# **Chapter 8 Women Empowerment Through Learning and Livelihood Project (LLP) in Southern Philippines**

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## Introduction

Promoting gender equality and women empowerment is the United Nation's third Millennium Development Goals (UN MDGs). In particular, goal number 3 relates to disparity in the ratios of girls to boys in education at all levels, in the proportion of seats held by women in national parliament, and in the share of women in wage employment in the nonagricultural sector. International donor agencies and aid groups contend that "removing inequalities gives society a better chance to develop. When men and women have relative equality, economies grow faster..." (AusAID 2010; World Bank 2010). For one, there would be wider range of talents and more raw and polished labor as economic resource, and for another, there would be increased productivity across the gender divide.

The journey toward gender equality is long and hard. In many less developed countries, the existing cultural assumptions induce inertia that forestalls initiatives to modify structural arrangements, and the Philippines is no exception. In the patriarchal Muslim societies in the southern Philippines, activities of women are confined to the domestic realm as men control the economic, governance, and sociostructural spheres. Consequently, the underprivileged, especially the women who are poor, are on a vicious circle of poverty – "deprivation trap" (Chambers 1985, 103–139; Bakarat 2010). When a household falls into a situation of deprivation due to health-related problems, loss of job, uncontrolled debts, sociopolitical disorders, or other misfortunes, it will be extremely difficult to move out of deprivation as the socio-structural impediments begin to operate (Krishna et al. 2005; Reyes 2002). Deprivation trap involves five interweaving factors, namely, isolation, physical weakness, vulnerability, powerlessness, and poverty itself.

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Isolation can be both spatial and informational. It results from socioeconomic bias that assigns households with little or no education to remote areas. Illiterates cannot benefit from printed information of economic value. Often without access to media outlet, the household members are not well informed about events beyond the neighborhood, and their interests do not go past the narrow confines of work and family. Even if they hear pieces of information, often they do not have the capability to sift those that are useful and put them together in a manner that can be useful for decision-making. Hence, they do not gravitate toward the economic hub (Magdalena 1980, 303). Further, isolation may go with physical weakness as remote households are not provided with adequate health services to deal with sickness. It may also accentuate vulnerability. Remote areas are generally marginal and imply limited contact, if any, with political leaders or with legal advice; thus, people in isolation tend to be powerless. Isolation may also result in poverty because secluded households lack the necessary opportunities for economic advancement.

Physical weakness of the household can be shown by the high ratio of dependents to able-bodied adults. Young children, the old, the sick, or the handicapped can be dependents. A household whose young members are not immunized from contagious diseases may become weak. It is associated with poverty because a household that is physically weak has high consumption but low productivity levels.

Vulnerability can be manifested by limited buffers against unforeseen events. Disasters like crop failure or social demands like payment for dowry and expenses for the wedding of a household member have to be gotten through by selling standing crops on distressed sale, mortgaging farm implements, borrowing money at usurious rate of interest, and so on. And it is also likely to be powerless because its distressed situation does not provide leverage to forge fair terms in economic transactions. So, the more vulnerable the household, the poorer it becomes.

Powerlessness may be indicated by nonparticipation in political or organizational activities. Nonparticipation makes the household ignorant of the events that affect people's lives in the community. Without legal advice, a powerless household is an easy victim of exploitation by the powerful. The exploited household becomes poor.

Among the factors listed above, poverty is the most all-inclusive. That is, isolation, powerlessness, vulnerability, and physical weakness can be viewed as the more readily observable manifestations of poverty. Taken in this context, poverty occurs first in the temporal order before a household is pushed into isolation, powerlessness, vulnerability, and physical weakness.

However, poverty may also result from any of these factors. A well-to-do household, for example, may become destitute because of a lingering illness of a member or the death of the chief earner. So from a single event, a household may become vulnerable, powerless, and isolated and subsequently may become poor (CICRED 2007). Similarly, a prosperous household may become isolated, for example, in order to escape persecution or because of law and order problems. It is common knowledge that many natives had been pushed up the marginal uplands due to the arrival of lowland settlers (Sealza 2008). These communities of natives became physically isolated, distanced from the seat of

political power and government protection, and unable to participate in political exercises. Government protection and participation in political activities could have shaped propitiously their destiny as a group. Left alone, they became susceptible to fraud and exploitation.

Powerlessness goes with certain disadvantages that in due course result into poverty. For example, affluent families that are removed from positions of political and social influence (e.g., the political incumbent that served as their patron lost in the electoral contest) may not be able to protect their interests any longer. They become isolated, vulnerable, physically weak, and poor.

Vulnerability may also cause poverty. For example, a rural household that is materially well-off may overspend in a wedding celebration. If this event were followed by the burning of a grain-storage facility, death of a work animal, or a big loss in gambling, the household would not be able to recover quickly (Albert et al. 2007).

In short, isolation, powerlessness, vulnerability, and physical weakness can be antecedents of poverty (Ashford 2007). These antecedents can be subjected to programmatic activities to alleviate poverty. Said in another way, development work does not have to deal with poverty *per se*, but it can manipulate things in order to change the complexion of poverty situations.

# **Gender Issues**

Women have been discriminated against. Chambers (1985) said,

almost everywhere, the earning power of rural women is less than that of rural men. Sometimes the men are paid more than the women for the same work...In brickmaking in Kerala, women are confined to the strenuous work of carting bricks and never earn more than Rs5 a day, whereas the men can expect to make Rs10 or more. (p. 135)

In southern Philippines, discrimination against rural women takes on a different form. They are expected to stay home, bear children, and do household chores. They have very limited participation in decision-making (Sealza 2005a, b). Among the wealthier groups though, the women are now encouraged to obtain a college degree. Since the groom-to-be pays the bride-price, the woman's education increases her value in the marriage market.

AusAID (2010) argues that in the atmosphere of gender equality, there is less corruption. In the Philippines, however, headship positions in government are occupied mostly by men. The country's system is patterned after the Weberian model of democratic governance which makes bureaucrats accountable to elected officials (Levi-Faur 2007). The system allows corruption to seep in through, *inter alia*, the rigged election results. Hence, hope is placed in the gender balance to improve the bureaucracy.

It is generally argued that "higher levels of women participation in public life are associated with lower levels of corruption.... Women in business seem less likely to pay bribes...(and) they are even more disadvantaged from the consequences of a corrupt system" (AllAfrica Global Media 2007; Transparency International 2008).

The Philippine Senate Economic Planning Office (2005) data showed that the country ranked 37th in Gender Empowerment Measure (GEM measures gender equality in economic and political spheres) and 66th in Gender-related Development Index (GDI measures the average level of human development with focus on gender), among 177 countries. The country also fared well relative to some Asian neighbors on gender equality indicators. The Philippines ranked 3rd in GDI and 2nd in female adult literacy rate among eight neighbors (Hongkong, Indonesia, South Korea, Malaysia, Singapore, Thailand, and Vietnam). It ranked 2nd in the percentage of seats in parliament held by women among seven territories, although its current probability of achieving this goal on parliament seats of 50:50 by 2015 is low (National Statistical Coordination Board [NSCB] 2010). Further, the highest educational attainment and access to basic education of men and women in the country were virtually equal. In year 2005–2006, female elementary school participation rate was 85.4 % against the male's 83.6 %. The school leaver rate for females was lower than that of males (6.0 and 53.6 %, respectively). Women had slight advantage over men in simple literacy rate (94.3 % as against 81.9 %). But, the Autonomous Region in Muslim Mindanao (ARMM) has a history of being disadvantaged in comparison to other regions of the country (UNDP Philippines 2010a, 2010b, 2010c).

## **Regional Disparity**

Historically, Mindanao was noted for being disadvantaged relative to other parts of the country. In the 1970s, for example, Western Mindanao had a literacy rate of 65.0 %, while Central Luzon had 90.0 and Metro Manila 95.0. As Dolan (1991) noted:

A survey of elementary school graduates in mid-1970s indicated that many respondents... revealed major deficiencies in reading, mathematics and language. Performance was poorest among respondents from Mindanao...whereas the best performance was in the Central Luzon and Southern Tagalog regions.

Regional disparity continued often with Christian-north versus Muslim-south slur. In 2003, ARMM had the lowest functional literacy rate (reading and writing skills adequate to cope with daily life) at 62.9 % and the lowest basic literacy rate at 65.5 % (Philippine Information Agency 2009). Data from 1991 to 2002 showed that elementary school participation rates in ARMM were lower than the national average (Sealza and Fonollera 2007). Access to educational opportunities therefore had been virtually equal between gender groups, but disparity across regions remained disconcerting. To reduce the gender disparity, especially for women, the World Bank granted the Philippines US\$33.6 M loan money for the ARMM Social Fund Project (ASFP). A component of this program was learning and livelihood project (Echavez 2006). The project is important because one of the Millennium Development Goals is to empower women and share of women in wage employment in nonagricultural sector.

## Women in Learning and Livelihood Project

Modes of thinking that permeate the sociopolitical fiber of society are ingrained in each member through socializing institutions. In order to reshape thought patterns and attune them to development goals, initiatives had to be innovative. This was the outlook of LLP. The Philippine state, in particular, has tried partnerships, and talents and services outsourcing notably from nongovernment organizations (NGOs). But issues abound on pilferage in fund flows from government conduit to NGOs, in addition to problems with fly-by-night NGOs themselves. Consequently, some donor and aid groups manage their development programs or channel their funds directly to NGOs with the donor consultants overseeing the whole endeavor. Finally, interagency arrangements and multi-sector dealings involving the active participation of people's organization evolved as an innovation (e.g., Sealza 2004, 2005a, b, 2007; Sealza and Arban 2006; Sealza et al. 2005). This was how the LLP, designed to help women in depressed communities in ARMM in the southern Philippines, came about.

LLP involve so many groups due to the multifaceted problems of poverty and of the powerlessness of women. The women themselves had to be particularly involved in planning and implementation so that they would get a sense of ownership of the LLP. In doing so, the women would feel empowered for helping chart their own future. For women to be involved in any process, their husbands had to be convinced by other men and community elders that they could trust government agencies, local government units, and religious groups and believe that the initiatives being taken up for the development of women are for their good.

The LLP chose to address the powerlessness of women by emphasizing on (a) functional literacy training (enhancement of immediately useful skills: reading, writing, and basic mathematics for 150 h, the national standard), (b) household food production activities (enhancement of food sources with an initial support of PhP1,000 or US\$22.22 at 46 to the dollar), (c) income-generating activities (skills training and PhP1,000-start-up capital provision), and (d) savings mobilization (forming the habit of saving) in the villages that had experienced natural disasters or devastations from armed conflict and resulted in internal displacements, poverty, and vulnerability. A total of 14,527 women in 168 villages in the provinces of Sulu, Tawi-Tawi, and Maguindanao were part of the project (Table 8.1).

#### Similar Programs

Programs such as the Provincial Road Network Development Program of the AusAID focus on the rehabilitation of the road network to lessen spatial isolation (Misamis Oriental Provincial Government n.d.). The Education Quality and Access for Learning and Livelihood Skills (EquALLS) of USAID (2004) aims to improve the quality of education for children in order to subsequently remedy the problem

Indicator	Indicator				
	Language		Numeracy		
Performance	Reading	Writing	Reading	Writing	Computation
Level 0	Nil	Inability to hold pen correctly	Nil	Nil	Nil
Level 1	Recognition of Filipino alphabet	Proper holding of pencil	Reading numbers • Writing numbers     1-9     1-9	• Writing numbers 1–9	Counting numbers     1–500
	<ul> <li>Syllabic reading</li> </ul>	<ul> <li>Writing straight lines</li> </ul>			
	<ul> <li>Word form</li> </ul>	<ul> <li>Writing arcs and circles</li> </ul>			
	recognition	• Tracing/copying letters of the alphabet			
Level 2	Word reading	Writing letters of the alphabet	Reading numbers     101-500	Writing numbers     101–500	Counting numbers     501–1,000
	<ul> <li>Phrase reading</li> </ul>	Writing own name and signature			<ul> <li>Adding one-digit</li> </ul>
	<ul> <li>Sentence reading</li> </ul>	<ul> <li>Writing other names</li> </ul>			numbers
	Reading of labels,	Writing words			<ul> <li>Subtracting one-digit numbers</li> </ul>
Level 4	Paragraph reading	Writing names of months	<ul> <li>Reading numbers 501-1 000</li> </ul>	Writing numbers     501_1 000	<ul> <li>Adding two- and three-diait numbers</li> </ul>
		Writing names of days			<ul> <li>Subtracting two- and</li> </ul>
		of the week			three-digit numbers
Level 4	Full reading ability	Writing sentences	I	I	<ul> <li>Multiplying with one-digit multipliers</li> </ul>
		Filling out biodata form			Dividing with one-digit divisors

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of informational isolation of the next generation. In addition, the Catholic Relief Services (CRS) has a program on the control and prevention of tuberculosis in Muslim Mindanao to deal with problems on physical weakness (Sealza and Sealza 2009). To lessen the vulnerability of micro-entrepreneurs, the program of the Financial Access Initiative pays the loans of beneficiaries to enable them to begin anew (McCollister 2012). For the empowerment of poor households, groups like the World Vision Development Foundation use people's organization as partners in their area development programs (Sealza 2004, 2005a, b). And to address poverty, programs and projects like KALAHI-CIDSS (*Kapit-Bisig Laban sa Kahirapan*-Comprehensive and Integrated Delivery of Social Services) and its counterpart the ASFP for Muslim Mindanao were taken up by the Philippine Department of Social Welfare and Development and the World Bank (Sealza and Echavez 2009).

However, LLP differed from the above-mentioned development intervention schemes in at least two ways. First, it involved the organization of Muslim women. In a male-dominated society where women have no voice in decision-making and where women are expected to stay home and bear children, convincing a woman and the husband to participate in the program was not an easy feat. Second, LLP involved a comprehensive mix of topics to discuss and skills to learn. Some of these topics (e.g., reproductive health and family planning) were still taboo in many of the communities. Despite the difficulties, the innovation in the case of the LLP was on getting the involvement of the underprivileged and underserved Muslim women, even those who had to hold a pencil and writing pad for the first time.

## **Ambient Factor**

It was not likely that the LLP beneficiaries also profited from other programs named above because these programs were operating elsewhere in the region. An ambient factor that may have affected the results of all these programs including those of the LLP was armed conflict (Sealza 2006: 98–107). While firefights were not happening every day, their potential for happening had always been there. In fact, an argument of the ASFP was that the incidence of conflict would lessen if the prevalence of poverty were reduced. But the expectation of achieving peace through the ASFP was far down the line. Meanwhile, the Philippine government had arranged for peace talks with Muslim militants.

# Methodology

Data for this chapter were taken from government statistics but mainly from a larger study that employed focus group discussions (FGDs) and in-depth interviews (IDIs) and a survey of a random sample of 500 respondent household heads. In particular, this chapter uses data from 18 FGDs and 7 IDIs with a purposive sample of 231 participants/

informants conducted in 11 villages in 2009. FGD participation was based on age, ethnicity, and marital status. Key informants in IDIs were selected on the basis of additional insights that they could offer because of their position in government, in POs, in the community, and so on. The FGDs and IDIs were conducted after free and informed consent had been obtained. Guide questions were used to generate information.

## Findings

FGDs revealed that the protocol of LLP provided occasion for active participation of POs in its implementation. The POs were given opportunity to carry out activities and manage finances, and the beneficiaries were given a free hand to identify their own projects. The FGD participants felt that the procedure departed from traditional scheme where aid funds would pass through LGUs which would decide what projects to implement. The old scheme had monetary pilferages and its transparency was suspect. In the LLP, the money went directly to the community bank account through its PO, and the projects were selected by the women themselves.

This PO empowerment was paralleled by women's experiences in the LLP. A woman said,

I used to be very shy. I did not want to associate with people in the community. I was conscious about my inability to read and write. I could not vote by myself (during elections). When I had learned to write my name, the feeling was indescribable. Today, I feel that I am like the rest. I know something that they know. (46 years old, FGD)

Functional literacy was felt as need. It supported goal 3 on the nonagricultural income-generating activities for women:

Knowing how to read, count and calculate enabled me now to go into business. I tried earlier, but because I did not know how to calculate, I would end up losing money. If I gave extra change the customers would walk away quietly. If they were short-changed they would shout invectives at me. (54-year-old female, FGD)

The project implementation report substantiated claims in FGDs that learning took place (Table 8.2). At baseline, a plurality of the beneficiaries was in level 0. At posttest, a plurality moved up to level 2.

In the larger study, some 86 % of the women household heads who said they were able to read also said they were confident to play an active role in community decision-making and development activities. Hence, there was a statistically significant relation-ship (p=.03, 2-tailed Fisher's Exact Test) between the ability to read and the confidence to assume an active role in decision-making and development activities (Table 8.3).

#### **Change in Women's Roles**

Traditionally, Muslim culture in southern Philippines discouraged women from working. Cultural perspectives change, but women had to surmount the remaining sociopsychological barriers (Burton 2006). With LLP, women's skills were enhanced.

LiteracyBaseline (%)Posttest (%)Level 035.21.4Level 134.028.8Level 219.032.3Level 310.422.2Level 41.415.3Total100.0100.0	14010 0.2	impact of functional interacy train	1115
Level 1     34.0     28.8       Level 2     19.0     32.3       Level 3     10.4     22.2       Level 4     1.4     15.3	Literacy	Baseline (%)	Posttest (%)
Level 219.032.3Level 310.422.2Level 41.415.3	Level 0	35.2	1.4
Level 3         10.4         22.2           Level 4         1.4         15.3	Level 1	34.0	28.8
Level 4 1.4 15.3	Level 2	19.0	32.3
	Level 3	10.4	22.2
Total 100.0 100.0	Level 4	1.4	15.3
	Total	100.0	100.0

Table 8.2 Impact of functional literacy training

Table 8.3	Ability to read and being confident in joining develop-
ment activ	ties

Confident in	Able to read	1	Total
playing active role	Yes	No	
Yes	18	4	22
	85.7	44.4	
No	3	5	8
	14.3	55.6	
Total	21	9	30

p=.0318, two-tailed Fisher's Exact Test

Literacy along with other trainings enabled them to augment household income and food supply. The co-provider role had given them a sense of self-worth: "Most mothers used to be idle. Now they are productive. They plant vegetables or tend animals" (54-year-old Female, FGD). With an air of self-fulfillment, a 30-year-old beneficiary said,

Right now I have 30 chickens; I have sold more than 20. I have recovered my capital and have some savings. What's more, I was able to buy a gold ring as a reward for myself (showing the ring to everyone in the group).

Another added, "Women now do whatever they have to for family needs" (52-year-old FGD participant). A 35-year-old literacy teacher reported happily in an IDI: "The literacy training was a big help. Now, women know how many ducks or goats they have. They know how many eggs to sell and how much to earn."

With inputs on gender sensitivity, the women realized their roles in reproductive tasks and day-to-day management of the household. This realization facilitated better communication between spouses as responsibility sharing slowly became the family norm (*cf.* Alcantara 1994). According to a 52-year-old participant,

From the training we learned how to read simple words, write our names, count and do simple computations. Aside from these, we learned about gender roles, environmental protection, gardening, and entrepreneurship.

#### Women in Decision-Making

On reproductive rights and family responsibilities, a 38-year-old woman said that "Family planning was not allowed in the past. Gradually, it became acceptable. And now there are women in the community who use it." It may be mentioned in passing

that in 2004, a *fatwah* was issued by Muslim religious leaders signifying the acceptability of family planning (USAID 2010; Sealza 2004).

Communication lines between husband and wife became more open as women were aware of roles that men and women play for stronger family relationships. A 37-year-old mother said in an FGD,

Wives were expected to give in all the time to the husbands' sexual desires. Lately, they have learned to talk this over with them whenever they (wives) do not feel like having sex. Women now work to help support the needs of the family. They are being listened to. In the past fathers would send the children out to sea to fish. At present, mothers would insist that children go to school. We do not want our children to be just like us. We now put greater value on education.

A 44-year-old male municipal facilitator confirmed in an IDI that better power balance now obtains between husband and wife:

The women now can ask their husband to wash dishes or care for the children while they are out to meet with other women. One beneficiary confided to me that whenever she is called to do home service for manicure and pedicure, she no longer waits for her husband to arrive home to get his permission.

## Avenues for the Furtherance of Gains

The major gains of women in LLP had been manifested in functional literacy, livelihood activities, and their sense of self-worth. Opportunities offered a continued use of these gains.

For example, elections are a regular feature of democracy. A 38-year-old beneficiary said, "In the past since I did not know how to write, someone had to fill in my ballot and I would affix my thumb mark. Recently, I personally signed forms after I cast my vote...." A 45-year-old woman added, "I could not describe how I felt the first time I voted on my own."

In addition to this, a 42-year-old woman admitted: "I used to be afraid of going to the bank because I did not know how to write...But now, every time I had extra money, I would make a deposit."

Aside from functional literacy and sense of self-worth, social capital buildup showed up among the participants. Social capital is one of those desirable outcomes that one may expect from a development intervention that involves people working together for a common goal. It is viewed more as conscious cooperation and reciprocity (e.g., Van Vugt and Snyder 2001) than as simple symbiosis and functional interdependence (e.g., Radcliffe-Brown 1935; Parsons 1964). These sociocultural patterns imply something that, people feel, makes tangible things in life matter to their daily existence (Newton n.d.; Grootaert et al. 2004; Sealza and Cabaraban 2008). The LLP had provided an opportunity for a network of relationships to develop among the women.

Social capital is sometimes classified into two: (1) "bonding" social capital that is based on cooperation among people who have "primary" relationships and (2) "bridging" social capital that is based on "secondary" relationships. These types may be shaded by a combination of emotional intensity, intimacy, amount of time spent in the relationship, and frequency of reciprocal services that extend from personal bonding at one end to formal bridging at the other end (Patrinos and Skoufias 2007).

From the viewpoint of development initiatives, social capital is an asset for the poor that is relatively less expensive to acquire than other assets like major farm implements or a piece of land. Yet, social capital in the form of participation in organization requires time (it has opportunity cost) and travel expenses or participation fees (it has direct cost). These costs may pose as barriers to group involvement by poor households (Godquin and Quisumbing 2005). But whatever is the difficulty, social capital undeniably facilitates many things from succor in times of crisis to alliance in matters of advocacies.

Two indicators of social capital among the women were prominent: membership in organization and trust. A 40-year-old man said: "Muslim mothers are now interacting with other people. They used to hide whenever there are visitors." This indicates liminal horizontal social capital which is noteworthy in a society where a woman is by tradition prohibited to talk with a man other than her husband and a step toward coming out into the open to mingle with other people. While the men continued to be numerically dominant in organizations, the membership of women had increased by about five percent after the LLP. On the matter of trust, a woman confided that she could leave her child in the care of her neighbors when she had to be away from home to attend to some important matters.

Membership in organization and trust are two of the important elements of cooperative work. Noticeably, there was the making of a cooperative when the women pooled the money they received from LLP for some undertaking:

When we received the PhP1000 initial allowance from the project, we decided to put the money together, and we bought vegetable seedlings and fertilizer in bulk at discounted price.... We agreed on the activities we needed to work on as a group. There was a time when we decided to plant corn and apply the fertilizer ourselves. (45-year-old female)

The project has really helped us. One time our cluster bought a sack of rice with money earned from our communal vegetable garden. We had it divided among ourselves. (41-year-old female)

# Conclusion

Government data show that the target of eliminating disparity in education between boys and girls (goal 3 of MDG) will very likely be achieved by 2015. However, the probability of achieving the target percentage of seats (50 %) held by women in the legislative body is low.

A theory on the vicious circle of poverty posits that individuals and households may fall into the *deprivation trap* and remain there due to the interweaving operations of isolation (spatial or informational), vulnerability, physical weakness, powerlessness, and poverty. The LLP chose to use informational isolation and powerlessness as entry points for its development intervention to help women and their households move out of the conditions of destitution. It was hypothesized that the LLP, by attending to the informational isolation problem through discussions and drills on functional literacy and numeracy, would empower the women and eventually would help them contribute to family welfare. Data showed that this was the case after the LLP. First, a plurality of women had moved up the functional literacy ladder. Second, those who said they were able to read reported that they were confident about playing an active role in community decision-making and development activities. Many women said they were contributing to family income. The hypothesis was supported. The findings therefore lend credence to the choice of using informational isolation and empowerment as entry points for alleviating poverty.

The prevailing circumstances of Muslim women in southern Philippines indicated cultural receptiveness to development innovations that use POs with female members as major actors. There were indications of women empowerment in shared household responsibilities (e.g., in decision-making) and in improved husband-wife communication. Women empowerment was shown by their ability to contribute to family coffers, to discuss with their individual husbands the women's reproductive health rights, to transact business, and to socialize with other women. Some women were involved in nonagricultural activities in consonance with goal 3 of the MDGs. This is a welcome development especially in a society where traditionally women are assigned to stay at home and where women have no voice in decision-making, both in the household and in the community.

Certain patterns also tend to support the furtherance of gains. Women now interact more freely with outside groups in the social and economic contexts. Social capital formation is a positive effect of the LLP. At the moment, relationships are at the level of "bonding." Hopefully, these relationships will ultimately morph into the "bridging" social capital as these may serve as jumping board for the establishment of a cooperative.

Cooperatives hold the promise of serving the members' needs for livelihood transactions ("bridging" social capital) and for fellowship ("bonding" social capital). Cooperatives may in the end generate more nonagricultural employment for women in support of the UN MDGs.

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