultural enterprises. Most of these were traditional roles such as sewing garments or *retaso* (surplus rags from the garments industry), laundry service, and vending food or petty goods along the streets or in the markets (Pineda Ofreneo 1999).

About 5 to 7 million home-based women workers in the country were receiving piece rated work for the export industry and most of them were in subcontracting arrangements.

Table 10: Own-account and Unpaid Family Workers (in 000's), by sex

Sex of Workers	2000	2001	2002	2003	Growth Rate	
					00-'02	00-'03
Female	5,314	6,121	6,212	5,945	8.4	4.0
Male	8,634	9,212	9,419	9,501	4.5	3.3
Total	13,948	15,333	15,631	15,446	6.0	3.6
Total Employed	27,775	30,085	30,252	31,523	4.4	4.5
% of Total Employed	50.2%	51.0%	51.7%	49.0%	-	-

Source: Labor Force Surveys, NSO (various years)

Regular full-time workers put in at least 40 hours a week while workers who are paid per piece or per hour of actual work, including unpaid family workers and own-account workers, keep variable hours. In the 1990s and possibly up to current times, the domestic service workers worked the longest. Urban women kept the longest average hours in a wage job or enterprise while rural women kept the shortest since work in the

fields or a rural enterprise was seasonal, sporadic or far-between. When home production time was factored in, the women's average leisure time was shorter than the men's by an hour in rural areas, and two hours in urban areas (Lim 2000). These differences continued to create problems for women.

Female part-time workers accounted for 34.8% in 2003, higher than the male part-time workers of 32.7% of total. The percentage of women in part-time work remained unimproved since 1998 as shown in Table 11.

Table 11: Selected Statistics on Part-time Workers

Item	Oct 1998		Oct 2000		Oct 2002		Jul 2003	
	Female	Male	Female	Male	Female	Male	Female	Male
Employed (in 000's)	10,608	17,653	10,516	17,258	11,812	18,439	11,503	18,948
% Part-time	34.0	30.8	33.6	31.8	37.9	36.9	34.8	32.7

Source: Labor Force Surveys, NSO (various years)

2.6 Youth Unemployment

Women workers in the 15-24 years age bracket recorded the highest unemployment rate at 39.1% of potential women workforce in 2000 and 43.5% in 2003. Those in the 25-44 years age bracket recorded unemployment of 35.1%, reached the highest at 39.9% in 2001 and improved slightly to 37.7% in 2003. Women in the 45 and above age bracket recorded improvements in unemployment rate at 30.4% in 2000 to 29.6% in 2003 (Table 12).

Table 12: Proportion of Female Workers to Potential Workforce (pop. 15 yrs. old or over), labor force (LF), and unemployed population (UEP), by age group, 2000-2003

Age Group (in yrs)	2000			2001			2002			2003		
	Pop15+	LF	UEP	Pop15+	LF	UEP	Pop15+	LF	UEP	Pop15+	LF	UEP
15 - 24	47.3	36.4	39.1	49.0	37.5	45.3	46.9	36.6	41.5	49.2	37.6	43.5
25 - 44	50.6	37.1	35.1	50.6	38.6	39.9	50.4	38.5	39.5	50.1	37.1	37.7
45 +	52.6	39.7	30.4	52.5	41.6	34.0	52.6	41.6	32.9	51.4	40.1	29.6
Total	50.2	37.8	36.2	50.2	39.3	41.3	48.1	39.1	39.3	50.2	38.1	38.8

Source: Labor Force Surveys, NSO (various years)

2.6 Assessed and Certified Skilled Workers

Unlike middle-educated male workers who could take a wider array of jobs in construction, transportation and industry, women generally had more limited choices. This was largely due to poor education-employment fit which could be associated with the lack of employable competencies among graduates of higher education programs. This problem was reported being addressed in the technical-vocational education and training (TVET) field through a competency assessment and certification process using a qualification criteria developed by the Technical Education and Skills Development Authority (TESDA).

Under the Philippine TVET Qualification Framework, industry workers and graduates of TVET institutions were subjected to competency assessment based on approved Occupational Competency Standards and using Competency Assessment Tools to

determine their competency levels and be certified as skilled worker. This would hopefully increase their employability. The assessment and certification process seeks to assure employers that workers have the necessary baseline knowledge and practical skills needed for a specific job.

For the period 2001 to 2003, only 55.5% of the 453,970 persons assessed (19% women) were certified for their particular skills (Table 8). Compared to men, women performed particularly and consistently bad.

Table 8: Number of Persons Assessed and Certified, 2001-2003*

Year	Assessed			Certified			
	Female	Male	Total	Female	Rate	Male	Rate
2001	15,778	169,621	185,399	5,112	32	139,634	82
2002	40,186	118,199	158,385	10,549	26	57,980	49
2003*	34,407	75,859	110,266	10,347	30	28,352	37

Source: TESDA

2.7 Occupations and Sectors

The private sector provided jobs to about 43% of the wage workforce while the government or public sector employed about 6%. The balance was accounted for unpaid family workers (10%) and self-employed workers (40%).

Women were found mainly in clerical, sales and service positions. There were more women than men among professionals (68%), and clerks (67%), and in service and sales (53%).⁴ Although at lower levels, women outnumber men among officials of government, special-interest groups, managers and supervisors (58%). There were also slightly more women than men among technical workers (51%). Women secure jobs such as teachers, nurses and midwives, positions classified as professionals but were also viewed as extensions of women's gender roles.

The NCRFW Report on State of the Filipino Women 2003 cited the NSO 2003 surveys that Filipino women remained dominant in two broad industrial categories: trade (small scale retail trade, and services, primarily in community, social and personal services). Women outnumbered the men in the education sector (75%), health and social work (76%), and wholesale and retail trade (63%). The manufacturing workforce was 45% female while agriculture was 72% male. The men dominated the construction sector (98%), transport, storage and communications (95%), and fishing sectors (94%).

In 49 economic zones operated by the Philippine Economic Zone Authority (PEZA), some 706,798 workers were employed in 2001. About 80% of zone workers consisted of women who were employed in the garments, textiles, food and beverages processing, wood manufacturing, and electronics.

Very recently, government and the private sector continued to promote information technology (IT) hubs and zones and established several call centers. Between 2000 and 2003 alone, some 52 call centers were put up in Metro Manila, Clark Zone, Laguna

⁴ NSO (2003)

and Cebu with a combined 20,000 seats. The centers employed about 16,486 people, mostly young females in the first three quarters of 2003 alone.

2.8 Overseas Filipino Workers

The Commission on Filipino Overseas claimed that as of December 2001, a total of 7.4 million Filipinos were overseas; 3.1 million migrant workers, 2.7 million permanent residents, and 1.6 millions irregular aliens. In June 2002, the Department of Foreign Affairs reported an reported a lower number of 5.5 OFWs and overseas Filipinos (13% of whom were undocumented) spread in 193 countries all over the world.

The Philippine Overseas Employment Administration (POEA) recorded a deployment of 891,908 OFWs in 2002, which was a 2.2% increase from the previous year's figure. Land-based workers accounted for about 76.5% (or 682,315), while male sea-based workers made up the remaining 23.5%.

Land-based new hires numbered 288,155. Of these, 209,822 were women representing an almost 13% increase from 186,018 in year 2001. Women comprised the 73% of all new hires in 2002, the highest during the last 10 years. In absolute numbers, the women OFWs were reported to have reached about 539,000 individuals compared to the men OFWs totaling 524,000 in 2002. The age group with the largest proportion of OFWs was 25-29 years for women and 45 years and above for men.

Of the women OFWs, about 42% went into domestic service and 41% were classified as "professionals" mostly working for Japan. It was noted that more and more women were leaving as professionals (41% versus 33% in 1995 to 2001) than domestic workers (42% versus 45%).⁵

Japan remained the country's top destination for women new hires (as professionals or entertainers), followed by Saudi Arabia (41% as nurses or domestic helpers) and Taiwan (70% working in factories or as building caretakers). Other destinations of women OFWs included Hong Kong, Kuwait, United Arab Emirates, and Qatar as domestic workers, the United Kingdom as nurses, Israel, Canada and Spain as caregivers or caretakers. Filipina domestic workers were also found in thousands in Singapore, Brunei and Malaysia.⁶

With an almost equal level of participation between men and women in overseas work, the context of their participation was very much different. In 2004, women accounted for 51% of the total number of OFWs yet their average monthly cash remittance represented only 57% of the Php74,267 average monthly cash remittance of Filipino men. This was because women ended up in low-paying and, often, unprotected jobs. The 2004 survey showed that 56% of women worked abroad as laborers and unskilled workers, while 28% of their counterpart worked in trades and related work, 27% worked as plant and machinery operators/assemblers.

⁵ NCRFW 2003

⁶ POEA as cited in NCRFW fact sheet 2003

2.9 Education and Training

The simple literacy rates of both gender dropped significantly from 92.5 for females and 92.1 for males in 2000 to 86.3 for females and 81.9 for males in 2003.⁷ For the latest year, the regions that exhibited the highest literacy rates for females were Metro Manila, Ilocos Region, Central Luzon and Bicol Regions recorded above 96. The regions that exhibited the lowest literacy rates for females were Autonomous Region of Muslim Mindanao (69.4) and Central Mindanao (88.8). All other regions posted female literacy rates above 90.

In school year 2003-2004, total elementary enrolment reached some 12.9 million and 6.2 million in the secondary level enrolment. For this period, the women were also slightly better in terms of enrolment number for ages 6-11 and 12-15 age bracket, enrollees in elementary and secondary levels, respectively. During the same school year, the female net enrolment ratio (NER) was 82.6% while the male NER was 80.9%. For the secondary level, female NER was 51.2% while the male NER was 43.0%

In terms of completion rates for the same period, more women were able to finish elementary and secondary education in accordance with the required number of years for each level. For the elementary level, females recorded 66.9% completion rate and only 57.8% completion rate for males. Similarly, the secondary level completion rate for females was 63.7% as compared to 48.8% for males.

For tertiary level enrolment, the school year 2003-2004 enrolment number reached 2.431 million and this number dropped to 2.420 million in 2004-2005. More than half or 55% of the total enrollees at this level were females. For 2004-2005, the bulk of enrollees were in the business administration and related courses (22%), medical and allied services (19%), education and teacher training (15%), and engineering and technology (13%) courses. Annex Tables 1 and 2 presents the enrollment data by discipline group, gender and by region for school year 2003-2004.

Enrolment for technical and vocational courses was higher for males (recording a 50.6% enrolment during the same school year). This could be one of the reasons why there was lower enrolment rate of men in university-based academic institutions.⁸ Women was traced to have taken courses in home economics, service trades, education/teaching, mass communications, medical and allied courses, among others. Men on the other hand were concentrated in engineering and technology, architecture, town planning and law courses.

From 2000-2003, the NCRFW factsheet on women also noted there were considerably more women licensed professionals as they accounted for 65% of the total passers in government-sanctioned professional board examinations.

Schools Offering Entrepreneurship Programs

In Metro Manila alone, at least 45 tertiary level institutions listed under the Commission on Higher Education (CHED) were offering degree courses and diploma programs on

⁷ 2003 FLEMS and 2000 Census of Population and Housing

⁸ CHED and DepEd as cited in NSCB sectoral statistics, 2003-2004

entrepreneurship and small business development. These courses were offered as of the academic year 2005-2006. In Central Visayas and Southern Mindanao Regions, however, the list of tertiary level institutions offering such courses were very small as there were only a total of seven schools listed with these offerings (see Annex Table 3).

2.10 Women Entrepreneurs

As cited earlier, the closest indicator to generate the number of women entrepreneurs was the statistics on “own account workers and unpaid family workers” (see Table 10). In NSO terms, these were also the self-employed workers. More than half of the number of self-employed in 2003 (n = 5.9 million) were in the non-agriculture segment of the informal sector. They were mainly in retail selling/trading or engaged in petty production activities. As cited earlier, the NCRFW Report (2003) highlighted about 5 to 7 million of home-based women workers were performing piece-rated work, sewing clothes or orders or as part of subcontracts, food, footwear and other manufacturing industries.

Women entrepreneurs, however, were not all micro-scale in terms of operations. There were women-owned and led businesses in all sectors including electronics and appliances, transportation, real estate, financial consultancy, restaurants, marketing and public relations and publishing. From the same NCRFW report, the following were noted as indicators of the characteristics of Filipino women entrepreneurs:

- A survey conducted by the Women’s Business Council of the Philippines (WBCP) in 1997 showed that most of the women owner-managers of small and medium scale enterprises were in manufacturing (41%) garments, jewelry, and furniture (37%), marketing (9%), and real estate (7%).
- The Philippine Chamber of Commerce and Industry noted that women-led firms might be few in number and smaller in scale compared to male-led firms but they contributed to the economy significantly as indicated by the Php7.0 billion assets in 1998.

Enterprises or businesses secure licenses to operate from the local government unit, but those in the formal economy generally register their trade names with the Bureau of Trade Regulation and Consumer Protection (BTRCP) of the DTI. It was only in May 2003 when the BTRCP began disaggregating its business name registration database by sex of the owner. The initial sex-disaggregated data showed some 242,178 business names with the following breakdown:

- 11% registered as corporations, cooperatives or partnerships
- 89% registered as single proprietorships
 - 113,167 were under the name of a woman (47% of total business names registered) and 52% of singly-owned enterprises)
 - the report assumed that the remaining 53% were partnerships, corporations and cooperatives likely to be controlled by men.
- Note that the registration was for purposes of assigning the trade or business name, hence, it was not indicated whether all registrants were actually operating as of the time of registration.

Given the indication that the proportion of 47% of establishments were women-owned SMEs in the country and applied to the number of registered establishments of 803,476 (corresponding to 99% of 811,592) in 2004, the women-owned establishments would be around 377,600.

2.11 Support Programs for Women's Economic Empowerment

Several studies have repeatedly pointed to a number of disadvantages for women in business, which can be summarized as follows:

1. Limited access to credit
2. Limited work experience and managerial training (that can be applied to their businesses)
3. Challenges of conflicting demands of business and family
4. Lack of a network of business contacts and support
5. Lack of access to markets

In order to address the above, government and private sectors implemented programs and other initiatives such as:

Training and Non-Training Services

DTI and its attached agencies and bureaus continued to be at the forefront of support programs for women SMEs. Table 13 shows the bulk of assistance were still in the training services which were extended to a total of 37,003 in 2003; 61% of these clients were female. At least 15,200 clients were also extended non-training services and 60% of these were female.

Table 13: Beneficiaries of the Trade and Industry Department's Training and Nontraining Services for SMEs, as of Dec. 2003

Agency	Training		Nontraining	
	Total	%Female	Total	%Female
Phil. Trade Training Center (PTTC)	12,243	61	-	-
Const. & Manpower Devt. Foundation (CMDF)	2,077	23	-	-
Cottage Industries Technology Center (CITC)	7,304	70	-	-
Center for Industrial Competitiveness	9,520	71	-	-
Bureau of Small and Medium Ent. Dev't (BSMED)	977	63	2,898	61
Product Design & Dev't. Center of the Phils. (PDDCP)	4,882	47	6,555	62
Center for Int'l. Trade Exposition and Missions (CITEM)	-	-	1,106	52
Bureau of Domestic Trade (BDT)	-	-	737	70
Bureau of Export Trade Promotion (BETP)	-	-	3,904	-
Totals	37,003	61	15,200	60

Source: Department of Trade and Industry

Credit for Women SMEs

President Arroyo has targeted the generation of 6 to 10 million jobs for her term till 2010. Three million of these are for women being provided access to micro-finance and micro-enterprise development.

The advocacy efforts of DTI and women’s groups spurred legislative action and interest in lending to women SMEs. Government financing institutions collaborated to design a uniform lending program and tailored it to meet the funding needs of SMEs. This program was called SME Unified Lending Opportunities for National Growth or SULONG that aimed to provide a “wider, borderless financing system” for SMEs. The GFIs included Development Bank (DBP) of the Philippines and Land Bank of the Philippines, (LBP), National Livelihood Support Fund, Philippine Export and Import Bank (Philexim Bank), Quedan Corporation and Rural Credit Guarantee Corporation (Quedancor), and Small Business Guarantee and Finance Corporation (SBGFC). Apart from SULONG, the women entrepreneurs can also tap the Transactional Guarantee and Direct Financing Facility for one-time transactions.

As of 2003, these lending programs were able to assist a total of 258,990 borrowers with a combined loans release of Php 22.7 billion.

For the “entrepreneurial poor” characterized as women living in poverty and run their own micro-enterprises or cottage industries, the GFIs were also mandated under RA 7882 to set aside 5% of their loan portfolio for women’s projects. So far, the loans granted were for businesses in agriculture and farm production, agro-processing, general trading, housing and construction. Average loans amounted to more than php125,000 in 1998 and 1999, but were scaled down to Php14,000 to php15,000 in the next two years. From 1998 to 2001, women beneficiaries of such loans from DBP and LBP continued to increase. Women loan recipients reached a combined 13,726 in 2001 with a total loan amount of Php5.2 billion (Table 14).

Table 14: Selected Information on Loans Extended to Women by DBP and LBP, 1998-2001

Year	Dev't. Bank of the Phils.		Land Bank of the Phils.	
	No. of Women Beneficiaries	Amount Released (in millions)	No. of Women Accounts	Amount Released (in billions)
1998	121	30.365	3,885	3.704
1999	445	57.359	3,526	3.874
2000	5,070	79.288	3,455	6.429
2001	9,692	136.849	3,726	5.043

Source: Department of Trade and Industry

Apart from the above lending facility, the President of the Philippines also directed the PCFC in June 2001 to reach one million women borrowers by June 2004. As of January 2004, PCFC reported to have served 1.032 million beneficiaries with at least Php5.469 billion loan releases to its network of conduits that included NGOs, cooperatives, lending investors and banks.

Women-NGOs Implementing Socio-Economic Programs/Projects

a. Women in Business

At the forefront of promoting access to productive resources were women-NGOs led by women themselves. These included the following:

- Women's Business Council Philippines (WBCP) came up with a training and lending assistance program for women entrepreneurs in partnership with the DTI and other partner NGOs, such as :
 1. Philippine Association of Women in Business (PAWIB)
 2. Women for Women Foundation. Philippines (WOW)
 3. Balikatan sa Kaunlaran National Foundation (BALIKATAN)
 4. International Women's Forum (IWF)
 5. Pangasinan Council of Women (PCW) Foundation

The WBC and its partners collaborated with the following government development and commercial banks for facilitating access to credit to women entrepreneurs: Land Bank of the Philippines, Development Bank of the Philippines, Small Business Guarantee and Finance Corporation (SBGFC), People's Credit and Finance Corporation (PCFC), Rural Bankers Association of the Philippines (RBAP), Chamber of Thrift Banks (CTB), Equitable PCI Bank, Banco de Oro, Planters Development Bank (PDB), AsiaTrust Bank. Their partners in the government sector included mainly: Bangko Sentral ng Pilipinas, NCRFW, TESDA and Board of Investments.

b. Women in Politics, Human Rights and National Policy Development

Several governmental and non-governmental organizations have been working to support women in local government within the broader framework of women in politics and decision-making. Among these were:

- The Women's Legal Bureau, an NGO, conducts legal training for elected officials (local and national levels) and advocacy campaigns for women in politics.
- Other NGOs with legal literacy programs on human rights are the University of the Philippines Law Center, Institute for Social Studies and Action, Legislative Advocates for Women, Buhay Foundation, Kalayaan, Participatory Research and Organization of Communities through Education and Self-help, National Federation of Workers Clubs, PILIPINA, Ang Kilusan ng Kababaihang Pilipino, Stop Trafficking of Pilipinas, University of the Philippines Women's Lawyers' Circle, KABAPA, Kalakasan, Circulo de Abogadas, Sentro ng Batas Pangtao, Philippines Muslim Association, Free Legal Assistance Volunteers Association, and National Council of Women of the Philippines.
- At the Local level the Provincial Women's Commission (PKKB), based in Bulacan, a province in Central Luzon, is pioneering integrating women and gender concerns at this level. The Sama-samang Inisyatiba sa Pagbabago ng Batas at Lipunan (SIBOL), a coalition of 13 women's networks for politics, has working on transformative gender perspectives. It has committed itself to the advancement of a legislative agenda for women and to raising the level of public debate on women's issues from the women's point of view.
- The Center for Asia-Pacific Women in Politics (CAPWIP), a regional organization based in the Philippines, is advancing women's political participation by creating a critical mass of competent, effective and committed women politicians holding elective and appointive posts. The Women Empowerment Lobby Group (WELGROUP) was recently formed to lobby for

the implementation of the GAD programs through ODA and local government units (LGU) funds.

- A list of sample women's organizations and women's studies center is provided in Annex Table 4.

3.0 SUMMARY OF ISSUES AND CHALLENGES FOR WOMEN ECONOMIC EMPOWERMENT

To promote women's economic empowerment, there were several notable gains outlined by the NCRFW and there were gaps that remained unanswered. An issue that was highlighted was the absence or inadequate gender-based monitoring of programs and projects that involved the collection of gender-disaggregated data and results in the determination of program impact on women and men. The following emphasized the other challenges and gaps that should be addressed by both government and private sector initiatives.

- While more women becomes gainfully employed and new or continuing efforts were being made to improve workers' competencies, enhance their economic productivity and decision-making; the female unemployment rate continued to increase.
- Much of the jobs generated were in the unprotected and informal sector. In addition, local public employment services failed to reach the out-of-work women population with less than 5% reach only.
- Establishments employing women continued to be limited by available resources, much less upgrade their compliance with general labor standards.
- Women fare worse than men in industrial-skill competency assessment and accreditation. Hence, a big potential would be to enhance their small business management or entrepreneurial skills and competencies as they were the ones generally pushed to start self-employment activities at home.
- For the women who managed to build their own enterprises, the need was to provide more business management skills, improve value creation capacities and provide access to sources of financing.
- Very low reach for the training and non-training support to provide new skills or upgrade skills; share information regarding markets, technologies, and product design and facilitate market linkages.
- While some credit programs reached over a million women in urban and rural areas, including microenterprises and SMEs, there was little evidence that the loans extended to women were enough, even for sustainable livelihood activities. Generally, these microfinance projects and other lending programs were not evaluated beyond repayment and credit risks factors.
- Social coverage remained effective and there was low women's participation in bodies created to oversee or implement rural development programs.
- The need for continued efforts to improve working conditions and support systems for OFWs. Considering the volume of resources the OFWs bring in to their families, they are an important sector to look at to spur and develop more entrepreneurial development programs.

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www.dti.gov.ph/smedevelopmentplan

Annex Table 4

List of Schools with Entrepreneurship Courses/Programs (Based on CHED Directory Listing of Schools and Programs Offered)

National Capital Region

1. Adamson University
2. Asia Pacific College
3. Asian Institute of Management
4. Assumption University*
5. Ateneo De Manila University
6. CAP College Foundation
7. University of Asia and the Pacific
8. Collegio de San Juan de Letran
9. College of the Holy Spirit (Manila)*
10. De La Salle University
11. De La Salle University – College of St. Benilde
12. Far Eastern University – FERN (Quezon City)
13. Lyceum of the Philippines
14. Metro Manila College
15. Miriam College Foundation Inc.
16. National College of Business and Arts (Quezon City) – Small Business Management
17. Olivares College
18. Our Lady of Fatima University
19. Philippine Women’s University (Manila)
20. Philippine Women’s University System – Quezon City
21. Rizal Technological University
22. St. Francis Divine College
23. St. Paul University, Quezon City*
24. St. Scholastica’s College*
25. San Beda College
26. San Sebastian College
27. Technological Institute of the Philippines (Manila)
28. Technological Institute of the Philippines (Quezon City)
29. University of Santo Tomas
30. University of the Philippines – Institute of Small Scale Industries
31. Asian College of Science and Technology – Cubao
32. San Beda College Alabang
33. St. Dominic Savio College
34. Our Lord’s Grace Montessori School and Colleges
35. St. John Berchman’s School of Manila Foundation, Inc.
36. St. James College of Quezon City
37. Dr. Filemon C. Aguilar Memorial College
38. Asian College of Science and Technology (Alabang and Quezon City)
39. Pamantasan Ng Lungsod ng Pasig
40. St. James College Paranaque
41. Entrepreneurs’ School of Asia (Thames International Business School)
42. Polytechnic University of the Philippines Quezon City
43. La Consolacion College – Pasig
44. Kester Grant College Philippines
45. ABE International Business College and Economics – Caloocan City

Central Visayas Region

1. Foundation University – Cebu
2. Negros Oriental State University
3. Siliman University – Dumaguete
4. St. Paul University Dumaguete

Southern Mindanao Region

1. ABE International College of Business and Economics – Davao
2. Brokenshire College – Davao
3. Holy Cross of Davao College

*Exclusive women's schools.

All other schools in the list are coed.

Annex Table 4. List of Major Women's Organizations in the Philippines

Name of Organization	Program Thrust/Mission
<p>1 Asian Women's Human Rights Council 4L Fil-Garcia Bldg., Kalayaan Ave., Quezon City Tel: (632) 924-6406 Email: %20awhrc@phil.gn.apc.org</p>	
<p>2 Batis Center for Women Rm. 711, Don Santiago Bldg. 1344 Taft Ave., Ermita, Manila Email: batis@phil.gn.apc.org</p>	
<p>3 BUKAL Bukluran ng Kababaihan sa Lansangan, supports women street workers 26 C Mabilis Street, Barangay Pinyahan Quezon City 1100 Tel: (632) 921-4974</p>	<p>supports women street workers</p>
<p>4 Buklod Center, support center for women, communities and health 23 Rodriguez Street Mabayan Olongapo City Tel: (047) 223-5826 Fax: (047) 223-6321</p>	<p>support center for women, communities and health</p>
<p>5 Center for Women's Resources 127-B Sct. Fuentebella St. Brgy Sacred Heart Kamuning Q.C. Tel: 411-2796 Fax: 926-1431</p>	
<p>6 Coalition Against Trafficking in Women-Asia Pacific Secretariat: Room 406, Victoria Plaza 41 Annapolis Street Greenhills, San Juan Metro Manila 1500 Tel: (632) 722-0859 Fax: (632) 722-0755 Email: adedios@phil.gn.apc.org</p>	
<p>7 Cordillera Women's Education and Resource Center, indigenous women's rights No. 18 Gen. Lim Street Baguio City Tel: (63) 74-442-6004 or 63 74-442-5347 Fax: 74-442-4066</p>	<p>indigenous women's rights</p>

- 8 Development Institute For Women In Asia-Pacific
The Philippine Women's University
Taft Ave., Manila
Tel: 521-3383
Fax: 522-4002
women's studies center
- 9 GABRIELA National Alliance of Women's Organizations in the Philippines
33 Scout Delgado St., Brgy Laging Handa
Roxas District, 1103 Quezon City
Tel: (632) 374-3451, 371-2302
Fax: (632) 374-4423
Email: gabriela@tri-isys.com / gab_pid@tri-isys.com
General Assembly Binding Woman for Reforms, Integrity, Equality, Leadership and Action
- 10 Institute for Social Studies and Action (ISSA)
#29 Magiting cor. Mahiyain Sts.
Teachers' Village East
Diliman, Quezon City
Tel: 436-7017
Telefax: 921-6170
Email: issa@pacific.net.ph
- 11 Institute of Women's Studies
931 Estrada Street, Malate 1004
Tel: (632) 522-3551
Fax:(632) 523-0693
Email: nursia@snap.portalinc.com / IWS@phil.gn.apc.org
women's studies center
- 12 Institute Of Women's Studies
c/o St. Scholastica's College
2560 L. Guinto St., Malate Manila
Tel: 507-786 to 89/522-3551
women's studies center
- 13 Isis International Manila
3 Marunong Street
Bgy. Central District Quezon City 1100
Tel: (632) 435-3405 / 435-3408 / 436-0312
Fax: (632) 924-1065
Email: info@isiswomen.org / isis@mnl.sequel.net / isis@Phil.gn.apc.org
- 14 LIKHAAN (women's health issues)
92 Times St. West Triangle Homes
Quezon City 1104
Email: likhaan@phil.gn.apc.org

- 15 Lila-Pilipina
1100 Quezon City
Telefax: (632) 921-1044
justice seeking group for former sex slaves of the Japanese military
- 16 National Commission On The Role Of Filipino Women (NCRFW)
1145 J.P. Laurel St. San Miguel, Manila
Tel: 741-5058/93
Telefax: 40404 TXBOX 0893
women's machinery composed of government and non-government organizations; engaged in policy development
- 17 NWIN & SEAWIN
c/o Women's Resource and Research Center
1159 Quezon City
- 18 Pilipina
12 Pasaje de la Paz, Project 4
1109 Quezon City
Asian Women's Research and Action Group
- 19 PROCESS / Women's Desk
54 Estrella Street
Makati, Metro Manila
Tel: 817-5825
community development programs
- 20 Southeast Asia Women's Information Network
c/o Women's Resource and Research Center
Quezon City 1159
Tel: (632) 972860
Fax: (632) 996-233
- 21 Third World Movement Against Exploitation of Women
Project 4, Quezon City 1109
Tel: (632) 913-9255
Email: Sol@phil.gn.apc.org
- 22 University Center for Women's Studies
University of the Philippines
Corner Magsasay and Ylanan Street
Diliman, Quezon City
research resource institution
- 23 WEDPRO (Women's Education, Development, Productivity and Research Organization)
Diliman, Quezon City
Telefax: (632) 921-7053
Email: afs@quinet.net
- 24 Women Studies And Resource Center
Room 207 2nd Floor, Santos Building

- Malvar Extension Davao City 9501
Tel: 6-40-71
- 25 Women's Resource and Research Center
Miriam Maryknoll College Foundation, Inc.
Katipunan Parkway, Loyola Heights
Diliman, Quezon City
- 26 Women's Business Council

5/F Trade and Industry Bldg., 361 Sen. G.
Puyat Ave., 1200 Makati City
Tel: 890-4948, 897-7609
Email: womenbiz@info.com

to influence business in the country, to be
the voice of Filipino women in business and
to be a major force in global networking
- 26 National Council of Women in the Philippines

Metro Manila
Tel: (632) 536-8647; fax: 522-4002

to develop capability of women's
organizations and councils of women
nationwide in order for them to become
effective agents of development
- 27 Negros Women For Tomorrow Foundation, Inc.

help women in low-income communities
achieve self-sufficiency and realize their
economic potential
- 28 Ahon Sa Hirap Inc. (ASHI)

A Grameen Bank replicator in Laguna, Rizal,
Antique and Metro Manila, serves as an
agent of change among poor women
- 29 NORFIL Foundation's Women's Resource
Center Inc.

#16 Mother Ignacia Ave., corner Roces
Avenue,
Quezon City, Philippines 1103
Tel. Nos.: 372-3577 to 79
Fax: (632) 373-2169

a microcredit program for women
entrepreneurs aimed at achieving economic
sufficiency and social development
- 30 Balikatan Sa Kaunlaran National Foundation
170 A. Mabini St., San Juan, Metro Manila
Telefax: 727-5280; 637-7539
- 31 Development Action for Women Network
5/F Don Santiago Bldg., 1344 Taft Ave., Manila
Tel: 526-9098; 526-9101
- 32 Philippine Association of Women in Business
- 33 Women for Women Foundation

