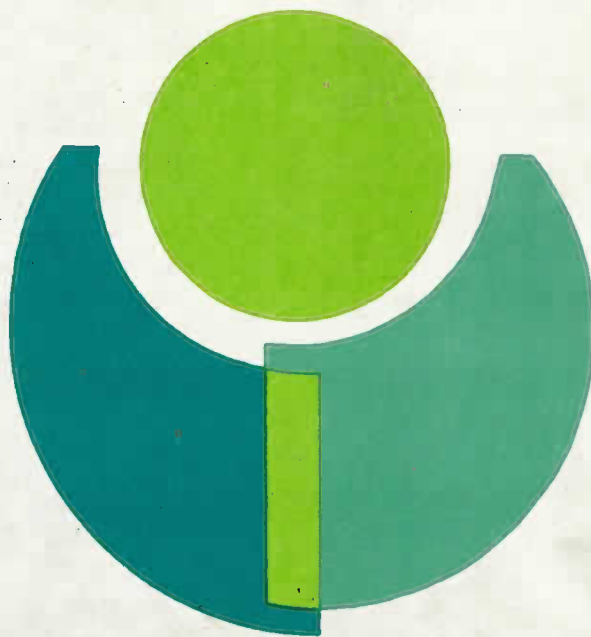


**NATIONAL COMMISSION
ON THE ROLE OF FILIPINO WOMEN**

**THIRD NATIONAL WOMEN'S CONGRESS
PROCEEDINGS**



**"Filipino Women in Development :
Focus on the KKK"**

Philippine International Convention Center

May 4-5, 1982

Manila

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N213p
1982

CONGRESS OBJECTIVES

The Third National Women's Congress aimed to bring together policy makers, programmers and social scientists from government and non-governmental organizations to ensure that the integration of women in development is sustained through policy measures, researches and action programs.

Specifically, it aimed to:

1. study selected issues that enhance or hamper the full integration of women in development;
2. develop a system that will encourage the linkage and exchange of resources among organizations and individuals to further the development of women; and
3. widen opportunities for women to engage in productive activities through ready access to resources.

To attain these objectives, five workshops were conducted: Networking, Women in Income Generating Projects, Women's Issues, Incorporation of Balikatan sa Kaunlaran and Women's Cooperative Bank. Workshops consisted of paper presentations on the topics for discussion, reactions to papers presented and general open forum for a presided by moderators duly recorded for presentation to the body by rapporteurs.

**National Commission
on the Role of Filipino Women**

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OPENING CEREMONIES

WELCOME ADDRESS — Vice-Chairman Irene R. Cortes

This 3rd National Women's Congress marks two significant events: the seventh year of the NCRFW and the fifth of the *Balikatan sa Kaunlaran*. This morning, on behalf of the NCRFW, I welcome you to two days of sober deliberation on matters which, while primarily directed to Filipino women's concerns, will ultimately affect the country and reach out to the rest of humankind.

The first Congress in 1980 was a self-evaluation of the NCRFW programs particularly of the *Balikatan sa Kaunlaran*. It was also preparatory to the UN International Women's Conference for the Mid-Decade. From the free exchange of ideas and experiences at that Congress we learned from each other and returned to our station fired with new ideas and strengthened with a sense of belonging and of unity.

The second Congress addressed itself to the strategies for the implementation of the National Program of Action following Copenhagen, on the main themes of equality, development and peace and the sub-themes of education, health and employment. We are now set to find out what progress has been made. Only then will it be possible to intelligently plan for the future.

This Congress invites the participants to consider the directions the NCRFW and the *Balikatan sa Kaunlaran* will henceforth pursue by relating them to contemporary development in the social, cultural, economic and political fields locally and abroad to better confront vital issues affecting the women of our country and in the rest of the world.

How best can the NCRFW perform its functions ; what is the next logical step for the *Balikatan sa Kaunlaran* to take considering the launching of the national *Kilusang Kabuhayan at Kaunlaran* movement ; in what way can Filipino women contribute to the attainment of peace at which in our lifetime has been most elusive? These and many other questions are probably in your minds as we open the 3rd National Women's Congress.

To old friends who have travelled from far and near, from Batanes up North and Tawi Tawi down South, from Palawan in the West and Samar in the East, I convey the feelings of those in the NCRFW when I say : "It is good to see you again and we hope that this Congress will recharge your energies and enthusiasm for our common cause." To the paper writers and the discussants a very special welcome for generously giving of your expertise, your time and goodwill in order to make this Congress possible. To our friends who have so readily accepted assignments to moderate, to officiate, or to perform other tasks ; to Colleagues, and all you ladies and gentlemen who have graced this occasion with your presence I say, "This Congress is your Congress, we are delighted to have you with us."

Thank you.

INTRODUCTION OF THE

KEYNOTE SPEAKER — Commissioner Mona Dumlao Valisno

Destiny seems to play favorites with some men, takes them by the hand, and leads them on. One of such favored individual is our honorable Keynote Speaker at this historic third Woman's Congress.

Even after his law career at the University of Santo Tomas, his becoming a bar topnotcher immediately after, and returning to private law practice, the call for more direct involvement in the community became an urgent priority such that he had to resume in 1953 the mayorship of Calbayog City which he held for 14 years. Elected as governor in 1967, his native Samar renewed its vote of confidence in his integrity and capability in 1971 as chief executive of the province. Concurrently, he was appointed chairman of the National Cottage Industry Development Authority.

His election as Secretary-General of the League of Provincial Governors and City Mayors further proved that his credibility and leadership was recognized in the local and provincial circles. In 1972, he blazed a trail in government service by being the first Secretary of the then newly created Department of Local Government and Community Development. As President of the Afro-Asian Rural Reconstruction Organization to which he was elected in 1976, his insights on rural development for developing and underdeveloped countries assumed larger and deeper dimensions.

In 1978, he gained a berth in the Interim Batasan Pambansa as Representative for Region VIII and he was elected Majority Floor Leader and Vice-President of the Steering Committee. He will go down in history as the first Filipino member of the Inter-Parliamentary Union, a world organization of members of Parliament or Legislative Bodies and shall carry the distinction of being the only Asian member of the Executive Committee. He reached the climax of his public career on June 30, 1981 when he was elected Deputy Prime Minister.

As a man who has spent almost thirty years of his fruitful career as a servant of the people, it is easy to see that our guest speaker has been literally and figuratively singing his way into the hearts not only of his provincemates but also of his countrymen. Already, his name has become synonymous with community development. His expertise, experience, and vision have refined and concretized this government thrust such that it is no longer just a concept but a positive way of life for the individual, for the barangay, and for even the bigger Philippine communities. His own enthusiasm and zeal for the project has transformed it from a mere concept into a vibrant, living approach to the more tangible, more decent, more profitable and more satisfying Filipino way of life.

Friends, colleagues, and fellow Commissioners in the NCRFW, mine is the honor and the privilege of presenting to you the man of the hour, Mr. Commissioner of the National Commission on the Role of Filipino Women, Mr. Community Development himself, Minister of Local Governments, the Deputy Prime Minister of the Republic of the Philippines, The Honorable Jose A. Roño.



KEYNOTE ADDRESS

Productivity and Self-Reliance for the Filipino Woman

Jose A. Roño
Deputy Prime Minister

This day promises to become another memorable event for women of the Philippines. Seldom do we see so many of you gathered together under one roof to discuss so formally your role in national development. It is a convention really deserving every woman's notice.

I note with deep appreciation the theme of your congress: "Filipino Women in Development: Focus on the KKK." Aware of the tremendous impact generated by the National Livelihood program, your adoption of this theme is not only very timely; it has become an urgency.

Why is it now necessary to get the country's women actively involved in the KKK?

By tradition, it is always the woman who senses so strongly the need to prepare economically for the immediate future. It is true, the husband may be obliged by a sense of duty to earn a living for his family. But it is the wife who feels the urgency of securing for the family the immediate necessities of life. And restrained by the limits of a modest income, she learns to be good at how to make both ends meet. The woman has become the household economist. What her husband provides, she divides.

It is not surprising, then, that the prime mover of the national livelihood program, the initiator of the KKK, is a woman in the person of the First Lady, Mrs. Imelda Romualdez Marcos. You will perhaps recall that way back in 1977, when she herself addressed a similar gathering of Filipino women in this very hall, the First Lady already envisioned a more active role of women in the nation's development. She said the woman's role was that of "man's authentic partner in the struggle for life, in the making of a civilization." She emphasized the need to pursue this role "more aggressively and with deeper concern."

The national livelihood program, the centerpiece of the New Republic's development strategy, is an ideal vehicle for the Filipino woman to fulfill that role and at the same time develop her entrepreneurial abilities. No,

we do not mean to consign the task of productive enterprise entirely to our womenfolk, though we believe in their great capacity for it. Remember that the KKK is a concept of *sharing* in development – sharing the burden, tasks, and responsibilities and, therefore, sharing the fruits of such development. It provides as many opportunities to woman as to men of engaging in productive and profitable livelihood enterprise.

How does the KKK open such opportunities to women?

Among the prototypes of livelihood enterprises recognized by the KKK are those that womenfolk traditionally engage in. These are cottage and light industries such as manufacture of garments and toys, bakery and food processing. These enterprises have long been a monopoly of women. Not only do women excel in the creative process of these light industries, they have also demonstrated their managerial and business capabilities as well.

Although a national undertaking and with full support from the national administration, the KKK's objectives are geared toward the smallest political unit of society, the barangay. The program is to become the instrument for transforming each of our 42,000 barangays into a vibrant and productive entity capable of creating jobs and generating income for its people. The envisioned result is the attainment of productivity and self-reliance among them, coupled with a marked improvement in their quality of life.

Again we can see how women benefit most from this arrangement. As active members of the barangay, women will be in a much better position to avail themselves of the assistance offered by KKK representatives on the barangay level. It is interesting to know, for instance, that women are represented fairly enough in the barangay brigades where they occupy an active status as members of the Ladies Brigade, the Livelihood Brigade, the Clothing and Shelter Brigade. In Cabanatuan, for example, a number of brigade members, in most cases housewives, have already initiated small scale enterprises adopting KKK program prototypes, and are quite successful. The *Kilusan* is also reported to have gained more and more followers elsewhere in Central Luzon. There the women are taking advantage of the abundance of indigenous resources which make livelihood ventures profitable yet economical.

The popularity of the *Kilusan* has likewise spread to other sociocivic groups. In this connection, I am moved to commend all those who have actively supported the *Balikatan sa Kaunlaran* in cooperation with the National Commission on the Role of Filipino Women. I was informed that the *Balikatan* has joined the KKK bandwagon by initiating livelihood projects in the barangays of Metro Manila. These include scrap recycling hog-raising, and vermiculture. This is a valuable contribution to our national efforts toward self-reliance and productivity. I hope the other sectors of our society will emulate your example.

The government, for its part, will continue giving due recognition to the importance of women's participation in the national livelihood program, or any undertaking needed for development. The creation seven years ago of the National Commission on the Role of Filipino Women laid the groundwork for this. Since then we have gone a long way in our goal in integrating women for economic, social and cultural development at the national and international levels.

Certainly, this additional responsibility offered to women will be perfectly compatible with their traditional role of mother and housekeeper. It will enhance their worth as co-provider and a guardian of their family's economic future. On the other hand, if women were to retain a passive, unconcerned attitude toward development, if they were to remain typecast as a timid housekeeper hardly concerned about anything beyond her personal and domestic needs, she would stand to suffer the consequences. The family would remain at the mercy of a hand-to-mouth existence, her husband would be pressed too hard, their children would miss opportunities of educational and material, yes, even spiritual advancement. The nation would hardly prosper under these circumstances.

This congress must, therefore, devote itself to the continued search for measures that will put women in the right track toward their advancement along the national goal of development. I hope this will become a fruitful forum of ideas, since it is, in fact, a convention in tribute to the best of Filipino womanhood.

ORIENTATION TO THE CONGRESS

Dr. Minerva G. Laudico

Mga mahal naming Kabalikatan:

Barely seven years ago, through Presidential Decree No. 633, the National Commission on the Role of Filipino Women came into existence. Please take note that we are very young. We are barely eligible to enter Grade I. Many have become conscious of age because 1982 has been dubbed the International Year for the Elderly. We want to correct this impression although enough interest for the elderly has been generated. We all know by now that 1982 is marked as the International Year for Mobilization of Sanctions Against South Africa.

Exactly five years ago, January 6, 1977 to be exact, through Proclamation No. 1609 declaring every January 6th as Araw Balikatan, Balikatan sa Kaunlaran came into existence. I think there is no need to review what Balikatan is if you have studied your Primer and because you are all Kabalikats, then you know what Balikatan is. Incidentally, I see Gloria Santos nodding her head vigorously. She worked very hard in the preparation of the Primer.

Three years later, in 1980, the First National Women's Congress was held here at PICC. It was a culmination of the multi-regional Pre-Congress workshops where women leaders all over the country participated actively — in Metro Manila, Baguio, Iloilo City, Davao and Zamboanga. It was designed to document and assess the progress and performance of the Balikatan units and to determine its direction for the next five years. Again, one year later, in the very same place on the same date, the Second National Women's Congress was held. The five-year program approved during the First Congress has in the meantime been submitted to NEDA for consideration and consolidation in the midterm revision of the Philippine Development Plan.

At the Post-Copenhagen Conference which our Vice-Chairman mentioned, held also here at PICC, our favorite meeting place, the participants identified concepts and strategies, programs and projects as well as specific sectors to be mobilized to respond to the major concerns and objectives of the Philippine Program of Action for Women. Thus, the Second Congress included workshops by regions with one group consisting of NGOs to enable them to plan on how best to achieve their goals. There is no need to review what took place in that Second Congress because it is fully documented and many of us participated actively.

Now, in the year of our Lord, 1982, the National Commission on the Role of Filipino Women decided to innovate. A Holy Mass and a Luncheon Meeting was held on January 6 to mark our "birthday" as Balikatan instead of holding the usual Congress. The Third Congress, this one, is being held, as you will notice, four months later instead of the usual date not in January. The change my fellow Kabalikat is not only in the date but also in the format and the guidelines, the objectives and the expected outcomes. The success of this Third Congress will depend very much on how all of us will perform today.

The objectives are outlined in your program. Vice-Chairman Cortez has mentioned we have a group of very brilliant, much involved and concerned paper presentors, discussants, moderators and rapporteurs who not only prepared, wrote and studied their roles, but attended preparatory meetings to make sure that within the time constraints, the subjects will be discussed properly and thoroughly. The moderators have been requested to be very professional without depriving groups of the usual opportunity to enjoy hearing each other and hearing themselves. I see Rosita Fondevilla smiling. We all know and I do think that it really is a good characteristic of women that we love to hear not only each other but also ourselves. Some of the guidelines for the open forum are also applicable for the workshops. I think many of the guidelines are familiar to us, If you don't mind, may I just emphasize the last sentence in No. 1 – Avoid personal allusions and long-winded remarks. Maybe we can use the luncheon get-together and the "Breaks," or maybe we can have another session for such an activity. Anyhow, while some of our very hardworking ladies are in the front row, we might as well take this opportunity to have them stand up to be recognized. Many of them will be working in different workshops. However, please let me have the honor to introduce the rest according to the program:

Networking —

- | | | |
|-----------------|---|--|
| Paper Presentor | — | <i>Ms. Delia E. Torrijos</i> |
| Discussants | — | <i>Dir. Jesus G. Enriquez</i>
<i>Mrs. Socorro Pernia Veloso</i> |
| Moderator | — | <i>Asst. Sec. Angelina Relacion Muñoz</i> |
| Rapporteur | — | <i>Dr. Corazon Alma de Leon</i> |

Women's Issues —

- | | | |
|-----------------|---|---|
| Paper Presentor | — | <i>Asst. Sec. Rosita Luna Fondevilla</i> |
| Discussants | — | <i>Ambassador Rosalinda Valenton Tirona</i>
<i>Director Salvador Bigay</i>
<i>Mrs. Sonia Dasmariñas Ligot</i> |
| Moderator | — | <i>Ms. Gloria Gonzales</i> |
| Rapporteur | — | <i>Ms. Lucy S. Lazo</i> |

Women in Income Generating Projects —

- Paper Presentor — *Mr. Mario Gana*
Discussants — *Mayor Mario Tagarao*
Director Encarnacion Narciso Rarallo
Moderator — *Director Lilia B. de Lima*
Rapporteur — *Mrs. Teresita Cruz Villacorta*

Incorporation of BSK —

- Paper Presentor — *Commissioner Rosario N. Lopez*
Discussants — *Atty. Consuelo Dumlao Geotina*
Prof. Arturo E. Balbastro
Moderator — *Atty. Mary Concepcion Bautista*
Rapporteur — *Mrs. Evelina Asuncion Pangalangan*

Women's Cooperative Bank

- Paper Presentor — *Director Nelia Teodoro Gonzales*
Discussants — *Dr. Angel Mendoza*
Ms. Ma. Theresa Bienvenida
Moderator — *Atty. Ester de Jesus Amor*
Rapporteur — *Mrs. Monina Cruz Manapat*

May I also call on Mrs. Lourdes Lontok Cruz, elected Director of the International Women's Bank.

We have been told that among the most frustrated groups of experts these days are the planners. Our Vice-Chairman told us that one of the goals of this Congress will be to plan for our future. You must have noticed that there are more three-year rather than five-year plans being formulated at present. We believe that you must have read that the U.S. Congress has such a hunger to know the trends of the future that it requires the President to project budget deficits five years ahead, so that it may take the appropriate measures. Ronald Reagan recently said "I have to be honest with you and tell you that while I have to project, I don't believe what I am saying." Thus, our 5-year plan is only on its second year but in this our Third Congress, we are being asked, we are being challenged, we are expected not only to discuss but hopefully to present beautiful recommendations that will help to determine the nature of the future participation of the Filipino women in our country's development and the future structure of Balikatan. Surely you agree with Joseph Robert when he said that it is better to stir up a question without deciding it than to decide it without stirring it.

So my dear colleagues, let us do a lot of stirring during the next session. Very well-studied issues will be presented to us. Let us respond with equally

valid, relevant measures as our Keynote Speaker reminded us. Equally vital are provisions, task forces, committees to ensure that the measures we are going to present can be carried out and do not just remain beautiful plans on paper. Of course we expect an assurance that we and many more new Kabalikats will continue to be as enthusiastic and as committed as we are now. With regard to the incorporation of the Balikatan and the organization of a women's Cooperative Bank, let us dissect the issue. Let us tear it into pieces; let us analyze all the pros and cons until we have a fairly reasonable consensus.

If you don't mind, may I take this occasion to remind you about the Civic Assembly of Women. This is too good an opportunity to lose. The CAWP is very much older than the NCRFW. The Commission is only seven years old; the Civic Assembly is 35 years old. The next Assembly which is always related to the Republic Day Celebration will be on June 26 and it will be in a new venue — the Lung Center. The Chairman, Dr. Trining Gomez, is here. There will be the usual Republic Day awards and you are all invited to please nominate, to please submit nominations for this Republic Day Awards. The Pre-Assembly will be June 5 at Pope Pius Center where we hope to have Officers and Delegates of the newly revitalized Asean Confederation of Women's Organization (ACWO) with us. I do hope that you will all be there.

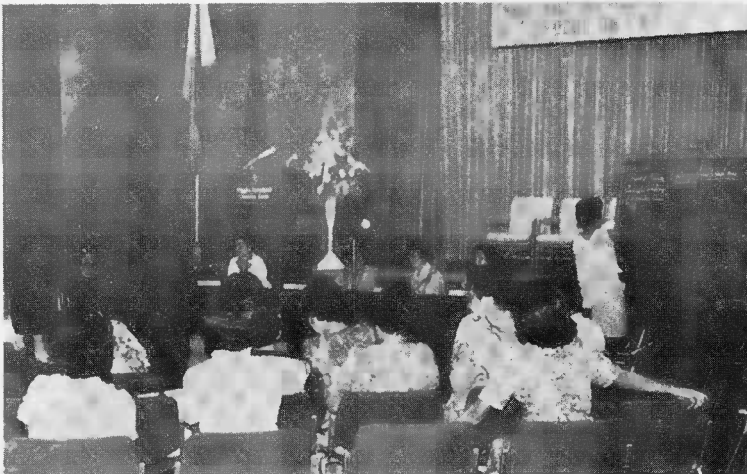
Thank you very much.

WORKSHOPS

Networking – Miss Delia
Torrijos
Reactions – Director
Jesus Enriquez; Ms.
Socorro Veloso
Moderator – Asst. Sec.
Angelina R. Muñoz
Rapporteur – Dr. Cora-
zon Alma G. de Leon



Women in Income Generating Projects – Mr. Mario S. Gana
Reactions – Mayor Mario L. Tagarao
Director Encarnacion N. Rarallo
Moderator – Director Lilia B. de Lima
Rapporteur – Mrs. Teresita C. Villacorta



Women's Issues (Inroads
and Roadblocks Toward
Development) Asst. Sec.
Rosita L. Fondevilla
Reactions – Ambassador
Rosalinda V. Tirona
Mrs. Sonia D. Ligot
Moderator – Miss Gloria
Gonzales
Rapporteur – Miss Lucy
S. Lazo

Incorporation of BSK –
 Com. Rosario N. Lopez
 Reactions – Atty. Consuelo D. Geotina
 Prof. Arturo E. Balbastro
 Moderator – Atty. Mary Concepcion Bautista
 Rapporteur – Mrs. Evelina A. Pangalangan



BSK Incorporation – From left: BSK President Consuelo D. Geotina (Reactor), Atty. Mary Concepcion Bautista (Moderator), SEC Commissioner Rosario N. Lopez (Paper presentor), Professor Arturo E. Balbastro (Reactor), and Mrs. Evelina A. Pangalangan (Rapporteur).



Women's Cooperative Bank -- Director Nelia T. Gonzales
 Reactions – Dr. Angel A. Mendoza
 Ms. Ma. Teresa E. Bienvenida
 Moderator – Atty. Ester de Jesus Amor
 Rapporteur – Mrs. Monina C. Manapat

Women's Cooperative Bank – From left: Mrs. Monina C. Manapat (Rapporteur), Atty. Ester de Jesus Amor (Moderator), Director Nelia T. Gonzales, (Paper presentor) Dr. Angel A. Mendoza and Miss Ma. Teresa E. Bienvenida (Reactors).

NETWORKING

Delia E. Torrijos*

Introduction

Going over the topics for discussion during this Third National Women's Congress, I see the topic assigned to me as both interesting and intriguing. Interesting because it could be considered as a vital part, an essential ingredient, of all the other topics and provides me therefore with the possibility of entry in each of them. Intriguing because hovering over all the other areas, how does one provide it a distinct structure and form to distinguish it from the other topics to be discussed during the Congress. Perhaps to make the discussion even more interesting and meaningful, we could try to go even beyond the topics of the Congress and extend the discussion of networking as a scheme or arrangement to further the goals and objectives of the Commission.

While admittedly the subject allows itself to be treated in a variety of ways, I shall attempt to treat the subject in two parts. The first shall deal with a discussion on the concept of networking, its components and configurations. The second part shall deal with operational networks on how networking could be applied to support the programs and activities of the Commission designed to further the development of women.

Part I: What is networking, its components and configurations?

Networking is a process, a concept, a technique, that creates awareness, builds alliance and pools resources. Viewed along these lines, networking can be any number of things or arrangements to different people, such that, it can be:

Formal, with a definite structure and mode of operation and well planned programme of action, as against an *informal* network where members meet when the need arises, but lacks a structure.

International, to cover members from different regions of the world:

regional — based on problems unique to a particular region

national — based on problems or conditions unique to a country

local — within a community, on a specific issue of local concern

Individual, putting one person in touch with another with similar interests, while *institutional* is putting organizations which have agreed to join forces in resolving a common problem.

*Chief, International Relations Division, National Science & Technology Authority,

Mary Scott Welch on the other hand had succinctly defined networks when she said:

“You are the center of your own universe . . . where your universe intersects or overlaps someone else’s, your lines cross that person’s universe . . . if you could draw a map of all the universe, you would have a mesh or a web, a huge fishnet . . . a network. Everyone is set smackdab in the middle of a vast network, if only she realized it.”

Based on these meanings attached to networks and networking, we can perhaps then say that employing the network concept to support an activity or programme is actually an old idea. What is new, however, is a widespread growth of interest in the possibility of improving operations by interconnecting systems or services or resources. Moreover, we can also say that planning and implementing networks are more of management problems. To illustrate, diverse groups of services/systems must organize, arrive at common objectives and then assemble and direct the resources, or men, money, machines, methods and management skills to the work. There are no extrinsic rules in determining who can initiate and who can operate networks. The intrinsic prerequisites are competence, involvement with, and knowledge of operations and users’ needs, and genuine dedication to the community’s requirement for integrated network services, whether coming from local, regional, national or international levels.

Network Components

A number of authorities on the subject had identified varying lists of so-called critical network components, but the list provided by UNESCO in its “Handbook for Information Systems and Services” as considered essential to orderly, planned development of a network seemed the most logical and practical. These are:

- a) Organization structure that provides for fiscal and legal responsibility, planning and policy formulation. It must require commitment, operational agreement and common purpose.
- b) Collaborative development of resources possibility including provision for cooperative acquisition and strengthening local resources for recurrently used material.
- c) Identification of nodes that provide for designation of role specialization as well as for geographic configuration.
- d) Identification of primary patron groups and provision for assignment of responsibility for information services to all within the network.

- e) Identification of levels of service that provide for basic needs of patron groups as well as special needs, and distribution of each service type among the nodes. There must be provisions for "referral" as well as "relay" and for "document" as well as "data" or "information" transfer.
- f) Establishment of a communication system that provides "conversational mode" format and is designed to carry the desired message/document load at each level of operation.
- g) Common standard message codes that provides for understanding among the nodes on the network.
- h) A central record/file that provides for location of needed items within the network.
- i) Switching capability that provides for interfacing with other networks and determines the optimum communication path within the network.
- j) Guidelines for selection of what is to be placed on the network.
- k) Evaluation criteria and procedures to provide feedback from users and operators and means for network evaluation and modification to meet specific operational utility.
- l) Training programs to provide instructions to users and operators of the system including instruction in policy and procedures.

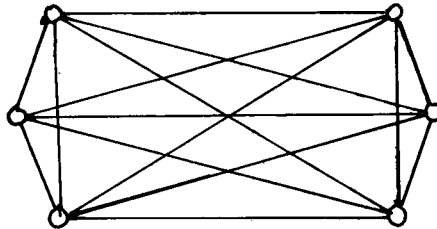
I would personally lean towards abbreviating the list to include only the following as really critical components of a network: —

- a. Common purpose, goals, objectives and commitments by members/participants of the network.
- b. Operational agreement to include specific roles and responsibilities of each node or member of the network.
- c. Specific communication channels and standard message codes.
- d. Policies and rules and resources to carry out network activities and programs.
- e. Switching capability to enable interfacing with other networks.

Information Network Configurations

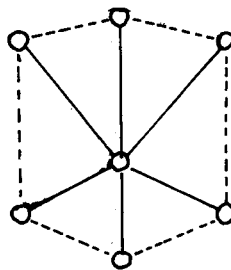
The network configuration or organizational hierarchy is an important specification because it affects the communication channels and the flow pattern of messages. The figures below illustrate symbolically several possible configurations. These were freely reproduced from UNESCO "Handbook on Information Systems and Services," which formed the basis of a number of networks established in different countries at different levels.

If each dot represents a node in the network and each line represents a communication link, it can be seen where these links are. How each node communicates with another node will be determined by the network's organizational hierarchy. In the following example of a non-directed network, there are 15 links among the six nodes, with no node directing the communication.



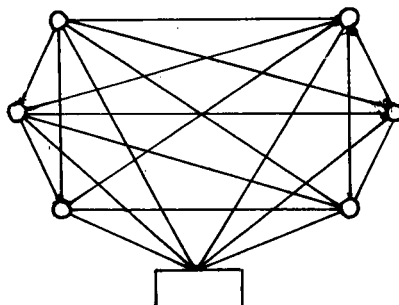
Non-directed network

By contrast, the next figure illustrates a directed configuration to which the six nodes are interconnected through a switching centre and only six channel links are open in the network.



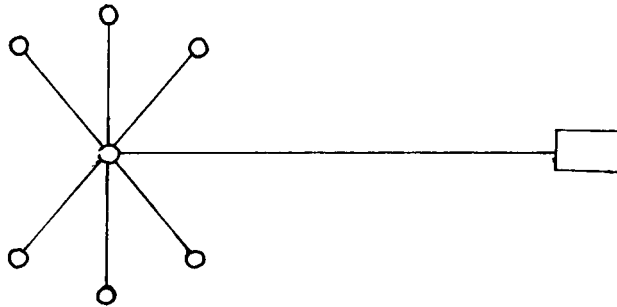
Directed network

In like manner, if a non-directed six-node network desires to interface with a specialized centre, such as a bibliographic centre or search centre, a total of twenty-one channels is required in the network. On the other hand, communication is always direct, no intermediary is required.



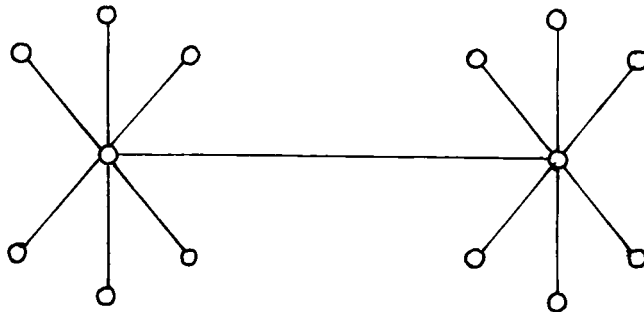
Non-directed network including specialized centre

A directed network can interface with a specialized centre via only seven channels, as illustrated in figure below.



Directed network including specialized centre

As national or regional networks begin to develop, there may be need to link up related units worldwide. Two directed networks of six information centres, for example, can interface with only thirteen channels, if they use the structure shown below.



Interface of two directed networks

Aware of the different network configurations possible, the next questions to ask is which is the best type of network configuration? What are the decision parameters that should be considered in designing or planning a network configuration?

Part II: Applications of Networking and Operational Networks

Having discussed the meaning, components and configurations of networks, I think we are better prepared to go to the practical application of networking in our respective spheres of activities and responsibilities, cite some examples of operational networks, and then round about the end of the discussion, help the National Commission on the Role of Filipino Women in drawing up recommendations on networking arrangements that could be pursued with different user groups and clientele.

Realizing that available resources are almost always limited and at times even inadequate the idea of building upon existing structures and systems, reinforcing each through complementary activities and sharing of resources and capabilities seem not only a judicious way of using resources, but a cost-saving one as well. Such an arrangement promotes goodwill and cooperation so vital on account of the multi-disciplinary nature of present-day activities.

Where demands on the network are not heavy and regular, an informal network is sufficient to ensure cooperation of members. But this type of arrangement rests mainly on the personal relationship existing between and among members of the network. To illustrate, each one of us in our day-to-day activities would require some information or service from our counterparts or colleagues in other offices. A phone call may suffice to get things done. But if our demands for such service/information would be regular and would require resources from these offices, such an informal arrangement may have to be formalized or institutionalized to insure sustenance and continuity of the service. Thus, when such a stage is reached, we see the gradual evolution of a formal network, complete with a set of policies and rules, a definite structure, formal channels of communication, specified responsibilities of members, agreed goals and targets, logistics, etc. — in short a full blown formal network. If networks could be given appropriate time and opportunity to develop, the best arrangement is to see its gradual evolution from an informal to a formal network. That way network operators, partners and users could test with time their real needs and demands for the network, their own individual commitment to its goals and objectives, which are extremely vital for the continuing viability and maximum utilization of a network.

As a consequence of that realization of our growing interdependence with one another, we have seen over the past two decades the establishment of networks of all sorts. Thus, we have networks of libraries and information systems and services, of research institutions and centers, of universities and colleges, of so-called centers of excellence, at the national, regional and international levels. In fact, there is now need for a network of networks to link these networks together to further maximize the services that they render. There is perhaps need to provide at this point a list of some of such networks in actual operation to serve as examples:

1. The IAEA (*International Atomic Energy Agency*) information network INIS (*International Nuclear Information System*) in Vienna with more than 90 member states.
2. The FAO (*Food & Agriculture Organization*) AGRIS & CARIS which were developed a few years ago.

3. The UNESCO's UNISIST (*world network of information services and systems*)
4. The Eastern African Literature Service (EALS) which started in 1967 with 63 participating research stations and educational institutions. The service increased considerably to cover most of the East African communities.
5. Mexico's CONACYT (*National Council for S & T or El Consejo Nacional de Ciencia y Tecnologia*)
6. UNESCO-supported networks of research and teaching centers in member states, such as :
 - Calibration and Instrument Development Network in Indonesia
 - Network for Application of S & T in Nepal
 - Regional Network of Studies of Human Settlements
 - Network of Biosphere Reserves in South and South-East Asia and the Pacific (44 reserves in 10 countries)
 - Seismological Observatory Networks and Research Institutions
 - Regional Network for Microbiology in Southeast Asia
 - Regional Network on the Chemistry of Natural Products in Southeast Asia.
 - Southeast Asia Regional Network for Geosciences
7. Women's International Press Service (WIPS)
8. African Women and Development Network
9. International Women's Communication Network
10. Women & Food Network
11. Women in Adult and Non-formal Education
12. International Women's Health Network
13. Network of W.I.D. (*Women in Development*) Resource Centers
14. Women's Studies International Network

15. Women, Credit and Money Management

16. International Network of Women in the Arts

At this point, I would like to start the discussion by posing some questions to help in the formulation of some recommendations for the consideration of the Commission and those of the would-be partners of the Commission in some networking arrangements:

1. Should there be a network or networks?
2. If so, for what? (objectives and goals ;policies and plans).
3. For whom (who are the users and participating institutions or persons? What are their responsibilities and assigned tasks and roles?)
4. What type of network should it be (formal or informal; institutional or individual; international, regional, national or local?)
5. What sort of configuration should it have? directed or non-directed? Why?
6. What sort of resources are available? Who will provide them?
7. What measures will be provided to equalize the burden and benefits of the network?

To me, the most practical outcome of this congress for the Commission is for us to consider the activities and programs of the Commission and see how networking would in any way help further them. We could look at them from two different points. First, in terms of data and information gathering and validating activities of the Commission. Prospective respondents could be organized in a network-like arrangement so that data/information gathering could be done in a most economical and effective manner to ensure speedy and accurate results. The Commission may now wish to discuss with you its major activities and programs and their periodic needs in terms of data/information collection and validation. Together, you may wish to discuss further the mechanics of how best the activity may be undertaken. This way the goals and objectives are better understood by both the collectors and respondents. Secondly, the Commission in discussing its programs and activities could indicate how it could share its resources and services. The Commission could now identify in very clear terms which services and resources could be shared to its "publics." For there is nothing more frustrating to see than a service with very limited or few users or no

users at all. For instance, we see here as examples libraries with rich and expensive books and serial collections that are hardly ever read or used; on-line data bases that are hardly used; information services that are understood by only the information specialists who designed them, to name a few.

In conclusion, I would like to invite the Congress participants and discussants to consider the role and value of networking and how it could be harnessed to improve their respective social and work situations. To the discussants, who are themselves leading experts in their fields of specialization and who had been asked to further elaborate on the subject, perhaps I could request them, if necessary, to refocus the discussion in a much clearer fashion, should the way I treated the subject proved to be all too simplistic or too down to earth.

REACTIONS TO THE PAPER ON NETWORKING

Jesus G. Enriquez*

First of all, I would like to commend the paper writer for espousing an innovative and orderly way of looking at any operating organization or system, including how we as individuals carry out our respective activities and responsibilities, and which could provide the basis for identifying alternative ways to better organize and manage activities.

The main thesis of Ms. Delia Torrijos is that Networking could be applied to further the goals and objectives of the National Commission on The Role of Filipino Women. Through the establishment of a network of inter-relationships between the Commission and other entities, resources and services could be pooled together to promote common interests and attain common objectives.

The paper provides a general discussion of the concept of networking as well as its components and configurations. She then proceeds with a presentation of some general applications of networking, giving a number of examples of operational networks. I would suppose that Ms. Torrijos' objective here is to provide the participants with an adequate background and a common perspective on the subject. Although networking is an old concept, it is only fairly recently that it has gained wide application linking together human efforts and concerns. Thus, a full discussion on the meaning and operating concept of networking as applied to human organizations is indeed very helpful.

**Acting Director, Project Monitoring Staff, National Economic and Development Authority.*

For purposes of this Workshop, I wish to focus on two types of networks alluded to by Ms. Torrijos which can enhance the performance of the Commission's functions. These are what I may term: 1) information network; and 2) resources and services network.

Information Network

Information constitutes a vital resource particularly critical in policy and decision-making: The acceptability and effectiveness of a policy/decision often rests on the timeliness, accuracy, and adequacy of data or information upon which the policy has been formulated. Since the Commission is basically a policy-formulating and advisory body, an information network to backstop the Commission's policy-making functions could, indeed be most advantageous.

The establishment by the Commission early this year of the National Clearinghouse and Information Center on Women is, I suppose, in recognition of this need for speedy access to current and reliable data and information on women, particularly on their increasing role in development. As envisioned, the Clearinghouse shall serve as focal point for the gathering and exchange of information as well as the primary resource base of information on Filipino women.

The concept of networking as propounded by Ms. Torrijos could thus be applied to facilitate exchange of information among all entities concerned, with the Clearinghouse serving as a specialized center mainly responsible for the maintenance of the network.

To guide the discussions in the Workshop, I wish to raise the following points relative to the effective maintenance of the information network by the Commission:

1. Possible adoption by the Commission of measures to ensure that the information network will facilitate the exchange of information among entities concerned (whether government or private, local or international) as well as provide easy access to relevant information generated or in the possession of such entities.

Perhaps the Group may consider among such measures the establishment by the Commission of formal inter-agency or bilateral arrangements with entities concerned and/or the maintenance of informal liaison with officials and members of such entities.

2. Possible computerization of data and establishment of a computerized data bank.

The Commission may have to look into the possible computerization of its data/information processing and storage requirements. This could perhaps be pursued in coordination with the National Computer Center or the Technology Resource Center. The data bank may include a computerized central index system for the various sources of each type of data or information required by the Commission on a regular or *ad hoc* basis.

3. Active participation of the Commission in existing inter-agency committees/bodies on social development.

The Commission may take a more active role in programs and activities of the Social Development Committee (SDC) of the NEDA as well as other inter-agency bodies on social development. The SDC covers all government agencies involved in or concerned with the promotion of advancement of the social dimension of development. Participation in the activities of such body can therefore provide opportunities for the establishment of working relationships with each of the members and thus facilitate exchange of information with them.

Resources and Services Network

The "Balikatan sa Kaunlaran" (BSK) Movement launched by the Commission in 1977 dramatizes the effectiveness of networking in unifying individuals and organizations with diverse backgrounds and orientations for the purpose of achieving shared goals and objectives.

The BSK, which literally translates into "shoulder-to-shoulder development," evokes pictures of men and women of all ages and in all walks of life bound together by the common goal of promoting the full integration of women in development efforts and in maximizing their contribution to the improvement of the quality of life of every Filipino family and community.

To effectively implement BSK councils and units in almost all provinces, cities, municipalities and barangays, continuing interest in the activities of the BSK is made possible through the program development officers of the Commission who perform supportive and advisory roles to the BSK councils/units. In effect, it is the Commission that provides the integrating framework on a national scale, for the vast network of BSK councils and chapters throughout the country.

Again for purposes of the workshop, I wish to cite the following problem areas identified by the Social Development Communities of the NEDA, which, I think are very relevant to our discussions on networking.

1. A number of government and private agencies which are involved in various aspects of social development have actually similar or overlapping projects and activities, thus resulting in unnecessary wastages of resources.
2. There is an apparent proliferation of private civic organizations particularly in urban areas.

The SDC further states that there has been continuing efforts to solve the above-cited problems of overlapping/duplicating activities and the proliferation of private civic organizations but it seems there has been little success towards this end.

It would indeed be a significant contribution of this Congress if it can serve as venue for the formulation or identification of measures that will help alleviate the aforementioned problems. Perhaps this Workshop Group can apply the concept of networking and submit some policy recommendations in the form of resolutions to resolve them.

Some Considerations in Setting Up a Network

There is no disagreement that networking if properly instituted and managed could facilitate the achievement of an organization's goals and objectives. It could facilitate the mutual exchange of information and resources among network participants. Haphazardly set up, however, networking could lead to a lot of frustration and confusion.

It is therefore necessary to consider such factors as the capabilities and capacity, as well as motivation, of the network participants (nodes) to respond to demands for information or service, the efficiency of the channel for transmitting or delivering information or service (links), and the existence of a control or regulating mechanism that will assure an effective flow through the network so as to minimize cost and so as not to overtax the capabilities of the network.

It may be wise, as suggested by Ms. Torrijos, of gradually evolving the network from an informal to a formal one, after all the kinks have been ironed out and unresponsive nodes and links weeded out.

Finally, considering the environment in which the network will operate, care should be taken as to what purpose you will have to set up a network and with whom you will be networking. Let me quote a lady columnist (Julie Y. Daza) who pointed out in connection with the recent bar scandal that the "tragedy" was bound to happen inasmuch as we are, and I quote, "in a society where networking works because all of us are kind and understanding and willing to help anyone who happens to be the friend of a friend, the relative of a relative, the friend of a relative, or the relative of a friend."

REACTIONS TO THE PAPER ON NETWORKING

Socorro Pernia-Veloso*

This paper consists of my comment on Ms. Torrijos' paper on Networking and my own perceptions of networking.

I will start by commenting on Ms. Torrijos' paper as a whole, and then move on to specific issues she touched on. My own views are presented in the last portion.

Ms. Torrijos' paper attempts to achieve two objectives:

1. To discuss the concept, components, and configurations of networking; and
2. To present existing operational networks and discuss how networking can be applied to support the programs and activities of the National Commission on the Role of Filipino Women.

The paper achieves the first objective through a concise discussion of the meaning and the types of networking, its components and configurations. Although the discussion is based primarily on information networks, the general concept, components and configurations of other kinds of networks are basically the same.

The second objective is only partly achieved, however. The paper presents a list of 16 networks operating all over the world and discusses, in general terms, the advantages of networking. The paper, however, does not spell out how exactly networking can support the programs and activities of the Commission.

Now for specific issues discussed in the paper. Ms. Torrijos sees networking as a "vital part, an essential ingredient of all the other topics" of the Congress. Networking, in fact, can be more than that: it can serve as the unifying theme of the other topics. Networking can provide the framework for analyzing, synthesizing and discussing these topics. The topics on "Incorporation of Balikatan sa Kaunlaran" and "Women's Cooperative Bank" deal with networking processes which involve the pooling and sharing of resources for the common objective of furthering the development of women. The topic on "Women in Income-Generating Projects" can look into networking to optimize their activities and take advantage of economies

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of scale in terms of raw materials, distribution channels, or marketing efforts, among others. Finally, "Women's Issues" can also be discussed in the context of networking.

On page 8 of the paper, Ms. Torrijos claims that "where demand on the network is not heavy or regular, an informal network is sufficient to *ensure* cooperation of members." I do not quite agree with her on this point. I believe that an informal network, for whatever level of demand, cannot adequately ensure the cooperation of members of the network. Precisely because this type of arrangements rests mainly on *personal relationships* among members that the network is bound to fail. Personal relationships, as we all know, are usually laden with personal conflict of interests, hidden agenda, ambition, and jealousy. If one's personal objective is in conflict with the objective of the network, then cooperation and hence the network breaks down. Even if a perfect personal relationships exists among members, the informal network could also break down. For instance, once people, on which this informal network hinges, leave the organization, the network fails completely or temporarily until new personal relationships are developed. Thus, if the network is formalized on an institutional basis, it transcends people-based problems mentioned above.

On page 9, I also do not agree with Ms. Torrijos that "the best (network) arrangement is to see its gradual evolution from an informal to a formal network." Experience shows this is not so. The Philippines has been trying to formalize information networks since the fifties. Up to now there is no formal national information network. I do agree with Ms. Torrijos that networks should be based on real needs, demands and commitment but "gradual evolution from an informal to a formal" network is not the only way of achieving this.

On page 12, Ms. Torrijos talks of the data and information gathering and validating activities of the Commission, and recommends that prospective respondents be organized into a network so that data/information gathering can be done more economically, effectively, accurately, and speedily. Ms. Torrijos may have to elaborate on this recommendation. Since data/information gathering or research is done for a specific objective, as we all know, the respondents would vary depending on the objective of the information gatherer or researcher. Therefore, I can't quite appreciate the recommendation of organizing respondents into a network.

Another point that needs clarification is the recommendation that the Commission identify the resources and services that could be shared with its "publics." My understanding of networking is the sharing of resources not with the organization's "publics" or target clientele but among organizations having similar objectives so that they can better serve their clientele.

Finally, I would like to give some additional points on networking. Most people take a reactive stance toward networking. That is, they work on their own until they are faced with a problem (e.g., limited funds) before they will even think of networking. I see networking not as a solution to a problem but as an effective strategy to optimize the use of resources and enhance the effectiveness and efficiency of organizations. This proactive approach contributes to the success of a network because, through long-term planning, problems can be anticipated and avoided or minimized.

People will tend to take this proactive stance toward networking if they perceive:

1. the potential benefits derived from networking as greater than its cost.
2. that the organizational objectives of each organization are supported by or at least are not in conflict with the objectives of the network.
3. that all potential members are committed to the common objective of the network.

Network planners should therefore ensure that such conditions are met and clearly understood. Only then will organizations seriously consider networking.

Before networking can take place, however, people/organizations have to know one another. They should also know how the purpose of pooling resources. Sharing is more likely to happen when people and organizations know one another, the objectives of each, and the objectives that they have in common. To make sharing more effective, a formal structure is needed. Formal structure includes network components discussed by Ms. Torrijos.

This Congress could very well serve as a starting point for the creation of such a formal structure to support the programs and activities of the Commission.

HIGHLIGHTS OF THE OPEN FORUM – NETWORKING

Network Objectives and Operations

1. Networking is largely a human relations process. It is therefore necessary to look into cultural boundaries of networking. It is a form of human relations among people of similar 'entries.' It's a form of vertical and horizontal relationship of people who could help each other. The role of networking is to integrate women efforts toward national development.
2. The purpose of the Clearinghouse is to link up with existing networks outside the country with the NCRFW as the network's focal point in the Philippines. Women organizations and networks outside the country can link with the Commission. Doing so will strengthen, build up and familiarize the linking agencies with activities on women and women issues. The Commission should identify resources and facilities in the country and when the need arises, tap these facilities to solve problems.
3. Communication is not just a problem in the rural areas but also in Metro Manila. BSK should have communication channels at all levels. NCRFW is the national body and it should have regional centers and sub-regional centers in the country.
4. Networking can start in a small scale. One or two provinces can by themselves form the network. More sophisticated systems, like going international can come later.
5. Government and private agencies involved in social development have similar and overlapping projects and activities. Efforts to minimize such overlapping functions generate little success.
6. Coordination with NCRFW will result in effective actions. Regular dialogue with government agencies and civic and social organizations will help a lot.
7. There is an alternative to changing structures. The Commission can syndicate its data to the various government agencies and private institutions it has identified. That role is similar to that of a broker.
8. The NCRFW's role is to have a formal agreement with other information systems to allow network users to have access to information.
9. Forming cooperatives and associations is one form of networking. We should not make another network but build on existing ones.
10. With the consensus of the audience to form a network, an informal communication linkage is advisable at this stage when others are still

reluctant on the matter and the subject is not yet clear to us. It is necessary first to identify purpose, participants, users of facilities, and logistics. We can then start promoting the idea throughout the provinces.

11. We must be able to come up with systematic linkage or a formal network. We must know what types of information we shall need from time to time and what services we can offer. These accomplished, we can facilitate implementation of such a network. A questionnaire should be sent to the different agencies to identify who are willing to cooperate in establishing this type of network.
12. Marketing system should be part of any activity. Users must be aware of the services offered. The network should be based on the needs of the people. Network activities must be responsive to the needs of the people. Network activities must be responsive to the needs of the users. The users should not necessarily be members of the network.
13. The MSSD's monthly "Ugnayan" is one form of informal network. Different departments in the city interpret programs and services to the barangays. The barangays on the other hand, air their problems.
14. Networking is ideal, if the conditions are ideal. Seldom are they ideal though. Often big countries share what they only want to share. They hold back on information they want to keep to themselves. Small countries, on the other hand, because they depend on big countries tell everything. They forget that to develop themselves, they should develop self-reliance. We are enthusiastic about networking but let us be prudent and vigilant at all times.
15. If the network system to be established is complicated, the poorest of the poor will be hesitant to participate. Our priority at this stage should be the rural people, especially those below the poverty line.

Other issues

1. That the Commission may eventually become a Foundation is a possibility. Being one will entitle it to accept donations and those donations can go a long way in solving its logistic problems. It can also help women in the depressed areas, who are very much willing to be with Balikatan, organize and uplift themselves.
2. NCRFW should not be changed into a foundation. It was primarily created to review, evaluate and recommend measures to ensure full integration of women for economic and cultural development and to ensure equality.
3. There are other ways open to the Commission to raise funds. One group of rural women did it through the "ninong-ninang" system. Each member was assigned a woman and a man sponsor. The affair generated P4,000.

WOMEN'S ISSUES:

Inroads and Roadblocks Towards Development

Rosita Luna-Fondevilla*

I. Historical Perspectives

The empirical reality depicts the Filipino Women molded by a fortuitous history and the challenges of contemporary times. Her Malayan ancestry which bequeathed her with considerable freedom and influence in the community, a voice in political affairs, and high esteem by her husband and the males in general was over-ruled by a long era of colonial subjugation and later by western democracy that heavily challenged the National Filipino Identity. But "history repeats itself," and during this UN Decade of Women it can be said that the Filipina is really an aggressive, capable person, whose ideal clashes with her concept of femininity.

Then the potential of women as a vast human resource for development came into the fore; and global concern was drummed up particularly with the declaration of the UN Development Decade. The pitfalls of development efforts were identified in terms of the nature and extent of equality and participation among the people themselves, as well as the filtering down and sharing of the benefits of development. The women sector among other sectors in the population was distinctly identified for integration in development.

II. The Issue of Development and Integration

Equality in national development refers to equal opportunities on two scales. One is the provision, production and/or contribution towards development; this may mean equal provision of opportunities or the provision of equal or similar opportunities and the degree of availability, accessibility and utilization of these opportunities which are vital, particularly to enhance, foster and promote self-reliance. The other scale is the filtering down and sharing of the benefits and fruits of development efforts. This should comprise the equity portion. In both these scales, equality and equity mean participation. Therefore, in considering the differences in sex, i.e., between man and woman, it can be observed that any discrimination or discriminatory practices against women in terms of development efforts and benefits

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to be derived may point towards the protection and welfare of women, who traditionally are pointed to as the weaker sex. This is one school of thought.

Another concept is the humanitarian and development issues that engulf humanity today. There are the humanitarian issues that have to be resolved like health, family and child welfare, basic needs for food, clothing and shelter before the development issues could be pursued like skills training and employment, income-generation, attitudinal change, meaningful participation and others.

The third school of thought is the total family approach or integrated approach where the man, woman and child have to be viewed as individual members but integrated into one family. All these schools of thought will serve as premises in understanding the role and status of the Filipino women and their integration in development.

In the Philippines, the question therefore would be the nature and type of women's activity in development. Would not the household and family activities and responsibilities of women be part and parcel of the total national development efforts? Development is human development. It has to start from human resource development towards the realization of the full potential and transformation of Philippine society.

Primarily, women's potential and contribution in national development may be considered of micro-dimension, as they are basically confined to their homes, their families and individual members. While they are socio-economic in nature, they are heavily social than economic; more on human resource development than physical resources around them; more fundamental and basic from birth to child care in the home than the formal and non-formal education and training of those of school-age and adults; more on the early inculcation of values and norms than social reforms.

Thus, the programs of education, literacy, health, nutrition, family planning and social services should comprise a two-pronged strategy to (a) enhance the ability of women to perform their biological and ascribed roles and (b) participate in social and economic development. In this concern for the integration of women in development, assistance should be directed to ease them of the burden of their traditional roles; and integrate the component parts that meet their expressed need for productivity and additional or increased income and their needs in performing their tasks in the home, farm and community. The traditional expectation of women for special or particular consideration and attention from men when together in a

group, and society's usual condescending attitude to protect women like minors enhance the attitude of discrimination against women and defeat the equality-equity principles in development.

"Women in development" refers to women as producers of expected outputs or "goods" and as such are actors and participants in the field of development efforts. Within this context, women are also expected to be beneficiaries or recipients of the products, outputs or benefits of development. As participants, they are also expected to share not only in the benefits but also in the cost of development. This is the other side of the coin; it is observable that women are easy prey particularly to the social costs of development -the impact of women's participation may also have both good and adverse effects or influence on their status, attitudes and behavior.

A simplistic and indigenized concept of development and its translation into distinct rural and urban context are essential to capture the many facets of women's activities, particularly those of the typical Filipino woman majority of whom live in the rural areas, which are development-oriented but part of their traditional and inherent roles as housekeeper, wife and mother.

The strategy for women's integration in development is mobilization whereby the women are assembled or organized and purposively undergo physical fitness, skills enhancement and social preparation as resources and actors in development efforts. The essential ingredient is participation and involvement in national economic and social development efforts and the equitable sharing in the benefits and fruits of development. Let not power and prowess be the measure for involvement. Rather, every activity, major or minor, form the composite parts to make up the whole effort.

The practice of dichotomizing by sex, comparing by male/female, equating the more and the less is a meaningless approach in the process of integration for development. Since integration views the total, the composite, the sum of the parts, every component is a necessary part of the whole, male-female, paid-unpaid worker and the like. The partnership of husband and wife in a family parallels the expected partnership of men and women in development. There should be no sex-roles differentiation (they are only in the mind) even in an urban or rural setting in the Philippines. In the rural area as in the city, laundry work, cooking and cleaning the house are done by whoever has the time to do it. A rural female can be driving home a carabao after a day's work in the farm; and driving the car is popular among girls in the city. It is an endless list of tasks that both male and female can interchangeably do.

The most crucial issue for women as well as for men is building-up their potentials-health and nutrition, education, skills training and work orientation, productivity and employment, value orientation and morality. Men and women alike are pillars and foundations for total development. Their adequate social preparation is a beginning and matching step towards their integration. In social development, humanitarian and development issues choose no sex like the process of aging, disability, social maladies like drug addiction, delinquency, abandonment etc. ; the social and economic costs of the different sectoral issues of tourism, technology, industry, energy, forestry and agriculture affect the whole populace. Development is integrative for the man and woman, the rural and the urban, the privileged and the disadvantaged, the rich and the poor. Some barriers perceived could be translated and transformed into potentials by more realistic and practical approach. The center of development, the hub of all efforts, and the principal actor is after all MAN (whether male or female).

III. The Filipina Today

Demographic Background

The 1980 population of 47,914,017 comprises 24,028,523 males and 23,895,494 females. The sex ratio during four censal years is in favor of the males but on a slight difference. It is an empirically supported phenomenon that there are less female than male babies being born at a ratio of about 105 males per 100 females, but at every age groups more males are dying than females. Thus females increase in proportion against the males as they grow older.

The Philippine population is young since the decade of the '70s, with a median age of 18.1 for the female and 17.3 for the male. Even with a young population, there has been noted a very encouraging trend of increasing mean age at first marriage, and an increasing proportion of women who never marry. This will bring about a decline in fertility and in adding to total births. Significantly this will lessen their involvement in child-bearing and child-rearing and will therefore allow these women for additional social or even economic roles and non-familial activities.

The marital status of these females 10 years old and over showed that 46% never married, 6% widowed, 1% divorced or separated. There were 47% married, at a mean age of 23.2 in 1975. Marriage is considered to have an influence on social mobility, not only of the family as a unit but also of the husband and the wife as individuals.

A study revealed that more wives than husbands marry upward, and men have a greater tendency to marry downward. The pattern of marriage for a Filipino woman is "one-man-one-marriage, sharing a home with him practically all her life till death intervenes." As to child-bearing, the average married Filipina goes through 20 years, more or less of reproductive life, giving birth within a three-year interval. Wives exposure to and use of family planning services take the form of an inverted pyramid with a declining proportion from awareness, knowledge of how to use and actual practice of the method.

Health Concerns

With the decreasing fertility and mortality rates, the improving life expectancy is in favor of the females. In fact, female life expectancy at 61.80 in 1975 means an excess of 4.90 of female over the male. Health and nutrition become important concerns for women not only for her role as homemaker, nurse and home economist to her own family, but also for herself, particularly during pregnancy, delivery and lactation. While serving her family and the community, she herself should be a health target for her own prevention of illness, promotion of health and nutrition, health education, maternal obligations, and others. On the other hand, health and nutrition strategies should include the use of the woman herself as a resource for herself and others, for service delivery, health and practices, health and nutrition promotion and education.

In the Philippines, the major disease problems during the decade are on communicable diseases and chronic degenerative ailments. The trend however is a corresponding decrease in the incidence of these communicable diseases as the country advances socio-economically which is a universal pattern while morbidity/mortality from diseases of the heart and blood vessels as well as from cancerous growths increase in magnitude through the years. Sanitation of the environment, including safe water supply and the provision and utilization of sanitary toilet facilities will continue to exert a great impact on the health of the population. The health situation in the Philippines depicts significant improvement of the health status of all segments of the population.

Education

Literacy and educational attainment are strong contributory factors towards a person's status in Philippine society for the Filipinos place a high value on education. Thus, the Philippine educational system provides equal access to all sexes and socio-economic groups

at every level. A free public elementary education is maintained, and whenever finances permit up to the secondary level. There are scholarship programs for poor and deserving students. Non-formal training are made available to adults and out-of-school youths. In the tertiary level, vocational and technical courses are now given emphasis.

With education and literacy as factors in the integration of women in development, the concern for equality and level of attainment comparatively between the male and female is the issue being pursued. The Population Census figures reveal an improving upward trend both in equality and level of literacy and educational attainment comparing the two sexes.

For the females' pursuit of higher learning, the trend is even improving with 56.6% female enrollees in higher education. Curricular programs in which women enrollees predominate are as follows:

Medical Sciences including Nursing	89.88%
Natural Sciences	75.74%
Commerce and Business Administration	65.81%
Social Sciences	57.7%
Education	51.38%

The attitude towards female discrimination or sex role discrimination is being offset by numerous innovative measures and strategies in the field of education. In elementary education, boys and girls take together home economics, practical arts and elementary agriculture. For girls who usually drop out, particularly in the rural areas to assume the traditional housekeeping functions and surrogate-mother roles, the BALIK-ARAL or "return to school" project has been introduced. Also in the secondary education level, home economics has been offered for boys. Girls and boys study together the same concepts, develop same skills and values for effective home membership, citizenship, leadership, and professional and job requirements. This integration of role-complementation concepts for both sexes is pursued up to the tertiary level. Vocational-technical education as well as non-formal training are all heavily slanted towards preparing women for national development activities.

Employment

Women at work is a tradition and very much a part of her life. Work encompasses household chores, paid or unpaid agricultural work, handicraft or small business, self-employment or open-employment, and any other type of gainful or non-profit occupation.

There is the formally defined labor force participation for those who are looking for work or gainfully employed. The latest Census data classified only one-third of the female population in the labor force and one-third of the labor force comprising women. Among them, the number of employed females reached up to 91.56%. The tendency among the urban females to join the productive work force is influenced by the high cost of living prompting housewives and even nursing mothers to look for a job to help meet the day-to-day needs, with more job opportunities due to the concentration of industries, government and private offices, business and establishments, and with better skills and educational preparation due to the accessibility of educational institutions in the urban areas.

The opposite is the picture in the rural areas where female unemployment rose from 7.28% to 8.65% due to lesser job opportunities in the area, the greater propensity among the females to stay home and attend to domestic tasks, and a high proportion categorized as unpaid family workers. Evidently, female labor force participation is influenced by rural-urban situation, educational level, and family responsibilities.

Female labor force participation and their contribution to national development could be appreciated by the type of employment women undertake. The 1977 data from the National Census and Statistics Office showed 50% wage and salary workers with one-fourth in government service and the rest in private enterprises; 25% are self-employed and 25% unpaid family worker.

For females in industry, 1977 data showed 33.6% in agriculture, 28.1% in personal and other related services, 18.5% in wholesale and retail trade, 15.4% in manufacturing, 2.7% in financing, insurance, real estate and business services, and less than .1% in such other industries as mining, quarrying, construction, and transportation. While the bigger number (one-third) of the females in industry are engaged in agriculture, they receive the lowest percentage share of 22.4 in average weekly peso earnings. The professional and service female workers receive the biggest percentage share from 29.2 to 46.3 in average weekly peso earnings. The average female share is 35.1%.

Public Affairs

History speaks of Filipino women in pre-colonial days holding equal position with men in the family and community and included in the line-up of succession to barangay captain. After gaining the right

to vote in 1937, they have involved themselves in Philippine politics. Elective positions by the 1980 data show 10 Assemblywomen in the Batasang Pambansa (National Assembly), 37 in Sangguniang Panlalawigan (Provincial Consultative Body), 868 in the Sangguniang Bayan (Municipal Consultative Body), 5 Governors, 5 Vice-Governors, 80 Mayors, 78 Vice-Mayors, 1,550 Barangay Captains. President Marcos appointed 2 Lady Ministers and members of the cabinet. To the Judiciary were appointed 1 Supreme Court Associate Justice, 3 Court of Appeals Associate, 19 Court of First Instance District Judges, 7 Judges of the Juvenile and Domestic Relations Court, 6 Judges of the Court of Agrarian Relations and 38 Municipal Judges. The Diplomatic Service accounts for 8 Chiefs of Mission, 10 Counsellors, 50 Foreign Service Officers, 207 Foreign Service Staff Officers and 198 Foreign Service Staff Employees. In the Civil Service covering government agencies and controlled corporations are 35,090 or 39.57% females in the career service level and 7,890 or 32.06% in the non-career service. Women also occupy top-management positions in business and private firms and in educational institutions.

In appreciating participation of women in public affairs, numerical count should not be compared to that of the men, for the aim in the feminist movement is not equality in number but equality in opportunities and benefits. There are now no barriers for women in the Philippines to assume any position for meaningful participation. It is more in the mind and some traditional attitudes towards sex-roles differentiation.

IV. Selected Issues

(a) "Parenting" Role and the Micro-Dimension of Women's Economic Activity

The woman has a biologically-dictated and socially ascribed role which is considered traditional and inherent. This is the "breeder-feeder-producer" role, the "parenting" role as wife and mother which makes the home her primary domain. The expectation, then, for every grown-up female is to assist in housekeeping and child-care; and eventually assume responsibility for it. Thus housekeeping is still considered the most significant major activity of the Filipino women, whether they employ domestic help and mother-surrogates or make use of home appliances and labor-saving devices. Even a working wife still considers her household her major responsibility. The level of human dignity and selflessness that women input into their primary responsibility for the home, the children and the family make housekeeping, child-care and home production priceless that no money value can equate. These are

among the valuable, immeasurable and enduring investments of women in development.

In the Philippines, among the masses, work is as much a part of a woman's life in the form of taking care of children and attending to household chores, plus taking additional paid work as laundry woman, vendor, street cleaner, etc. in urban areas, and as unpaid agricultural worker participating in farming and livestock raising, from production, storage, processing up to marketing in the rural areas.

In considering the involvement of women in national development efforts, it can be assumed that a woman's day-to-day living revolves around two social domains, their own family and the pursuit of livelihood activities. So the concern is on the amount of time spent on household tending and that on economic production. Questions further raised are: (a) what are women really doing; and (b) what determines their time allocation to different economic activities. The myths and realities of female labor participation still indicate some pattern of a three-phase work cycle showing an initial period of work before marriage and up to the birth of the first or second child, the withdrawal from employment until the last child was grown up, and the return to work until retirement from service.

(b) Secondary Worker Category

The income-generating activities of women is by any means considered secondary. Thus the auxiliary/secondary worker category of women employed; with income generally counted as supplementary to that of the husband; falling prey to the "last hired-first fired" practice in employment; and a low priority or little access to productivity-increasing opportunities, training in new technologies, promotion and other work experiences.

For women, productivity and not direct employment should be the economic objective; and productivity may be in cash or in kind, with direct or indirect gain or profit. Since women participate and are expected to participate in production, whether in the home or outside, whether paid or unpaid, this role pattern of "breeder-feeder-producer" needs serious consideration as to its cost-benefit and impact and for the proper perspective of this principle of equality and partnership among and between men and women in development.

Along similar line of thinking, labour force participation by the universal definition, would not aptly apply to women whose economic activity is a composite of paid or unpaid work and household tasks.

Hence, for women to be counted as underemployed if not unemployed is a misconception. The concepts of labor utilization and time-use approaches are more relevant.

In many developing countries, work is generally characterized by informal underpinnings, by the prevalence of self-employment, by seasonality of work itself and by the variability of the quality of labor and work. These factors aptly characterize women's labor appropriately depict women's economic activities. In this approach, workers are classified into (a) adequately utilized and (b) inadequately utilized; and the inadequately utilized covers four functional categories: (1) underutilized due to unemployment; (2) underutilized by hours of work; (3) underutilized by income; and (4) underutilized as a result of mismatched occupation and education.

Under the labor utilization approach, female labor force is generally inadequately utilized; first, by the labor force definition where 2/3 are not counted into the labor force; second, by sharing just a little above one-third of the average weekly peso earnings; and third, by a mismatch of their high literacy rate and level of education but majority of the employed engaged in agriculture.

There is also the socio-cultural structure prescribing differential roles for men and women like less education and more home training for women, women are not breadwinner and may be paid less than men who need the income more. Further hypotheses indicated that the household is seen as deciding the optimal time allocation for multiple activities. So that higher level of household income brings less need to work in the labor market to augment family income and more time for household work and child care. However higher household income affords time-saving assets and home production substitutes allowing greater time for labor market work. The size-age-sex composition of household may either be a resource or constraint for more time for labor market work. The supply of woman's time for labor market work increases her potential wage plus of course her education, skills and experience. Time allocation and use would require the aggregation of women's activities into (a) work in organized modern labor market for wage, salary and profit; (b) work in the traditional labor market as unpaid family labor; and (c) home production and child care.

This pattern of auxiliary and supplementary nature of women at work means helping to get something done than assuming direct responsibility and authority for what is done, with the usual expectation for the protection and regulation of employment for women and minors.

However, a study of general qualifications in labor recruitment ranked six considerations in the following order: work experience, educational attainment, age, sex, civil status and blood relationship. Sex is therefore not as important as experience and education.

(c) Mobilizing Rural Women for Development

It is significant to consider the rural-urban distribution of the female population in the pursuit of development for them, by them and with them, for rural-urban differentials play a strong influence, both positive and negative on development pursuits. More people of both sexes live in the rural areas which is so vast that the rural population density is still considered sparse compared to the cities and urban capital towns. Among the females 67.5% are rural and 32.5% urban while the males are 69.2% rural and 30.8% urban.

For the proportionately large rural population, it can be established that (a) public service outreach; (b) availability of social, economic, cultural, political and religious opportunities and facilities; and (c) accessibility and utilization of such opportunities and facilities are generally lesser if not least. This situation applies for health and nutrition, education and training, employment and social services which are vital for women to engage in development efforts. Except for areas in the periphery of capital towns and "poblaciones," rural areas which are generally remote are considered underserved or unserved. There is a need for a mutual reaching out which is a development concern; one direction is for services and opportunities to be made available and accessible; and the other direction is for the people to be prepared and motivated to seek them out and utilize them.

The Philippines is pushing a heavy country-side development since the decade of the '70s, and the decade of the '80s ushers in such specific national priorities on livelihood, energy, human settlement, primary health care, nutrition and food production with a heavy rural orientation and direction. In these programs, the women serve both as participants and beneficiaries. It is a complex tedious process of preparing for involvement like training and motivation, getting directly involved, assuming leadership, management and production roles and benefitting from such involvement by receiving the output, developing oneself, and sharing oneself and the output to others.

Typically, rural women perform a much greater variety of tasks than men; they are referred to as unpaid family workers, self-employed women or employed women in farm and non-farm activities. The rural women combine childcare and household maintenance with-

out domestic help with the many but uncounted productive tasks; because these tasks are mostly uncompensated, there is the impression that what women do are not important. They are therefore often-times referred to as non-participants or most silent participants in the economic life of our developing country.

This traditional impression can be corrected by the reality of the development approach towards a substantial improvement of the living conditions of the rural population through the activation and use of both physical and human resources. Typical rural development is primarily production and employment oriented, built around agricultural development through improved land use and intercropping, better irrigation, improved marketing, etc. The realities of the potential and extent of women's participation and contribution in (1) family agricultural production; (2) agricultural labor force; and (3) wage labour-agriculture and non-agriculture are essential to the pursuit of women's integration in development.

On the human resource approach, simultaneous efforts along the typical rural development aim to improve nutrition, health and education in order to elevate the economic well-being of the rural population and to get them fully benefit from the production and employment oriented programs. They are the rural women who must be able to produce more food, improve nutrition, break the cycle of poverty, save some money for the children's schooling and for emergency.

These are the rural women comprising 50% of the rural population and 1/3 of the rural work force, performing 2/3 of the working force but receiving only 1/10 of the income. They have to be mobilized, i.e. to assemble and put in a state of readiness for active service and/or use as a resource. These are the women to be mobilized, and harnessed, to participate in the rural development process.

(d) Women and Overseas Employment

The closely-knit family ties among Filipinos gave no excuse to their exodus to greener pastures; and this very factor generally pushed women to follow and join their husbands who usually go ahead to look for a job. Even grandparents seek reunion with their immigrant children. Thus, besides the professional and skilled workers is a sizable number of housewives as immigrants.

In the Philippines, females have been found as migratory as the male with relative magnitudes differing slightly with regions. The

overall interprovincial in-and-out-migration tendencies for the period 1960-1970 showed more females (901,366) than males (861,596) who moved out of their respective provinces. The rural to urban trend appears to be more significant for females, with more females than males moving out of the poor rural regions and subsequently more females than males received and settling down in the rapidly urbanizing centers. This trend also registers a change of place of residence among married females from agriculture to non-agricultural neighborhood; about 40% of the married females have changed their place of residence at least once from birth. Marriage and family, plus work for some made the married females leave one place of abode to settle somewhere else.

Filipino women are also found prepared for international migration showing a consistent higher trend (93,000 female vs. 89,000 male) from 1959 to 1968. About half of these Filipino migrants are of the 20-29 age range, with more married than single among females and vice-versa among males. Countries of destination for the majority are U.S.A., Canada, Australia and a sprinkling in many other countries like Hongkong and the Middle East. There is a proportion of 25% who are simply housewives. Predominant occupations of female migrants are nurses, pharmacist, midwives, medical technologists, nutritionists, teachers secretaries, clerks, private household and personal service workers.

Before a worker arrives at a certain stage to be tagged as migrant, many complex and varied factors intervene towards the decision to migrate. Considering the primary factors of employment and income, the overwhelming conclusion of almost all migration studies, is that people migrate primarily for economic reasons. These economic factors include the standard "push" of stagnating subsistence economy (agriculture) with lack of job opportunities, labor surplus, low wages and the heavy population pressure as well as the "pull" of higher earnings, job availability and better opportunities. The Proceedings of the 59th Session of the International Labour Conference (1975) indicate that migration for employment arose mainly from the unequal development of countries.

Caught between these "push" and "pull" factors, in the name of development is the individual migrant worker "in search of the proverbial pot of gold." Added to the major incentive of a very high income are "the attraction of seeing new places, the promise of better opportunities for professional advancement, and the desire to experience new life in another environment." This individual equipped with his innate traits and set of values, mores and traditions, his native or

indigenous dreams and aspirations invades an environment often times unknown and strange, merely lured by the off-the-should comment of "greener pasture" but intrinsically motivated to a high degree by a simply-stated goal — a better life. How better from where he is, what he has and how he is and his family maybe initially a fantasy which lures migrant workers even into irregular situations, victimized by abusive conditions like illicit or clandestine trafficking in manpower and an indifferent and hostile environment in country of work.

It is therefore important that the migrant worker and his family have to be viewed against a spectrum of (a) situation at source country; (b) decision-making stage; (c) preparations for migration; (d) situation at destination area; and (e) return to source. Migration has also to be appreciated with its socio-economic costs and benefits not only for the country and society as a whole which are the concerns discussed in most of the literatures on migration but most significantly for the individual migrant worker and his family. Economic growth should hand in hand consider human resources, their development, protection and preservation. These psycho-social aspects added as "push" and "pull" factors as well would answer the issue of migrant perceptions, expectations and experiences which are equally important as the possible short-and-long-term social and economic impact of migration on source and destination areas.

In the "welfare" connotation, migrant workers suffer some form of displacement or dislocation, and for their family left behind—some form of disequilibrium. Thus, industrial social welfare which should respond to the migrant workers' particular or special needs would cover a "range of programmes, operations and activities carried out at any level or by any group which promote or preserve the welfare of the worker and protect him and his family from the social costs of the work process and work setting. Historically, industrial social welfare was limited as a responsibility of the business enterprise and or employer, and within the work setting or factory. Present day challenges gave wider recognition of the inter-relatedness of the family, the community and his employment, requiring a comprehensive high-level planning to include services and programs provided outside the workplace which will affect the welfare of the workers and their families. Thus is the development of industrial social welfare from stage one: employer paternalism, to stage two: legislative requirements concerning employers to stage three: community responsibility.

Generally, the various legislations on emigration and overseas employment in the different countries of the ESCAP region are directly focused on the migrant worker and his protection and welfare. Even the

Workers Welfare Fund for overseas workers established in the Philippines as per LOI No. 537 is designed primarily to meet welfare problems of overseas workers including legal services as well as cultural and other social services.

It will be noted thus, that services for families of migrant workers are stipulated only as they accompany and stay with the worker in the country of employment. Social and other services provided thereat are related to employment and living at the worksite. For families of migrant workers who, generally, are left behind in the country of origin, the regular remittance of earnings to them and periodic reunion with them usually upon expiration of contract are mandated.

Social services which are not directly related to employment like family counselling and adjustment, whether for the migrant worker and his accompanying family or for family members left behind in the countries of origin are normally expected to be provided under existing programs of the Ministry of Social Services/Social Affairs/Public Welfare in the respective countries where they reside (country of employment or of origin).

In the country of origin, family counselling and adjustment services will be focused on the shifting and realignment of roles in the family brought about by the absence of the migrant worker who maybe the head of the family or principal breadearner. "Solo" parenting should be enhanced for dual roles to be played by one in the family. In other words, some form of disequilibrium will have to be remedied or equalized.

Another area for counselling will be the judicious use of the regular remittance, not only for the consumer goods but for savings for the "rainy days." Any change in lifestyle due to the affluence stimulated by better income should be planned and appropriate. Except for the delay in receipt or any pilferage in transit, this financial support proves adequate for the material basic needs and more of the different members of the family including the needs of children for their normal growth and development, and also those of the aging.

A third important area for counselling is the marital stability and integrity "while husband or wife is away." Also, the members of the family left behind should be enlightened on their rights and privileges as part of the Overseas Employment Program. It would be very beneficial for wives or for migrant worker couples to attend together the job and host country orientation for a realistic appraisal and appreciation

of this phenomenon of overseas employment. The labor laws of different countries in the ESCAP region are quiet or not clear on these matters. National Social Welfare Program, however, are dynamic to meet emerging needs like these.

(e) Women Trafficking and Industrialization

This particular issue is what is referred to as the social cost of development; for women trafficking is attendant to such development programs, as employment, tourism, migration, urbanization, and industrialization. Women get exploited in the process.

At one end is economic-material needs, dollar exchange, job or employment for the victims and agents of prostitution. The other end is pleasure, avarice, distorted sense of values, disrespect for human rights and dignity among the exploiters and traffickers. All these in the name of development.

The quest for income and employment is fundamental; this is the widely-accepted purpose or motivation for prostitution and women trafficking. This is heightened or aggravated by recruiters, tour agencies, airlines, hotels, massage clinics and sauna baths, disco and beer houses, entertainment and hospitality enterprises, military bases and the like. Aren't all these part and parcel of development efforts, and the sharing of the benefits through participation and involvement? This is among the social costs of development and progress that women have to pay.

Exceeding the million mark in the "tourists" arrival approximates the magnitude of women trafficking and exploitation. This is the domestic situation; but the problem has gone offshore with the concern for the Filipino women who with their high academic preparation land on overseas jobs as househelps, hospitality girls and the like. The situation is even getting worse with the Filipino brides for export.

To this writer, the solution to this horrifying development phenomenon has to start with the WOMAN, then only to the system that facilitates, enhances and nurtures this heavy social costs of development.

V. Other Concerns

To complete the efforts, nationally or internationally for the integration of women in development, national network and mechanisms have to be installed to channel, coordinate and monitor all efforts

towards the set objectives. The degree of achievement in the Philippine pursuit of the objectives of the UN Decade for Women could be gauged by the objectives set by this Third National Women's Congress and the achievements of the National Commission on the Role of the Filipino Women. This particular Congress gears itself towards the issues of incorporating and institutionalizing the *Balikatan-Sa-Kaunlaran* Movement which is its indigenous grassroots network, and establishing a Women's Cooperative Bank and a network of women's income-generating projects under the National Livelihood Program or KKK (*Kilusang Kabuhayan at Kaunlaran*).

Lastly with our concern for the different issues confronting the Filipino women today, it may be worthwhile to pause and consider that by the very nature of these issues, they are in themselves indications of the advanced level that today's Filipino women have reached . . . something to be thankful for and even proud of. Other women — not as fortunate — are still struggling for the basic human rights.

This matter has been brought up by the UN Information Centre for the Philippines in connection with the year designated by the United Nations as the International Year for Mobilization of Sanctions against South Africa. In South Africa's *apartheid* system — a legally sanctioned racist system that suppresses and denies the most minimal human rights of all Africans — it is the black women of South Africa who often suffer the gravest effects of *apartheid*. This is the international outlook of Filipino women, the idea that we are the women of the world, based on the realization that nations and people are interdependent and need mutual co-operation and understanding to attain common objectives. It is in this spirit that women in general view with sympathy the less fortunate sisters in other lands, particularly in South Africa, where *apartheid* has been a daily cross that women there must bear in the last thirty years. Today they still cry out for our support.

Accordingly, any action of the Third National Women's Congress on behalf of the oppressed women of South Africa would be a most natural and welcome development in this International Year. By coincidence, the International Conference on Women and Apartheid is taking place in Brussels only 12 days from the Philippines' Third National Women's Congress, on 17-19 May. If the NCRFW delegates decide to express a united stand on behalf of the women of South Africa and against *apartheid*, such resolution or memorandum could be forwarded to the Brussels conference and would certainly be a boost to the objectives of that conference.

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REACTIONS TO THE PAPER ON WOMEN'S ISSUES

The Filipino Women In The Eighties: Challenge and Opportunity

Ambassador Rosalinda Valenton Tirona*

Introduction: Women Helping Other Women

I should like to thank the Organizing Committee of the Third National Women's Congress under the auspices of the National Commission on the Role of Filipino Women which is chaired by the First Lady, for the kind invitation to be one of the discussants on the broad issues involving women. Although this is my first time to be officially drafted into the activities of the Commission, I wish to give assurance that I spent a good part of my 15 years of service to the Ministry of Foreign Affairs in monitoring women's issues in the Philippines and the Asia-Pacific region.

Very few, perhaps, would be aware that I had the pleasure and privilege of serving as deputy to two brilliant women in the Foreign Service, namely, Ambassadors Leticia R. Shahani and Rosario G. Manalo. Our team became a unique but meaningful example of the women in the foreign service. Modesty aside, our tours of duty coincided with a golden era in Philippine-Australian relations and the ASEAN National Secretariat of the Philippines, respectively. I am stating this fact to draw attention to the import of inspiration provided by women for other women and the enduring value of women helping other women. That rare opportunity of working with two of the great women minds in the Philippines had broadened my diplomatic horizons and sharpened my perception.

I have read with great interest the comprehensive paper by Assistant Minister Rosita Luna-Fondevilla entitled "Women's Issues: Inroads and Roadblocks." I am inclined to agree with her on several issues affecting women in development.

While our history speaks of the important strides taken in improving the status of the Filipino women in society in general, it is also realistic and objective to speak of the need for more aggressive, massive and determined campaign for the total integration of women in development.

Considering that we live in a world of fast-changing technology which in effect is a question of survival for the developing countries, I propose to underscore those issues affecting women in this age, particularly those which

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tend to put them at a position of disadvantage. In doing so, I shall amplify on the points raised by Assistant Minister Fondevilla and attempt to introduce new dimensions to women issues.

At the outset, it might be significant to note that the Philippines stands at the vanguard of women's emancipation. It is said that the Philippines evolved from a matriarchal society which recognized the leadership of the women by virtue of intellect, wealth and beauty. It is equally significant to note that the Filipino men are by nature gallant and chivalrous but extremely jealous of their preferred position in society and highly protective of their "macho" image. This inherent paradox in Philippine cultural milieu has continued to be a formidable obstacle to the full participation of women in productive endeavors. The "false ego" of the Filipino men has prevented the women from participating in undertakings which would accelerate national growth and prosperity.

Having set the deep-seated cultural background, I would now propose to establish certain assumptions to which I hope there is general agreement. I believe this is essential before I can identify the specific issues affecting women, as a crucial and vital partner in progress of men.

UN Theme: Main Issues

The launching of the United Nations Development Decade for Women in 1975, has brought about the establishment of NCRFW, as the executive arm responsible for initiating and monitoring suitable programs to increase the participation of women in the short, medium, and long-term development goals at the national and regional levels.

The Decade has aptly decided for its theme: EQUALITY, DEVELOPMENT AND PEACE.

By standards of the civilized community, equality is taken as synonymous to equality of rights and opportunities as well as responsibilities. I feel strongly that women can only demand rights if they are prepared to accept responsibilities. Dichotomy between rights and duties cannot but work against the concept of equality.

It must be borne in mind that it is in the performance of responsibilities that women can initiate change to have access to resources and to participate in their judicious allocation.

While legal equality between men and women in the economic, educational and social structures persist. For example, in the foreign service, a married woman officer must be able to show evidence that her husband

consents to a foreign assignment. The law is silent on this but seeking the consent of the husband has been customary.

There is need, therefore, for systematic monitoring of these disparities and the national development plan should address the immediate elimination of these disparities.

I believe it is generally accepted that development consists of several dimensions such as political, economic, social, cultural and even technical. It is therefore quite myopic and unjust to view women as components of social development only. No development plan could be termed "total and realistic" if it fails to include the women. For developing countries, like the Philippines, where the males are only slightly more than the females, national development plans could not afford to ignore the women component of such plans without becoming irresponsive and insensitive to national requirements. This is a valid rationale. In fact, women should be assigned special consideration in the formulation and implementation of these plans.

The international community concedes to the fact that no amount of development can take place without a minimum condition of peace and stability. Women are known for their integrity and genuineness and, therefore, they make some of the best diplomats. The First Lady has constantly demonstrated this special skill. She is credited for several important initiatives which had placed the Philippines in a respectable position in the Family of Nations.

Peace is a shared responsibility of all, and women are in a vantage position because of their persuasion and gentility to participate in negotiations involving the destiny of humankind.

The current Five-Year Development Plan of the Philippines provides for women concerns as a principal instrument of national policy. But, what has actually been done to follow-up such goals is not substantial. In the first place, the salient provisions must be stated "operationally" and strategies clearly specified including financial implications. Concrete steps are needed to bridge the gap between policy and action.

In the Philippines, it is generally recognized that women's organizations, especially at the grassroot level, are necessary to generate and sustain political will. I commend the Commission for the foresight in instituting the "Balikatan Sa Kaunlaran" as a perceptive response to this need. The "Balikatan" has complemented effectively the "Kilusang Kabuhayan at Kaunlaran." The linkage which now exists between the "Balikatan" and "Kilusang" has strengthened efforts toward maximizing women's contributions to national progress.

Provided there is a central coordinating body, the proliferation of women's organizations should be encouraged such as among consumers and tenants, as well as the establishment of labor unions. Considering that most of the women population reside in the rural areas, cooperatives and credit unions, and other associations relating to land reform and rural development should likewise be encouraged.

The implementation of any public/national plan would have to depend for its success on the cooperation of voluntary associations and, for this matter, these groupings deserve the full support of the Government.

Employment Issues

A study undertaken by ESCAP on the developing countries of the region, identified two interrelated factors as the root-cause of built-in disadvantages of women in the field of employment. These are the dual parent-worker role and the lack of control over resources.

The public debate on whether women should remain as housewives has lost its value, since women must work for economic reasons. This economic necessity, however, should not be exaggerated to mean going into occupations which might compromise their dignity as women and which entail abandonment of their family duties.

Women, because they are considered as "secondary earners" or "sideliners," are treated relatively less important as the men, in planning for community needs. In most cases, their level of income is much lower to that of the men and compelled to accept residual occupations which are unattractive to men. This is, perhaps, due to a wrong notion that working women prejudice the stability of the family. Also, men see them as real threat to men's dominant position in society and as a negative reflection of the ability of men to provide for and support their families. It is unfortunate that this attitude is quite common among the poor, which continues to reduce them to the level of mere subsistence.

Although there are already policies and legislations formulated supportive of the women's role in development, in practice, legislations have at best remained in paper. In case, where there is enforcement, it is obvious that preferential treatment is given the man because he carries the name of the family, he is the provider and the stronger sex. It is unfortunate that we still maintain what is called "double-standard," one for the men and the other for women — the standards being usually poles apart to the prejudice of women interests, and in the final analysis, the interests of the community. Here is where I think women should be vigilant and militant in monitoring the implementation of legislation.

I remember when I was serving our Embassy in Kuala Lumpur and I was told that women were to be transferred because that was the height of the Sabah dispute and that post had become quite tense, I had occasion to argue for the retention of the women. I thought that if we spoke of brute force, then the men were stronger. But if we meant that time, strength of character and human endurance, then the women were stronger. In times of tension, I knew that the courage of women would carry us through. And it did. I was not transferred.

I notice that some of the discriminations against women had been conveniently explained by the chivalry of our men. Men claim that we, women are too feminine to do certain jobs.

Traditional attitudes which had virtually relegated the women to the background as childbearers, housekeepers and decorative items should be changed. A continuing campaign in this direction should be undertaken by the institutions of learning and the mass media. The dignity of women connotes the corollary respect for their independence as a human being, not as a mere adjunct to the person of husbands or fathers, endowed with vast potentials to share in the responsibilities of a progressive and developing community. It is, therefore, a myth to believe that feminine attributes militate against productive work. It is outrageously wrong to assume that the economic utility of women adversely affect traditional institutions such as the family, religion and marriage. These are not the true issues. Equipped with labor-saving devices and guided strictly by a highly-regimented system and an open mind, the women can be in a strong position to participate in increasing the country's GNP, GDP and standards of living.

A UNIDO study indicated that there is a trend towards the recruitment of women in specific lines of production in developing countries such as in food processing, textiles, animal products, household equipment and manufacturing, plastic materials, electronics, building materials, pharmaceuticals and medicine products, paper products and cardboards, and standardized handicrafts. It was further indicated that women were generally involved in industries with low technology, low capital requirement and low productivity, and industries despite capital and technology-intensive, were highly labor-intensive. The study also added that women working in these industries were poorly paid and that the working conditions were equally substandard. To a certain extent, this is true of the situation in the Philippines.

At times of serious under-employment and unemployment, working women were considered depriving men of the right to work. While realizing the limited capacity of developing countries to increase employment opportunities for women, it is to these countries' long-term interest to explore the possibility of promoting and developing projects which women can initiate.

The "Balikatan" and the K.K.K. could collaborate, perhaps, in developing projects for the women in rural areas. These projects could in turn be given the widest publicity possible.

It is a fact which has its roots in traditions and mores that given similar aptitudes as manual dexterity in certain types of work, the higher jobs usually go to men and the lower, to women. Most of the jobs filled by women are monotonous, unskilled and poorly paid. The same study conducted by UNIDO concluded that it is an erroneous assumption that women are best suited to this type of work. Women like men suffer boredom and their productivity declines due to errors brought about by monotony. However, women must contend with this situation in view of the fact that they have to work, out of necessity.

The women sector of the labor force is undoubtedly more vulnerable to economic changes, lack of security in employment and low-level of unionization, and because they are considered "expendable" in times of recession and economic depression. Again, this is fallacy because, while men are considered "breadwinners," there are normal circumstances when the responsibility of heading or earning a living for the family must rest on the women. These circumstances arise in case of death, separation and abandonment of support by men.

I agree with Assistant Minister Fondevilla that each member of the family must share equally in responsibilities so that the absence of a member does not unduly disrupt the functioning of the family.

Director Alday of the Bureau of Women and Minors while going through a proposed regional strategy in labor, confided to me that unionization among women workers is practically absent in the Philippines. This is sad because a lack of such organizations would make women even more vulnerable to changes in economic and social structures of society. This weakens the bargaining powers of women workers *vis-a-vis* their employers in respect of wages, working conditions, employment security and career mobility. Perhaps, strengthening women unions could be integrated into the overall strategy of the "Balikatan."

Having spent eight consecutive years in the foreign service, it might interest the Congress to note that I undertook a close monitoring of the protection and promotion of the dignity of the Filipino women as such and as workers. In Australia, for example, I was fortunate to be made instrumental in formulating the official position of the Philippine Government on the so-called "commercialization of marriages" between Filipino women and Australian men. Our main objection to this current practice is that our women are treated as items or commodities of trade which violates human dignity as deeply enshrined in the UN Declaration of Human Rights. It was

of course worthwhile also to take note that genuine unions in this case, did take place and became the inspiration of Philippine-Australian Friendship Associations. But these were exceptions rather than the rule.

I had occasion to observe that authentic Philippine folk dances have also been desecrated by Filipino lady dancers abroad to cater to male audience.

I would suggest, therefore, that a rigid process of briefing women workers for overseas assignment be introduced and formalized, as well as for Filipino fiancées on what they should expect in foreign countries. While not trying to be guardians of their morals, they should be briefed on how best they can project Filipino womanhood as well as uphold human dignity as a cardinal tenet of human rights.

On the question of sex exploitation which has rendered our women willing victims for economic reasons, efforts on the *barangay* level should be undertaken to educate women on the possible adverse consequences, as well as to provide them with alternative sources of income. Again, the "Balikatan" and the K.K.K. are our best bets in this campaign.

In addition to my earlier comments, I wish to submit the following proposals as strategies to be adopted in increasing employment for women, for the consideration of the National Congress:

1. Media should assist in conducting effective campaign to enjoin men to share equally the responsibilities of the household and family, thereby providing women with sufficient time to be gainfully employed. As a corollary, employment opportunities oriented to household labor-saving devices and infrastructure projects that would increase time for women to take on jobs should be identified and pursued by the Government.
2. Priority be given to developing projects in the rural areas, paying due regard to the possibilities of employing women.

The United Nations and International Organizations, Office of the Ministry of Foreign Affairs, would be in a position to assist the Commission in evolving projects which could be supported by the UN, other regional and international bodies and foreign governments. Perhaps, it would be useful to identify a few areas where international assistance could be possible such as studies on factors which are likely to affect women adversely in the production process when technical assistance is provided to project feasibility studies or when technologies are selected; types of technologies which could assist women in existing jobs; experience of women in small and medium-scale industries in rural and urban areas and pilot projects in areas of rural industrialization where women can be employed.

Issues in Education

It is the area of education that perhaps the Philippines has been quite advance in the implementation of measures which had put our women in the frontline of not only literacy but academic excellence. This has been made possible by the adoption of organized programs involving flexible school hours; more day-care centers; attendance scholarships; continuing education; removal of sex bias at all levels from teaching and learning materials; simultaneous parent education and child education in order to bridge the generation gap and functional literacy.

The principle of establishing close-circuit coordination between authorities involved in education and national development plans should be religiously complied with, to ensure that corresponding job opportunities are made available to women. There has been great wastage of resources because of an apparent lack of rationalization in education in the context of development requirements.

Health Issues

The Regional Plan of Action adopted by ESCAP identified the following vital issues affecting women's health, namely: high fertility; high child and maternal mortality; poor nutrition; poor sanitary conditions; marital stress; negative impact of technology on women and dual load of domestic and non-domestic work.

To cope with these problems, the Government has assigned priority to family planning, nutrition, water and sanitation.

It should be stressed that the women have a key role/responsibility in their families as educators (first teachers) and health-care providers. To strengthen this role, women must be provided with knowledge and skills that would make for more effective self-help.

Other Issues

The year 1982 has been declared by the United Nations as the year for marshalling sanctions against *apartheid* of South Africa. The Philippines has opposed this racist regime and has demonstrated that opposition in several concrete ways. We are playing host to the Asian Conference on the International Campaign Against *Apartheid* on 24–26 May, a few days after the completion of the International Meeting of Women on the *Apartheid* in Brussels. For the Brussels Meeting, our Ministry has designated Ambassador R. G. Manalo as leader of the Philippine Delegation together with Dr. Irene Cortes as Member.

Earlier, my Ministry waged an intensive campaign to ensure the election of Dr. Cortes to the UN Committee on the Elimination of All Forms of Discrimination Against Women. We are very proud of Dr. Cortes' election for we know that she will be in the best position to contribute to the success of the work of the Committee.

But why should the Filipino women and the NCRFW for that matter be concerned with *apartheid*? Very few of us, perhaps, would be aware that in South Africa, our black sisters are suffering oppression beyond human imagination.

I agree with Assistant Minister Fondevilla that the Congress should come up with a suitable resolution in support of the UN Year, giving special attention to the plight of the black women of South Africa.

We also expect Dr. Cortes to give us a report on the Brussels Meeting, as an input to the regional conference in Manila.

Conclusion

The eighties present numerous opportunities for women to advance their status and in so doing, also elevate the level of development of their nations. The Filipino women have been conceded as natural leaders in this field and many countries, developing as well as developed, look up to that leadership.

I speak of our enormous capacity to unite and our innate and native intelligence to grapple with the realities of our times. Together, we can face the challenge of the eighties with much confidence and bright hope. There are many opportunities that lie ahead of us, despite our incessant demands for more. While we work zealously to increase such opportunities, we should use that rare vision, wisdom and stamina which women have been gifted in forging ahead with the other members of our community, a bright future for the Philippines. Given our innate capabilities, I am sure we can all make the eighties an era of peace, development and equality – an era of challenge and opportunity for the Philippines. In a way, we can say with all candor: "PAG-ASA DIN NG BAYAN ANG KABABAIHAN."

Salamat po.

**PROVISION IN PHILIPPINE LEGISLATION
RELATING TO WOMEN**

A. CIVIL CODE OF THE PHILIPPINES

**TITLE I.
CIVIL PERSONALITY**

Chapter I. General Provisions

Article 39

A married woman, twenty-one years of age or over, is qualified for all acts of civil life, except in cases specified by law.

**TITLE VI.
PROPERTY RELATIONS BETWEEN HUSBAND AND WIFE**

Article 135. All property brought by the wife to marriage, as well as all property she acquires during marriage, in accordance with Article 148, is paraphernal.

Article 136. The wife retains the ownership of the paraphernal property.

Article 137. The wife shall have the administration of the paraphernal property, unless she delivers the same to the husband by means of public instrument empowering him to administer it.

The public instrument shall be recorded in the Registry of Property. As for the movables, the husband shall give adequate security.

Article 138. The fruits of the paraphernal property from part of the assets of the conjugal partnership, and shall be subject to the payment of the expenses of the marriage.

The property itself shall also be subject to the daily expenses of the family, if the property of the conjugal partnership and the husband's capital are not sufficient therefor.

Article 139. The personal obligations of the husband cannot be enforced against the fruits of the paraphernal property, unless it be proved that they redound to the benefit of the family.

Article 140. A married women of age may mortgage, encumber, alienate or otherwise dispose of her paraphernal property, without the permission of the husband and appear alone in court to litigate with regard to same.

Article 141. The alienation of any paraphernal property administered by the husband gives a right to the wife to require the constitution of a mortgage or any other security for the amount of the price which the husband may have received.

Section V Administration of the Conjugal Partnership

Article 166. Unless the wife has been declared a non compos mentis or a spendthrift, or is under civil interdiction or is confined in a leprosarium, the husband cannot alienate or encumber any real property of the conjugal partnership without the wife's consent. If she refuses unreasonably to give her consent, the court may compel her to grant the same.

This article shall not apply to property acquired by the conjugal partnership before the effective date of this Code.

Article 167. In case of abuse of powers of administration of the conjugal partnership property by the husband, the courts, on petition of the wife, may provide for a receivership, or administration by the wife, or separation of property.

B. CONSTITUTION OF THE PHILIPPINES

ARTICLE II
DECLARATION OF PRINCIPLES AND STATE POLICIES

Section 9. The State shall afford protection to labor, promote full employment and equality in employment, ensure equal work opportunities *regardless of sex, race, or creed*, and regulate the relations between workers and employers. The State assure the rights of workers to self-organization, collective bargaining, security of tenure and just and humane conditions of work. The State may provide for compulsory arbitration.

ARTICLE III CITIZENSHIP

Section 1. The following are citizens of the Philippines:

- a.
- b. Those whose fathers or *mothers* are citizens of the Philippines.

C. PRESIDENTIAL DECREE NO. 442 – A DECREE INSTITUTING A LABOR CODE, THEREBY REVISING AND CONSOLIDATING LABOR AND SOCIAL LAWS TO AFFORD PROTECTION TO LABOR, PROMOTE EMPLOYMENT AND HUMAN RESOURCES DEVELOPMENT AND INSURE INDUSTRIAL PLACE BASED ON SOCIAL JUSTICE.

TITLE III.
WORKING CONDITIONS FOR SPECIAL GROUPS OF EMPLOYEES

Chapter I. Employment of Women

Article 128. *Night work prohibition* — No woman, regardless of age, shall be employed or permitted or suffered to work, with or without compensation:

- a) in any industrial undertaking or branch thereof between ten o'clock at night and six o'clock in the morning of the following day; or
- b) in any commercial or non-industrial undertaking or branch thereof, other than agricultural, between midnight and six o'clock in the morning of the following day; or
- c) in any agricultural undertaking at night time unless she is given a period of rest of not less than nine (9) consecutive hours.

Article 129. *Exceptions* — The prohibitions prescribed by the preceding article shall not apply in any of the following cases:

- a) in cases of actual or impending emergencies caused by serious accident, fire, flood, typhoon, earthquake, epidemic or other disasters or calamity, to prevent loss of life or property, or in cases of force majeure or imminent danger to public safety;
- b) in case of urgent work to be performed on machineries, equipment or installation, to avoid serious loss which the employer would otherwise suffer;
- c) where the work is necessary to prevent serious loss of perishable goods;
- d) where the woman employee holds a responsible position of managerial or technical nature, or where the woman employee has been engaged to provide health and welfare services;
- e) where the nature of work requires the manual skills and dexterity of women workers and the same cannot be performed with equal efficiency by male workers;
- f) where the women employees are immediate members of the family operating the establishment of undertaking; and
- g) under other analogous cases exempted by the Secretary of labor in appropriate regulations.

Article 130. *Facilities for women* – The Secretary of Labor shall establish standards that will insure the safety and health of women employees. In appropriate cases, he shall by regulations require any employer to:

- a) provide seats proper for women and permit them to use such seats when they are free from work and during working hours, provided they can perform their duties in this position without detriment to efficiency ;
- b) establish separate toilet rooms and lavatories for men and women and provide at least a dressing room for women;
- c) establish a nursery in a workplace for the benefit of the women employees therein; and
- d) determine appropriate minimum age and other standards for retirement or termination in special occupations such as those of flight attendants and the like.

Article 131. *Maternity leave benefits.*

- a) Every employer shall grant to any pregnant woman employee who has rendered an aggregate service of at least six months for the last twelve months, maternity leave of at least two weeks prior to the expected date of delivery and another four weeks after normal delivery or abortion, with full pay based on her regular or average weekly wages. The employer may require from any woman employee applying for maternity leave the production of a medical certificate stating that delivery will probably take place within two weeks;
- b) The maternity leave shall be extended without pay on account of illness medically certified to arise out of pregnancy, delivery, abortion, or miscarriage, which renders the woman unfit for work, unless she has earned unused leave credits from which such extended leave may be charged ;
- c) The maternity leave provided in this article shall be paid by the employer only for the first four deliveries by woman employees after the effectivity of this Code.

Article 132. *Family planning services, incentives for family planning:*

- a) Establishments which are required by law to maintain a clinic or infirmary shall provide free family planning services to their employees which shall include, but not limited, to the application or use of contraceptive pills and intra-uterine devices;

b) In coordination with other agencies of the government engaged in the promotion of family planning, the Department of Labor shall develop and prescribe incentive bonus schemes to encourage family planning among female workers in any establishment of enterprise.

Article 133. *Discrimination prohibited.* No employer shall discriminate against any woman with respect to terms and conditions of employment on account of her sex. Equal remuneration shall be paid to both men and women for work of equal value.

Article 134. *Stipulation against marriage.* It shall be unlawful for an employer to require as a condition of employment or continuation of employment that a woman employee shall not get married, or to stipulate expressly or tacitly that upon getting married a woman employee shall be deemed resigned or separated, or to actually dismiss, discharge, discriminate or otherwise prejudice a woman employee merely by reason for her marriage.

Article 135. *Prohibited acts.*

- a) It shall be unlawful for any employer:
- 1) to deny any woman employee the benefits provided for this Chapter or to discharge any woman employed by him for the purpose of preventing her from enjoying any of the benefits provided under this Code ;
 - 2) to discharge such woman on account of her pregnancy, or while on leave or in confinement due to her pregnancy; or
 - 3) to discharge or refuse the admission of such woman upon returning to her work for fear that she may again be pregnant.

Article 136. *Classification of certain women worker* — Any woman who is permitted or suffered to work, for a substantial period of time under the effective control or supervision of the employer, with or without compensation, in any night club, cocktail lounge, bar, massage clinic, or any similar place, shall be considered as an employee of such establishment for purposes of existing labor and social legislations.

D. OTHER LEGISLATIONS

1. National Federation of Women's Clubs of the Philippines — Recognizing and Awarding of Outstanding Mothers;

2. Presidential Decree No. 1567 – Establishing a Day-Care Center in Every Barangay and Appropriating Funds thereof;
3. Letter of instructions No. 974 – Integration of Women in National Development;
4. Proclamation No. 2145 – Declaring the Saturday of Every Family Week Celebration as “Grandparents Day”;
5. Proclamation No. 1984 – Declaring July 2 of Every Year as Working Women’s Day;
6. Letter of Instructions No. 1066 – Philippine Targets and Strategies for Full Participation of Women in Socio-Economic Development 1980-1985.

The Filipino Women in the Eighties . . . Annex B

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REACTIONS TO THE PAPER ON WOMEN'S ISSUES

Sonia Dasmariñas-Ligot*

After having read the 30-page paper of Asst. Secretary Fondevilla, any woman could be turned speechless realizing that the author has really a deep sense of appreciation and concern for her women colleagues in the country and abroad. On the whole, I would say that the paper is well-written and if there is anything left for any reaction, it would be more of a concurrence to the issues presented in the paper.

Since the task that has been assigned to me this morning is nonetheless to express my viewpoints in relation to the paper presented by Asst. Secretary Fondevilla, I would like to identify certain points which the author has discussed and are worth further deliberating upon.

As a brief recap, the paper has been divided into four major parts. A historical perspective of the Filipino woman was initially presented describing her since our Malayan ancestry and up the present time when the challenges to her identity has become more evident as a consequence of the global concern for her development. The paper proceeded by focusing on the issue of development and integration as it relates to women. It particularly emphasized equality in national development which means sharing equal opportunities in the provision, production and/or contribution towards development as well as benefitting from the fruits of development efforts. This, to my mind, is the primary issue posited by the author. A further elaboration on the situation of women in the Philippines is presented. Demographic statistics as well as major concerns like health, education, employment and public affairs were presented to provide a better perspective of the Filipino woman today. Finally, selected issues on women were presented such as (a) parenting role and the micro-dimension of women's economic activity, (b) secondary worker category, (c) mobilizing rural women for development, (d) women and overseas employment and (e) women trafficking and industrialization. The paper ended with a position supporting the installation of a network or mechanism especially at the grassroots level which can orchestrate the objectives of the UN Decade for Women. An example cited was the Balikatan-sa-Kaunlaran Movement. Furthermore, the paper has expressed concern for the women of South Africa and against apartheid and has mentioned the Third National Women's Congress as a possible instrument which can support the cause on women and apartheid especially in the coming International Conference on Women and Apartheid in Brussels this May 1982.

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It was indeed very interesting to digest the many facts about women today. The momentum of the paper could have been fully achieved, however, if Chapter II on The Issue of Development and Integration has been presented last after the five selected women issues were discussed. I believe that beyond the selected issues presented, as mentioned earlier, one crucial issue stands out in the paper and that is, according to Asst. Secretary Fondevilla in Chapter II of her paper:

“Development is integrative for the man and woman, the rural and the urban, the privileged and the disadvantaged, the rich and the poor. Some barriers perceived could be translated and transformed into potentials by more realistic and practical approach. The center of development, the hub of all efforts, the principal actor is after all MAN (whether male or female).”

As one proceeds to review the selected issues presented in the paper, one thing pervades in the presentation and that is an attempt to analyze the present situation of women in so far as these issues are concerned. Two issues which were found exhaustively discussed were on mobilizing rural women for development and on women and overseas employment. The author did not only provide a situational analysis on them but also cited current policy and program developments attendant to them; for instance, the challenge to industrial social welfare as a consequence of the increased overseas employment of women, the promulgation of the Workers Welfare Fund as per LOI No. 537 which aimed to meet the welfare problems of overseas workers, the existing MSSD programs and the Overseas Employment Program geared to protect the rights and privileges of the migrant worker and her family. It was noted, however, that while some policy and program activities were mentioned in relation to the above issues, there was minimal emphasis given on the operationalization of these policies and programs and their effects on the target beneficiaries.

The issue on “parenting role and the micro-dimension of women’s economic activity” is something which should be looked into as one significant contribution of the woman which no money value can equate. Almost always taken for granted, I strongly agree with Mrs. Fondevilla that this is one area of a woman’s role which is a true expression of her level of human dignity and selflessness and therefore, is a priceless contribution which by far is immeasurable. Questions raised in the paper such as “what are women really doing and what determines their time allocation to different economic activities?” may be worth exploring further by means of some socio-economic studies using the time-use approach. As an area of study, however, it may be quite difficult considering that such types of studies are very expensive and the results are likely to be subject to serious measurement errors (Herrin, 1981). An emphatic qualitative argument on this issue should be sufficient to highlight the importance of this role.

Related to this is the issue on women classified as "secondary worker category." In addition to the reasons explained by the author on why women are regarded as such, I believe that efforts should be taken by the system to gradually remove this misconception. For one, the changing pattern of family styles, the changing values and nature of human relationship, and technology development have contributed to the increased participation of women in productive activities. These developments have brought them to assume direct and at times high responsibility and authority for what is being done in a work situation and therefore implies acquiring higher income (than the husband). And when a woman brings higher income into the family, she is not there only to augment or supplement the family income or become an auxiliary worker to the husband but rather becomes a co-primary worker for the family.

The paper has presented an alarming situation on the issue of women trafficking and industrialization. Unlike in the other issues cited in the paper, no mention has been made, however, as to the current efforts being done to resolve these problems like the present programs of the Ministry of Labor and Employment for hospitality girls as well as for those employed overseas. The situation is not bleak for as long as policies and programs are seriously being implemented by concerned entities to protect women from serious exploitation.

In conclusion, anent to the issues presented in the paper, I would like to recommend the following to supplement the paper prepared by Asst. Secretary Fondevilla:

1. first, a systematic and exhaustive identification of the different efforts currently being undertaken to respond to the said issues should be done focusing on where these efforts are emanating i.e. policy, planning or programming;
2. second, further exploration should be done on the existing delivery systems network serving women focusing on their strengths and weaknesses both in terms of service-content and delivery mechanisms so that appropriate measures could be done to strengthen such existing network;
3. third, the leadership of the National Commission on the Role of Filipino Women should be tapped primarily to operationalize the foregoing recommendations. Moreover, a stronger effort should be done to develop a mechanism wherein cross-sectional linkage with other appropriate systems can be established particularly with networks representing policy, planning and programming.

4. fourth, all these collaborative efforts should link up to one unified mechanism which should periodically review the efforts and directions of the various systems. Focus should be on whether the situation has improved in the process. For instance, forum such as this should go beyond mere sharing of experiences. Assessment exercises should perhaps be incorporated so that at the end, we could develop a comprehensive picture on where we stand at different levels and be able to arrive at a consensus on how to develop strategies which could strengthen areas in our activities found to be weakest or perhaps ineffective.
5. finally, the long-run vision of this Congress should be towards strengthening the policy, planning and programming network for women through the NCRFW.

HIGHLIGHTS OF THE OPEN FORUM – WOMEN'S ISSUES

On Prostitution and Tourism

1. There are three main issues here – the economic realities or the question of survival, the question of preservation of time-honored values including faith in the Almighty, and lack of education.
2. The first institution which must undertake to address the issues must be the family. The role of the women in the family must emphasize the capability of the women to hold the family together and which is something inherent and innate. In as far as the preservation of values is concerned, the women have a heavier responsibility. In meeting the economic needs of the family, men and women have equal responsibility.

There is really a need to reexamine our inner-selves as expounded by President Marcos in a meeting with a group of women. He said, "You know we live in a technological age and we tend to speak in terms of GNP, the per capita income, but how many of you women, have time for your children, say after dinner to talk about the lives of Dr. Jose Rizal, Juan Luna and Apolinario Mabini." This statement was a strong reminder to the women by the President that their principal obligation is to bring up their children properly.

3. The second institution which is primarily responsible and which should frontally face these issues would be the school and the church. Is our educational system so structured to meet the challenge of economic realities? Does it inculcate the right question of values? Character education might help solve the problem and the Church has a role to play in this.

4. The importance of childhood enrichment program must be faced. Pre-school services should be provided and a manual for child enrichment program should be developed. Day care centers properly administered should be increased.
5. Methods of teaching should be examined. Are teachers sufficiently motivated to improve their approaches and their teaching as a whole?
6. Pre-departure orientation seminars for overseas workers should be strengthened.
7. Steps must be taken to stop women from exploiting foreigners (reverse exploitation).
8. The press has been remiss in its responsibility of educating the people.
9. The third institution which should also share the burden of meeting the problems would be the government institutions – from policy-making to implementation. Is our national development plan responding to these needs? We might be putting much weight on the economic side and leaving very little on the moral, spiritual and cultural aspects.
10. The fourth institution would be the private organizations for they also have an important role to play in maintaining peace and total development.

Other Concerns

1. Sub-contracting is used to sabotage the power of the trade unions in bargaining for higher wages because these sub-contractors accept low-wages, without giving benefits to workers such as medical, insurance, etc. Most of these groups are women who are exploited not only by middlemen but also by multinational corporations as in pineapple plantations and garment industries.
2. The women, either individually or as an organization, should join the breast-feeding campaign at the barangay level while making them aware of the disadvantages of bottle feeding.
3. Peace, a pre-condition for all efforts towards development and being one of the concerns of the Decade should be carefully looked into.
4. Women's organizations should request the KKK Secretariat to develop a more simplified primer on KKK for the rural people to understand its mechanics.
5. Women should be vigilant in choosing their leaders. They should help in eradicating exploitation especially regarding the illegal recruitment of women and girls for local as well as foreign employments.

WOMEN IN INCOME GENERATING PROJECTS

Jose Mario S. Gana*

The Filipino women of today have become a major contributing party or partner to the stabilization of family income to enable their respective families to meet their daily basic needs.

Starting off in the 60's, when "inflation" and "high" cost of living became a major consideration in daily existence, specially for families, women have become aware of their own potentials and have ventured in various forms of endeavour to contribute to the family pot.

Such an experience is always generally true for the lower-middle income group and the disadvantaged sector, wherein both mothers and single-women members of the family are systematically forced to engage in various forms of employment, be it open or self to enable them to meet the increasing cost of living. In the Ministry of Social Services and Development's Self-Employment Assistance (SEA) Program alone, majority of those who are engaged in supplemental income-producing projects are women.

For most Filipino women today, heroism is no longer recorded in history in terms of heroic acts as those of Gabriela Silang or Melchora Aquino, but rather on how these women strive to increase family resources to be able to provide for a decent future for their children.

I. How Women Can Start an Income Producing Project:

In starting an income-producing project, women should always consider how best they can generate *maximum* results from *minimum* inputs. This means that, for any project that women wish to undertake, these projects should be able to generate the most monetary benefit out of minimal resource inputs. To do so, please take note of the following considerations or guide questions:

1. What project do you wish to or like to do best?

To indulge one's self in income-generating projects without considering whether such projects are pleasurable to you will not bring out the best in you. Most women are aware of the fact that any project done out of love and enjoyment usually brings out the best results. And these results, therefore, would always demand the highest price.

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Moreover, if you enjoy what you are doing, your interest in these projects would always be at its peak, thereby resulting to your being more innovative and creative. Such a condition would insure your presence in the market.

If you are not decided as to what project you want to do best, friends, relatives and associates who have had considerable contacts with you will usually give their best opinion which you must not take for granted.

2. Do you have the required production skills to start your project?

Once you have decided on what project you would like to engage into, you must assess yourself in terms of how much skills do you have to produce what you want. You must bear in mind that, whatever you produce from now on will not only be for your family to tolerate or for your own eyes to appreciate, but rather for your friends and for the public to accept and buy at the price you require.

If you think you need to have more skills to be able to pursue your project, you should avail of the skills training being offered by both government and the civic groups, like the: Practical Skill Training of MSSD, the vocational skills training being offered by NMYC, Food Processing by the BAEX, Food and Meat Preservation by the BAI or those short courses offered by YWCA, MCSI and others. Any woman who is serious about this matter should not be afraid to avail of any of these opportunities.

3. Do you have the required skills to manage your project?

To start an income-producing project is not only a question of how good you produce a specific product, but also your ability to handle your project, specially during crisis situations. Basic management skills like product pricing, simple bookkeeping, marketing and distribution are essential skills for any woman who wish to insure that her project will generate the desired profit.

Again, self-assessment is necessary in order that you will be able to determine how much you have in terms of handling your project. Your friends, relatives and associates may again give you the best advice or even help you acquire these skills with any expense. One need not take-up a degree to acquire these skills even on a formal basis, unless you are thinking of involving yourself in a multi-million venture. There are lots of short term

courses that you can avail yourself with like the courses offered by the U.P. Institute for Small and Medium Industries, the Business Management Seminar for SEA Clients of MSSD and the technical assistance given by MASIKAP of the Ministry of Industry.

4. Do you have the required time to do this?

If you are decided to get involved in an income-producing venture, you must make sure that you will be able to provide the right and appropriate time for this. At the start, such a project may tend to be optional and occupy your leisure hours, however, when your project starts to grow and your customers would now demand for more supply, then you must be able to spend more time beyond your leisure hours to meet these demands. Inability to do so may be detrimental to the future of your project.

5. Do you have the necessary resources to start and continue your project?

This question requires two sets of answers. The first is, do you have the money to start the project? Monetary capital is very basic in any income-generating project, whether this is to buy the tools you need or direct project cost.

The second is, do you have the necessary project site as well as the required sources of raw materials and manpower to start this project? Even if you decide to produce the product yourself, you would need an extra hand to help you purchase your raw materials and deliver your goods.

You do not just operate your project anywhere you wish to without considering the location of the project site from your sources of raw materials and product consumer, as well as the safety of your project from both man-made and natural hazards. Because if you fail to do so, your project may be incurring a lot of expense than the profit you will get out of it.

6. Do you have the required emotional and decision-making capabilities to operate an income-generating project?

Any woman who wishes to undertake such a project must be emotionally prepared for the hard times of the project. Patience and Objectivity are essential virtues of a business person. Some studies have shown that promising businesses handled by women fail because they *panic* when beset by a period of operational crisis. A lot of emotional maturity is therefore required from any woman who is serious about her project.

Another sensitive issue is effective decision-making, which will always have a direct input to the future of any business venture, be it big or small. On this matter, a lot of foresight is needed by any woman to be able to decide effectively. Alternatives and projected results must already be evaluated before making a final decision. Consultations with friends, relatives and associates as well as competent persons are usually beneficial in making a business decision.

II. The National Livelihood Program or the Kilusang Kabuhayan at Kaunlaran: (A Perspective for Women in Income-Generating Projects)

The National Livelihood Program or the Kilusang Kabuhayan at Kaunlaran (KKK) should be taken in three (3) perspectives:

First and foremost is that the KKK is a *philosophy* of development that the government has formulated and adopted to effectively meet the problems of a developing country and a growing nation especially the disadvantaged sector. For the Filipino women of today, the KKK should be seen as a new value that they should integrate in their way of life — an added dimension to the women of the country in development.

Second is that the KKK is a national movement. A movement that would bring about the total human development of the Filipino nation and the secured emancipation of the disadvantaged sector, specially in economic deprivation. It is a movement to uproot the Filipinos from the "mañana habits" of the past and the idling "siestas" of the previous period that are still present in many of us today. The KKK as a movement will bring about the total productivity of the Filipino people in both economic and social dimensions.

The third is that the KKK is an opportunity that is being extended by the government to all Filipinos to expand their livelihood activities resulting to the generation of more income that will adequately meet their basic needs. This is now being done through the suggested project prototypes of the KKK and the loans being extended to those who are interested at socialized rates.

Any individual or any duly organized private association or corporation with at least five members who are of good standing in the community and are willing to undertake a livelihood project can qualify for the KILUSAN. It should be noted that interested groups should be duly registered and accredited by the Securities and Exchange Commission, the Bureau of Cooperatives or the Home Financing Corporation.

At this point, however, priority is given to the disadvantaged sector like: the landless workers, urban slum dwellers, out-of-school youths, disabled persons, cultural minorities and the survival fishermen.

Funding for this purpose has been set aside and can be availed of through the Development Bank of the Philippines, the Philippine National Bank and the Land Bank of the Philippines up to their local level. However, other government agencies that have been involved in livelihood programs are now part of the KKK umbrella and can also be availed of through its various instrumentalities. Primary of these is the Self-Employment Assistance Program or SEA of the MSSD which have been in operation since 1972 and other similar programs of specific project nature like that of the Bureau of Animal Industry and the BFAR.

The local government officials have been given an essential role in the KILUSAN, specially in terms of reviewing the projects submitted for KKK funding, endorsing these proposals and monitoring these projects to insure their success.

Details of these can be taken or discussed with the mentioned banks, with the various KKK Action Officers from the Municipal to the regional levels as well as those of the various government agencies involved in the KKK as Lead Implementing or Support Agencies. Printed materials can also be acquired upon request from the KKK Secretariat at the University of Life.

REACTIONS TO THE PAPER ON WOMEN IN INCOME GENERATING PROJECTS

Mario L. Tagarao*

I. Major Premise

We are talking about the conquest of mass poverty and the improvement of the quality of life for every Filipino. We are in other words talking about the immediate fundamental goal of Philippine development. How do we overcome poverty? Social Welfare is only a stop gap emergency measure. So is Philanthropy. And even Social Services cannot alleviate poverty totally but only mitigate its discomforts.

A program alleviating poverty must advocate a forceful strategy and none but the government can do that. Hence, the National Livelihood Program or KKK.

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The KKK is a development strategy revolving around the intrinsic value of private enterprise, mobilizing the talent of every Filipino in productive enterprise for the ultimate objective of bringing about a viable economy, and together with it, social stability.

Development today is no longer illusive pursuit of high levels of per capita income, for development if purely economic cannot long sustain itself. There must be this strong governmental action on strategies to alleviate poverty, strategies which are basically production-oriented particularly for those who have not directly participated in the economic growth process or who have been by-passed. This is to say that economic development is incompatible without social development, since improvement in the capacities and well-being of the broad mass of people is the ultimate objective of development. A growing work force must be established because this will not only relieve poverty but will continually increase the productivity of the people, producing essential goods and services and earning the income to buy them. Where there is a broad participation in the economic process, economic development can be sustained.

When people are provided with skills to make them employable, when they are given employment opportunities, when they are helped engage in small scale business, when they are taught how to maximize the benefits of meager resources, when they are shown how to supplement their incomes with home production — they are thrown into the main stream of a practical system where labor is intensive because capital is scarce. Given the same amount of capital as in large-scale industries, small-scale industries can provide twice as many jobs.

In the words of the President himself: "Medium and small industries may very well provide one of the answers to economic development and full employment."

The spread and growth of medium and small industries can decisively uplift the socio-economic life of the impoverished masses, whose greater well-being will foster economic growth. Thus sustained effort has to be made in the development of entrepreneurship for the economy to keep going, to keep the wheels of industry turning because there is a steady supply of high achievers who mobilize and harness economic resources translating economic blueprints to realities.

II. Women in the Forefront

The KKK shows the signs of a fertile ground for nurturing talent in enterprise. Craftsmen, artisans, skilled technicians, foremen, workers, professionals, who prefer to stagnate in low-risk salaried jobs are being lured

to venture into the risk-fraught world of business. They are the most promising entrepreneurs who can be expected to win over to their side participants and business partners from all walks of life, thereby establishing a wide base for rapid industrialization.

The curious question is: Will these entrepreneurs be mostly men? Or mostly women?

Every 10th of March at Lucena City the populace stand witness to the longest and best participated parade on the record because it is Anniversary Day of Balikatan sa Kaunlaran with a membership force of 10,000.

In all of 158 family illaw Training seminars held at Lucena under the auspices of Project Compassion in which approximately 14,000 family heads have been trained on the integrated social programs 10,000 are women and only 4,000 are men.

During the local elections in 1980, the entire KBL ticket I headed in the city won with an overwhelming majority but for one of my councilors who lost because the lone woman candidate for councilor in the opposing ticket survived with the women of Lucena voting strongly for her.

When I asked the Barangay Chairmen for their recommendees for volunteer outreach workers 95% of all the names I received were the names of active women leaders in the Barangays.

When the NACIDA called for participants to its series of trainings on cottage industry rarely was there a male participant. This did not surprise me at all since NACIDA projects have usually been dominated by the women. But when the Bureau of Animal Industry scheduled a seminar on cattle fattening and hog raising and I saw that the women who attended this seminar outnumbered the men I acceded to the fact not without much amusement that the women of my city are far more socially prepared than the men to undertake the economic uplift of their homes.

III. Conclusion

If KKK is meant to awaken the tremendous potentials of those who have not been harnessed before into the economic process, if KKK leads to industrial dispersal to reverse a disturbing phenomenon of uncontrolled migration into the urban areas, if it succeeds in stimulating entrepreneurship even among the poorest of the poor, if mass poverty is at last eradicated because of total human development, the glaring truth shall be there for all to see and feel beholden to: **WOMEN POWER!**

Already, the Filipino woman is traditionally a prudent treasurer, auditor and administratrix of her family, qualities which would serve her well in the KKK. At no time in our country's history has the Filipino women manifested as much daring and resourcefulness because she is aware with every fiber of her maternal instinct that the family does need her help now to gain an equal chance to live decently.

A chance to live decently is . . . the impelling destiny of man on this earth. KKK allows this chance, fulfilling not only a humanist philosophy but a covenant with God as well.

* * * * *

REACTIONS TO THE PAPER ON WOMEN IN INCOME GENERATING PROJECTS

Encarnacion N. Raralio*

Mr. Gana has ably discussed what a manager, be it man or woman, of an enterprise ought to have and ought to be for any business venture to be successful. Citing examples applicable to women, he defines these requisites as:

1. The project proponent or manager must choose a project that meets a need (demand) in the community (market) as well as coincides with his/her interests.
2. The project proponent should possess the basic production and entrepreneurial skills required in producing the desired product or service.
3. The proponent must have enough time to devote to the project.
4. The proponent must have enough capital or enough resources to acquire his/her required capital.
5. The proponent must possess emotional stability to cope with the demands of enterprise.

This paper thus addresses itself to two complementary questions;

1. What can women do specifically towards keeping themselves in income-generating projects that are profitable (maximum outputs from minimum inputs)?

**Director, Plans and Programs, Kilusang Kabuhayan at Kaunlaran.*

2. How can women in particular, singly or as a group, derive benefits from the KKK?
- A. What can women in particular do to keep profitable income-generating projects?

To be able to identify viable income-generating activities for women, we must define who these women are.

Women as a group, since the time of our mothers and grandmothers, have continued to assume increasingly varied and consistently active roles in the home and in the community. In fact, it would probably be unfair to say they have "assumed roles" since most of what they are today are a result of the changing conditions in our society. The greater access by both men and women to a broader-based educational process and the increasing costs of living have made working outside the home no longer a "role" a woman simply "assumes." Rather working in economically productive activities has become a natural outcome of the woman's potential and the family's need for higher incomes.

But women come from all walks of life. Who among the women are we really talking about? Specifically, this paper is addressed to women who come from families with low income, who probably never went to college but who dream of seeing themselves or their children go to college, obtain a relevant education and attain a level of life much better than where they are now.

- B. With an education ranging from elementary and high school, limited or no capital of her own, and probably a family to look after, what opportunities are open to women?

B.1 *Employment and Self-Employment*

There are two basic ways one can be involved in income-generating projects: employment in the open market or self-employment.

The decision of a woman to find employment either way is dependent on the resources she could avail of and the availability of help she could get in the maintenance of her household. Since we are talking about low-income women, the option of availing themselves of hired help is unlikely. The likelihood is that these women stay full time at home and would thus likely welcome income-generating activities based at home or within the neighborhood where they could call on an older child, a relative or a

neighbor to look after their babies, mind their stoves, or keep stove for a while.

Although initially, the decision to try self-employment depends on one's available resources, the success of such a venture depends on the combined influences of other basic considerations, such as finding profitable markets, adopting appropriate technologies, and organizing all other resources required by the project so that no time, effort and money are underutilized and wasted.

B 2. *KKK and Self-Employment*

The need for financial assistance to those who need it but who do not own appropriate or sufficient resources to serve collateral, and the need for further support services in addition to financial assistance require a broader-based livelihood program. The Kilusan sa Kabuhayan at Kaunlaran (KKK) arose from this need.

B.2.1 *Financial Assistance*

The KKK has several credit facilities:

1. A collateral-free and non-interest bearing Puhunan Fund.
2. A collateralized loan fund at 12% interest.
3. The Local Government Special Fund

B.2.2 *Financing*

Where there are viable projects needing additional capital, any BSK may apply for financial assistance through the Commission. The Commission in turn shall actively identify viable projects of BSK, assist in Project documentation, and evaluation. Based on the Commission's recommendation, the KKK Regional Action Officers shall evaluate the projects and endorse these to the designated banks for the release of funds. Thereafter, the Commission shall regularly monitor the performance of the projects.

B.2.3 *Marketing Assistance*

The marketing problem of an interested small producer is a two-fold question: At the onset, the problem is

what goods to sell. At a closer range, the problem is where does one sell them so that one makes a fair return on his/her investment?

B.2.4 *Organizational Development*

The success of a project highly depends on its organization and management. On this aspect, KKK assists the project proponent through training on project development and management, provides the appropriate technologies that are necessary.

KKK and the Self-Employed Mother/Wife

To qualify, the BSK should acquire a legal identity to go into business, either as a corporation, association or cooperative.

Since women affiliated with BSK have long proven themselves as entrepreneurs and community mobilizers, the bandwagon impact of organized women will undoubtedly benefit the kilusan.

Balikatan sa KKK

1. Accreditation

Upon the recommendation of this Commission, the KKK Secretariat can accredit deserving BSK projects. Accreditation is a formal acknowledgement of the outstanding accomplishment of a project which is consistent with the goals and objectives of the Kilusan.

As a movement the KKK enables wider participation from individuals and institutions, government and non-government through accreditation. Regional Action Officers shall evaluate the projects and endorse them to banks for the release of funds.

HIGHLIGHTS OF THE OPEN FORUM – WOMEN IN INCOME GENERATING PROJECTS

Information about KKK

1. Procedures for KKK funding application
 - a. Project identification
 - b. Preparation of feasibility study or project proposal which considers among other things:
 - 1) location map
 - 2) financial prospects
 - 3) market prospects (at least 18% rate of return)
 - 4) employment generation (one/P3000 investment)
 - c. Filling up of application forms with KKK
 - d. Submission of application forms with KKK
 - e. Evaluation of project proposal by RAOs
 - f. Indorsement to the bank and subsequent bank investigation on accounts of applicant.
 - g. Release of funds per recommendations and guideline issued by RAOs and the municipal mayor.
2. KKK support may also be availed of by those who want to expand their operations, even those who have existing NACIDA supported projects.

In addition to KKK project prototypes, there are also non-priority groups which may be considered if they are found feasible.
3. NCRFW is exploring possibilities for the tie-up with KKK on behalf of BSK. The tie-up shall include technical assistance to BSK groups, marketing assistance, using BSK as a structure for pilot projects and funding assistance.
4. KKK is given on a non-political basis.
5. If a project fails, it goes on a shuttle mortgage basis which means that anything that can be mortgaged – equipment, animals acquired from the loans would be reverted back to KKK.

Banks may also recommend for restructuring of projects which are being foreclosed because of inability of borrowers to pay their loans.

If a failure is due to the borrower's neglect, the bank may impose a litigation.

Suggestions about the KKK

1. Marketing of products is one of the problems of income generating ventures. A marketing linkage should be formed such that producers and marketers meet for each other's benefit.
2. There should be a moral and spiritual component to the KKK to avoid mishandling of funds.
3. There should be an integrated approach to the implementation of KKK projects to avoid cut-throat competition and individualism and instead develop teamwork and foster community spirit.

Other Information on IGPs

1. The National Science and Technology Authority is offering skills training and disseminating appropriate technology information.
2. The Bureau of Domestic Trade (Ministry of Trade) intends to revive the Filipino Retailers Fund which hopes to help retailers financially by loaning P5,000 – P10,000 for capitalization or expansion.
3. Those interested in engaging in IGPs should approach NFA for advise in marketing. NFA serves as a matchmaker for products and markets.
4. Groups or individuals interested in "buy-and-sell" activities may approach MSSD for assistance. The MSSD Self-Employment Assistance Kalusugan, a self-employment project tied up with nutrition and which is basically production coupled with vending activities is one which assists individuals interested in "buy-and-sell" activities.

INCORPORATION OF BALIKATAN SA KAUNLARAN

Dr. Rosario N. Lopez*

I. Introduction

There is a story that says that there was a debate as to what is the better word: "Balikatan" or "Bayanihan." It appears that the first word was chosen because the women of this club do not want to become dancers, and they prefer to be workers for the common good.

You may know already the purposes of "Balikatan," but we are constrained to put it in black and white so that we can study the legal, technical and practical issues better. Balikatan sa Kaunlaran is a program or movement launched by the National Commission on the Role of Filipino Women (NCRFW) created by Presidential Decree No. 633 on January 7, 1975, in order to "review, evaluate and recommend measures, including priorities to insure the full integration of women for economic, social and cultural development at national, regional and international levels and to insure further equality between men and women. Balikatan therefore is one of the programs implementing the avowed objective of PD 633 on increased contribution by women in national development.

As the name suggests, Balikatan sa Kaunlaran is therefore an undertaking of men, women and youth working shoulder to shoulder towards fuller integration of women in the total development efforts of the nation. Among others, it aims at developing self-determination and self-reliance in meeting the needs of the community and it seeks to implement, plan, and strengthen the project of both governmental and non-governmental organizations through intensified participation of the people.

But inspite of the vast objectives of Balikatan sa Kaunlaran, BSK groups, which have been organized, constituted, and already in operation in 62 provinces and 48 cities as of Jnuary 6, 1981 or its fourth anniversary, have no legal personalities of their own. Neither PD No. 633 nor Proclamation No. 1069 extended any juridical personality to BSK groups, although presently, they may have a tie-up with government and private agencies for projects cleared by the NCRFW, and

*Associate Commissioner, Securities and Exchange Commission.

therefore they are not legally a branch of NCRFW. It is therefore necessary to give RSK's a legal personality which may be under special law (*Presidential Decree or Batas Pambansa*) or by general law (*Corporation Code of the Philippines or Batas Pambansa Blg. 68*). I shall limit my discussion to incorporation under BP Blg. 68, which vests the Securities and Exchange Commission the authority to grant juridical personality to any group of association such as the BSKs.

II. Advantages of Incorporation

There are certain advantages of incorporating BSK groups for the purpose of vesting them with juridical personality.

1. By incorporation, BSK groups shall possess the capacity to act as a legal unit. This affords the groups the right to legally acquire, hold and convey property, to enter into contract and other legal relations, to sue and be sued, and generally to act as a single distinct unit, under its own name. All the guarantees and safeguards of the Constitution for the protection of property may be invoked by the corporation.
2. The limited shareholder's liability, if a stock corporation, is one of the most essential privileges outranking all other advantages of incorporation which enables an entity conducted in corporate form to attract investors and assemble large capital. Thus, the shareholder may contribute as much or as little as he sees fit, but he does not risk more. In short, his liability for debts of the corporation is limited to his investment therein. Hence, this will pave the way for all sectors of society to be involved in and participate in BSK groups.
3. It has continuity of existence, and enables the corporation to exist either perpetually or for a fixed period notwithstanding the death or change of ownership or members. If a shareholder dies, his shares shall pass like other personal property to a successor and if he transfers his shares, the transferee becomes a member in his place.
4. Transferability of shares in case of stock corporation. Shares of stock representing ownership interest in corporate property are freely transferable. So readily transferable are the shares in the absence of restrictions in the statutes or articles of incorporation, that for practical purposes, the share

emerges in the stock certificate, although technically the latter is only a tangible evidence of ownership.

5. Flexibility of great undertakings. It is ideally suited as a medium for gathering together for a common project of the separate funds of many investors. It offers greater flexibility in financing with limitless persuasion and combination. Thus, the modern corporation makes great undertakings feasible since it enables many individuals to cooperate in order to furnish large amounts of capital necessary to finance the gigantic enterprises of modern times. (*Agbayani, p. 1172*).
6. Centralized management. The vesting of powers of management and of appointing officers and agents in a board of directors gives the corporation the benefits of centralized administration which is a practical and effective business necessity in any large organization.
7. Standardized methods. In a corporation, there are standardization of its constitution, management, finance, liabilities and remedies which is provided under a well-drawn general corporation law. Thus, the corporation law enters into the charter contract and these are constantly interpreted by the courts so that in the long run, an established system of regulation of management and of protection of shareholders and creditor rights has thus been and is being evolved.

I shall not discuss the disadvantages of incorporation because I believe that the advantages I have already adverted to outweigh the disadvantages.

III. Mechanics of Incorporation

The corporate form in relation to the *Balikatan* or the *BSK* is quite complex not only because of the fact that it is nationwide but also because of the fact that it has multiple purposes and/or goals, in conjunction with the *KKK*.

There is no question that the *Balikatan* is supposed to be non-profit, and for this reason, it is evident that the "non-stock, non-profit" corporate organization should be used.

However, the real problem is whether or not the "*Balikatan*" should be incorporated as a national organization similar to the *Knights*

of Rizal, Knights of Magellan, Jaycees, Lions Club, Rotary, Kiwanis and the various professional organizations. There is quite a problem here because "Balikatan" units are organized on the provincial municipal and barangay levels, and therefore appears to be a surfeit of corporate bodies in the event that all these components of the "Balikatan" will be organized as corporate bodies. Although the SEC will undoubtedly be the recipient of filing fees of these prospective incorporators, we still believe that monetary considerations should not prevent us from having unprejudiced eyes.

Personally, I believe that there should only be ONE corporation named "BALIKATAN SA KAUNLARAN, INCORPORATED" and there should only be one set of trustees of directors, if the intention is to make this organization more effective. We need only one Board which will promulgate the policies, if not the rules and regulations, for the achievement of the goals of the Balikatan. If each and every Balikatan in the provincial municipal and barangay will be incorporated, there will be too many sets of people directing the movement.

As a matter of fact, maybe this is one of the purposes for which the Batasang Pambansa amended the possible number of the Board of Trustees or Directors of non stock corporations (Sec. 92) from the maximum of fifteen (15) to any necessary number. This undoubtedly solved the problem for national organizations, whose membership in the Board of Trustees or Directors is annually becoming a problem, because of the increasing number of members and the regional offices which want to be included or represented in the national boards.

Section 14 of the Corporation Code provides for the contents of the Articles of Incorporation which must be duly signed and acknowledged by all of the incorporators and filed with the Securities and Exchange Commission upon payment of a filing fee of P50.00 and miscellaneous fees consisting of P10.00 for SEC Bulletin and P2.00 for UP Legal Research fee.

1. The name of the corporation. As I have suggested, there should only be one corporation denominated as "Balikatan sa Kaunlaran, Incorporated."
2. The specific purpose or purposes for which the corporation is being incorporated. All the multiple purposes, goals, and objectives of the corporation pursuant to PD 633 and Proclamation No. 1069 should be spelled out in the particular provision of the Articles.

3. The place where the principal office of the corporation is to be located, which must be within the Philippines.
4. The term of existence which is usually for a period not exceeding 50 years from and after date of incorporation unless sooner dissolved or unless said period is extended.
5. The names, nationalities and residence of the incorporators, which shall not be less than five nor more than fifteen, all of legal age and a majority of whom are residents of the Philippines. Please note that only a natural person or private individual may be an incorporator. A corporation of partnership cannot be an incorporator under Section 11 of the Code.
6. The number of directors or trustees, which shall not be less than five but may be more than 15 as may be fixed in the articles of incorporation or by laws of the corporation, as well as their names, nationalities and residence. They shall act as such, until the first regular trustees are duly elected and qualified in accordance with the Code.
7. Because this is a non-stock corporation, the amount of its capital, the names, nationalities and residences of the contributors and the amount contributed by each should also be specified in the Articles.
8. The Articles may also contain such other matters as are not inconsistent with law and which the incorporators may deem necessary and convenient.

Upon due examination of the Articles of Incorporation, and if the same is substantially in accordance with the form prescribed in the Code, the Commission shall issue a certificate of registration. It shall commence to have corporate existence and juridical personality and is deemed incorporated from the date the Commission issues a certificate of incorporation under its official seal. Thereupon, the incorporators, members and their successors shall constitute a body politic and corporate under the name stated in the articles of incorporation for the period of time stated therein.

IV. Conclusion

In order to have a unified direction in the effective implementation of the worthwhile goals of the movement among the various

units, from the barangay level to the municipal, provincial and national level – I believe that there should only be one mother corporation, which is the central implementing agency and the rest of the units should only be under its umbrella. It is difficult to coordinate the activities of the various units which are autonomous in themselves and independent from each other. The goals and objectives laid down in PD 633 and Proclamacion 1069 may best be achieved under the proposed scheme or incorporation of only one central agency.

Thank you.

REACTIONS TO THE PAPER ON INCORPORATION OF BALIKATAN SA KAUNLARAN

Atty. Consuelo D. Geotina*

Introduction

As well pointed out by Dr. Rosario Lopez in her paper, the Balikatan Movement was and still is, just a part of the movement initiated by the NCRFW. Because of this, Balikatan has no separate legal personality, i.e., it cannot sue and be sued in its own name, it cannot require, sell, lease or hold in any manner real property. In fact, technically speaking, it should not even be engaged in the activities it is engaged in now because it has no legal power to do so. This fact does not, however, diminish in any way, the importance of the Balikatan Movement as an instrument of uplifting the status of the Filipina and simultaneously improving the economic framework of the community in which she lives. Nevertheless, it is an inescapable conclusion that for the Balikatan to be more effective as a whole, it should acquire a legal personality distinct from that of the NCRFW and its individual officers and members. This move offers inherent advantages.

There are several options available to the Balikatan Movement but to me the best system of organization that the Balikatan should adopt is that of incorporation, specifically a non-stock non-profit corporation. There are several advantages inherent in a corporation not usually available to other organizations. First among these is legal capacity, as defining by example: the right to acquire, hold and transfer property, to enter into contracts, to sue and be sued in its own name and other legal relations. This is most important especially considering the fact that the Balikatan is

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a nationwide movement with its chapters organized to cope with the specific local situation available.

Another advantage is its continuity of existence. Notwithstanding the death or change of membership, the corporation still exists, whether in perpetuity or for a fixed period. Flexibility of movement along with centralized management control and the standardization of methods go hand in hand to enable the corporation to actively pursue and involve itself in activities which the facilities of any other formed organizations would not be able to cope with because of sheer size.

Incorporation:

There are several considerations which must be looked into before we, as they say, leap into corporation. A look at these considerations is important because they will affect the particular type of organization that the corporation should have.

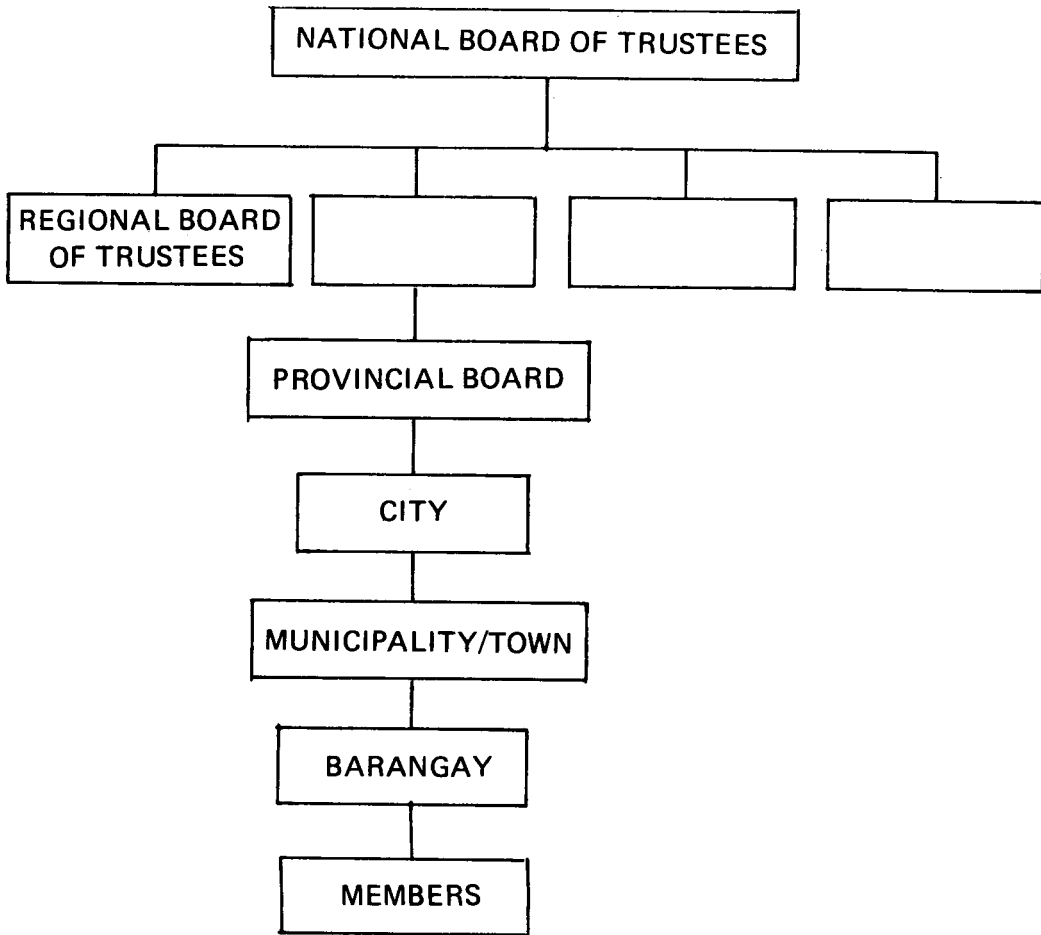
On consideration is the size of the Balikatan Movement. The Balikatan is a nationwide movement. This fact alone would make it impossible to coordinate activities and monitor their program as a cohesive whole but this is obviated by the provision of the corporation to have as many provincial and town chapters as needed. Another provision of the code allows voting by mail in the case of voting for directors and officers. Lastly, a non-stock corporation can have more than 15 trustees at the national level. Ideally, the Balikatan Board of Trustees should have one trustee for each region who shall have direct control and supervision over the leaders at the provincial level and so on down the line.

The Balikatan is geared to adapt itself to the local situation. This calls for flexibility. To be able to do this, the Balikatan must be organized in such a way that each barangay or town or municipality is a semi-autonomous sub-chapter of the provincial chapter, able to follow its own initiative within the framework of a relatively loosely defined discretion, yet still under the supervision and control of the provincial authority — the provincial chapter. Since the provincial chapter is composed of these sub-chapters, it follows that the management of the provincial chapter should come from the ranks of the members of the chapter where the province is located. From the provincial chapter we go to the Regional Board of Trustees. These are ideally composed of the presidents/chairmen. Their function is to oversee the efforts of the provincial chapters and see to it that the activities are more or less interrelated and interdependent (whenever possible) so as to be beneficial to the region as a whole.

Finally, we come again to the National Board of Trustees who should be composed of the chairman of each regional chapter. In summary, what I

envison is a three-tiered system where the individual is a member of at least four (4) organizations, to wit: community, provincial, regional and finally national Balikatan Movement.

ILLUSTRATION:



REACTIONS TO THE PAPER ON INCORPORATION OF BALIKATAN SA KAUNLARAN

Arturo E. Balbastro*

The formation and establishment of the BALIKATAN SA KAUNLARAN as a national organization is a worthy and commendable project. After the initial act of organizing the various Balikatan sa Kaunlaran groups in sixty-two (62) provinces, and forty-eight (48) cities nationwide, the Balikatan sa Kaunlaran movement is still in its formative stage. Since its founding on January 6, 1977, and until date, the various Balikatan Sa Kaunlaran groups throughout the country have remained "loose" and unstable (having no legal personality of its own).

This paper deals on two points for discussion:

- 1) On the advantages of incorporation; and
- 2) On the topic of whether to establish one mother corporation as the central implementing agency and the rest of the units under its umbrella, or to incorporate each and every unit found in each province, city, municipality or barangay, as an independent and autonomous unit.

I. On the Advantages of Incorporation –

The Balikatan Sa Kaunlaran as a nationwide organization can best attain its goals and objectives if it is incorporated. With incorporation, it possesses the capacity to act as a legal unit, with all the rights of a juridical person. Thus, it can sue and be sued in its corporate name; it has the right of succession for the period of time stated in the articles of incorporation; the right to adopt and use a corporate seal; the right to purchase, receive, take or grant, hold, convey, sell, lease, pledge, mortgage and/or otherwise deal with such real and personal property as the transaction of the lawful business of the organization may reasonably and necessarily require and generally, to exercise such other powers as may be essential or necessary to carry out its purpose or purposes as stated in its articles of incorporation.

II. Whether to establish one mother corporation, which is the central implementing agency with the rest of the units under its umbrella, or to incorporate the various units as separate and autonomous in themselves.

The goals and objectives of the Balikatan sa Kaunlaran can best be attained by having one mother corporation which will act as the

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central implementing agency with the rest of the units under its umbrella.

In order to have a unified direction in the matter of administration and policy implementation, a set-up whereby there is only one mother corporation (acting as the central umbrella) is proposed and recommended. There should only be one set of directors or trustees. In this way, the affairs and objectives of the organization can be easily monitored and closely coordinated.

A set-up whereby all the Balikatan sa Kaunlaran groups in the different provinces, cities and municipalities and barangays are incorporated independently and autonomous from each other would result in confusion and disarray. This is not to mention duplication of work on reporting to SEC (*Securities and Exchange Commission*) and compliance with other requirements for corporations which will require the services of lawyers and/or accountants.

In view of these circumstances and for these reasons, incorporation of the Balikatan sa Kaunlaran as a mother corporation to act as the central implementing agency, and the rest of the member units under its umbrella, is favored.

HIGHLIGHTS OF THE OPEN FORUM – INCORPORATION OF BSK

Advantages of Incorporation

1. The need to incorporate was perceived by the NCRFW because of the capacity of BSK members to look after themselves, their projects, and their affairs in doing community work.
2. The linking role of BSK would be strengthened if it has a separate personality. Incorporation means giving BSK a personality separate and distinct from the members.
3. It will be wise for BSK to incorporate considering its income generating thrust. Incorporation will strengthen further the strong relationships BSK units have in the barangay.
4. If BSK does not incorporate, acquired properties, whether real or personal, cannot be placed in the name of the corporation or association. As it is, they are usually placed under the President's name. Under such conditions, there are risks involved such as the untimely death of the person or his transfer of residence.
5. A movement will be more effective if it has a separate personality. If it is incorporated, the members will know what is actually happening in the corporation. Financial operations and project reports will have to be made regularly.
6. Non-stock, non-profit, charitable and civic organizations are exempted from paying taxes.
7. "Incorporation" may not affect BSK activities as long as rules and regulations can be promulgated specifying that BSK activities should be geared towards public improvement and not towards personal gains.

Mechanics of Incorporation

1. In the event of incorporation, BSK as a non-stock corporation must stipulate that members will not have shares of stock or dividends. Non-stock corporations are required to submit annually financial statements to the Securities and Exchange Commission, 120 days after the end of the fiscal year. Minutes of the meeting of the members electing the Board of Trustees must also be submitted certified by the secretary of the corporation and sworn before a notary public.
2. Members should not benefit from the income of the corporation. But the corporation can engage in projects that will bring income to individuals. Such projects need not be corporate transactions or activities.

3. A federation which will place all chapters under one umbrella can be formed if BSK chapters will incorporate separately.
4. The provincial council is too small to control the municipal chapters. Each municipal chapter should be given each own personality. They should form themselves into a corporation and register with the SEC.
5. Since the Balikatan sa Kaunlaran was initiated by the NCRFW, the name Balikatan sa Kaunlaran should be used only by the National Council if it will decide to incorporate. Other units may just add a word to BSK to identify their specific incorporated organizations.
6. For the BSK, a national board of trustees may be organized at the national level, then at the provincial or city level and down to the municipal and barangay levels.
7. If a group wishes to incorporate, it must have at least 5 but not more than 15 incorporators without limit as many members as desired. The barangay may be represented by a chairman. There can be more than 15 members of the board of trustees depending on organizational scheme adopted.

Designation of the representative of a smaller unit (barangay or municipality) to a bigger unit (province or city) may be done on a rotation basis.

8. Incorporated BSKs may be registered by SEC through the 12 regional offices being organized by the Human Settlements.

Perceived Problems of Incorporation

1. An incorporated BSK may not be able to attract people as it used to when it was free-wheeling and each group can choose its own style of organization and without having to worry about rules and regulations imposed by incorporation.
2. One strength of BSK is its being associated with the national leadership (Chairman is Mrs. Marcos) and it is to this that people respond. This may not hold true anymore if it separates from NCRFW.
3. Incorporation may lead others to think that BSK is beginning to have selfish motives, especially when people used to consider it only as a body that links other groups together.

General Recommendation

1. BSK be incorporated at the national level if feasible.
2. The regional, provincial and city level should be given a free hand to decide whether or not they should incorporate.

TOWARD THE ESTABLISHMENT OF A WOMEN'S COOPERATIVE BANK

Nelia T. Gonzales*

I wish to thank the organizers of the Third National Women's Congress for inviting me to be one of its resource persons. I am doubly pleased and honored to be involved in this convention partly because as a woman who has worked her way up in the highly competitive private enterprise and public administration, I have always been very much concerned with the accelerated integration of women in our development efforts through strong policy measures, sustained government support, and widely-participated action programs. I understand these are some of the issues that will be tackled in this congress. I feel that this continuing review and evaluation of the extent to which women are integrated in all the aspects of our economic and social life will be vital inputs in our drafting of recommendations to the national leadership regarding women's role and contribution in our society.

No less than the First Lady, Mrs. Imelda Romualdez Marcos has taken the lead to arouse the consciousness of the Filipino woman in her role in nation-building. President Marcos further signed Presidential Decree 633 creating the National Commission on the Role of Filipino Women (NCRFW) which reaffirms the nation's faith in the capabilities of its women. I firmly believe that the NCRFW since its establishment in 1975 has creditably performed its tasks. It has taken great strides in directing women's activities towards the mainstream of our national life.

Today, the Filipino woman is in an enviable position. Historically, perhaps, this is so. But, to some great measure, this may be due to our women leaders and, of late, the NCRFW, whose tireless efforts in consolidating the gains which the Filipino women have achieved in the course of our history have made our tasks so much easier.

It has already been said, in this regard, that the Filipino woman has already the privilege of being called an "achiever." She has her profession. She is in public service, in private enterprise. She is in education, in science, in the arts.

Her concerns today, rather, are her problems which, in effect, are concomitant to the problems of the nation. This is a fact that has been noted by no less than the President himself when he said that the advancement

**Assistant Secretary, Ministry of Agriculture and concurrently Officer-In-Charge, Bureau of Cooperatives Development,*

of Filipino women will lie in their increased participation in national development "for with the current status of Filipino women, they are already felt in the national scene."

Pondering on his statements, one would realize that, indeed, this is the call of the times — a more active participation in the development efforts by all Filipino women. Certainly, with the creation of the NCRFW and with the support from the government and private sectors, opportunities for women to engage in socio-economic activities have already widened. For instance, we, in the Bureau of Cooperatives Development have recently embarked on a new cooperatives development program characterized by new initiatives and new momentum geared towards the direction of the creative energies of small groups to productive enterprises. We have lined up, among others, women's cooperatives projects such as the establishment of a Women's Cooperative Bank which I will discuss in some detail with you.

The Cooperative as a Social and Economic Institution

Cooperatives in the Philippines, they say, is as old as its culture. The essence of cooperativism spans centuries of our society's existence from its pristine form of mutual assistance to what we now term as the *Bayanihan*.

However, cooperatives as a system which seeks to harness and mobilize the limited resources of people of small means for productive economic and social pursuits was introduced in the Philippines only at the beginning of the American rule in the 1900s.

The first attempt to institutionalize cooperative as a way of life was in 1915 with the signing of Act No. 2508, otherwise known as the Rural Credit Act, to help farmers in their financing requirements through the establishment of rural credit cooperatives. This was followed in 1927 by the Cooperative Marketing Law which was designed primarily to organize farmers into cooperatives that would efficiently market their produce. Since then, cooperatives laws were amended and new laws were passed to help speed up the development of cooperatives in the country. And, in late 1972, President Marcos, cognizant of the importance of cooperatives in the transformation of our rural and urban areas signed Presidential Decree No. 1 and Letter of Implementation No. 7 creating the Bureau of Cooperatives Development. The Bureau was to be the sole agency tasked to establish an integrated system for the promotion, organization, registration, and evaluation of different types of cooperatives in the country.

Today, cooperatives is one of the major components of the country's social and economic system which contributes to the development and improvement of the quality of life of our people. Presidential Decree No. 175, our law on cooperatives, defines them to mean only organizations composed primarily of small producers and consumers who voluntarily

join together to form business enterprises which they themselves own, control and patronize.

As a business organization, a cooperative serves primarily an economic purpose. It is also a legally incorporated body with, broadly speaking, the same rights and powers as an individual or a company, but is registered under a different law. It differs from a private business in that it is owned and controlled by those who do their business through it and who alone are entitled to become members.

The following are other distinguishing marks of a cooperative organization: it is not a closed group, but is open to anyone likely to benefit from its activities; all members have equal voice in its affairs, regardless of their individual capital contribution; no one has a preponderant capital interest (which would enable him to influence policy by threatening to withdraw his shares); and shares are always issued at par and bear a fixed and moderate rate of interest.

As the cooperative association is characteristically different from other associations, so is the method of its undertaking. In the capitalist sector, the basic objective of the undertaking is to make profit. In the cooperative sector, it is to render service. Thus, the undertaking of a capitalist association may be anything which will produce profits whether or not it is of particular interest to its members. On the other hand, the undertaking of a cooperative association, being primarily service-oriented, must naturally be one which is required or desired by its members. It cannot be any kind of service. Thus, before there can be a cooperative undertaking, there must be a felt need and the undertaking must be operated to satisfy that need. Moreover, it cannot be the need of one or two individuals only but must be a collective one the satisfaction of which will benefit the majority of the members of the organization.

The foregoing are some concepts of cooperation and cooperatives which I hope you have earlier noted and have used as a basis in coming up with the idea of establishing cooperative banks among women.

A few more points, however, still have to be considered to help you come up with the final decision for taking up the project. But at this juncture, before I proceed with the discussion of the legal, technical and practical considerations in establishing cooperative banks, let me assure you of the Bureau of Cooperatives' support and services whenever you will need them.

Legal, Technical and Practical Considerations in Establishing Cooperative Banks

During the past 5 years, some progress have been realized along cooperative banking. To date, 25 cooperative rural banks (CRBs) have already

been organized and registered and are now serving the provinces where they are located. There remains, however, some 43 provinces without cooperative banks yet which could still be targetted to avail themselves of the benefits of cooperation.

In this situation, I see the women power and potential in improving the quality of life of their family and community through the organization of CRBs, the broad objective of which is to promote and expand the economy by providing the people with the means to increase their income and purchasing power through the stimulation of capital for productive activities.

The *Balikatan sa Kaunlaran* units at the barangay level will be ideal groups for this. There are two alternatives open. The first is to organize the women into a cooperative, like the credit cooperative, in accordance with Regulation 38 of LOI No. 33 which provides that cooperative organizations like *Samahang Nayon(s)*, pre-cooperatives, *Kilusang Bayan(s)*, cooperative federations and cooperative unions may organize a cooperative rural bank. When these cooperatives are capable enough, they can proceed to the formation of a cooperative rural bank at the provincial level. This is a scheme being encouraged by Central Bank considering that many provinces in the country are not yet serviced by cooperative banks as I mentioned earlier. In areas where there are existing CRBs, the BSK Cooperatives may become partowners by purchasing shares of stocks in these banks.

This two-step scheme gives you an insight into the nature of cooperative rural banks. The CRBs are rural banks within the purview of the provisions of Republic Act No. 720, as amended, but organized as cooperatives pursuant to the provisions of PD No. 175, hence primarily owned, operated and controlled by the member-cooperatives. As such, they fall within the supervision of the Monetary Board of the Central Bank of the Philippines, operate within the provisions of the General Banking Act, the Rural Bank Act and the rules and regulations issued by the Monetary Board and at the same time are governed by the provisions of Presidential Decree No. 175, Letter of Implementation No. 23 and registered with and supervised by the Bureau of Cooperatives Development.

There is an alternative way of organizing a Cooperative Rural Bank as provided for in Regulation 38 of LOI No. 33, which is to register a BSK Credit Cooperative as a Cooperative Rural Bank. In this instance, the CRB is owned by the individual members of the Credit Cooperative which, by virtue of its registration with the Securities and Exchange Commission and the grant of the corresponding license from the Central Bank, assumes a dual personality, that of a Credit Cooperative under the BCOD and a Cooperative Rural Bank jointly under the Monetary Board and the BCOD.

This second alternative, owing to its individual membership, is premised on the members having the capacity to generate the required paid-up capital and the ability to operate and control the bank themselves. In the former alternative, which has institutions as members, one may be assured of enough sources from which to draw the necessary capitalization and manpower support.

At this point, let me digress a little from our discussion. If you notice, I did not dwell on the other types of banks, such as the commercial banks, the specialized banks and the rural banks. In the case of the commercial bank, we are all aware that the paid-up capital requirement is rather high; and given the limited resources and the specific needs of our women groups, it may not be practical and may even prove to be unviable. As to the specialized banks and the rural banks (the savings and loan associations included), their organization is now being discouraged by the Central Bank.

Because of these, I decided to just confine my discussion on the organization of cooperative rural banks since I firmly believe that no matter how magnanimous are our dreams, we have to tow the line of practicality and soundness in our approaches. Our experiences in the Bureau of Cooperatives Development indicate a higher degree of success in this specific type — the cooperative rural banks.

Hopefully, the modest steps we are now taking to establish viable women's projects will soon make their mark in our ever dynamic society whose views on women and their roles have continued to reassure us women of a rightful berth in our community.

The path that we will tread towards the full integration of our women in our economic and social life will continue to be fraught with trials and difficulties, but with our collective wisdom, hard work, and unflinching determination, we will continue to move forward.

Again, allow me to congratulate the people who have given much of their time and effort in making this convention a success. Thank you and good day.

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**SOME RELEVANT INFORMATION ON THE
KILUSANG BAYAN SA PANANALAPI
(COOPERATIVE RURAL BANK)**

I. Fundamental Concept of a Cooperative Rural Bank

A Cooperative Rural Bank shall mean a rural bank within the purview of the provisions of Republic Act No. 720, as amended, but organized as a cooperative pursuant to the provisions of PD 175, hence primarily owned, operated and controlled by the member-cooperatives.

As a rural bank, it shall fall within the supervision of the Monetary Board of the Central Bank of the Philippines and shall operate within the provision of the General Banking Act, the Rural Bank Act and the rules and regulations issued by the Monetary Board.

As a cooperative, the Cooperative Rural Bank shall be governed by the provisions of Presidential Decree 175, Letter of Implementation No. 23 and shall be registered with, and supervised by the Bureau of Cooperatives Development.

II. Objectives and Functions

The broad objectives of the CRB are to promote and expand the rural economy by providing the people with the means to increase their income and purchasing power through a stimulation of capital for productive activities along sound cooperative lines and to institutionalize cooperation as a technique for improving the social and economic status of its members.

To carry out its primary objectives, the CRB shall undertake the following functions:

(a) Mobilize the capital resources of cooperatives and the community for productive activities;

(b) Stimulate the productive capacities of small farmers, small merchants, and small industrialists, either singly or collectively as cooperatives, by providing them with their normal credit requirements ;

(c) Cooperate actively with other cooperatives in the economic and social fields for the purpose of strengthening the cooperative movement; and

(d) Undertake any and all activities necessary to attain its objectives.

III. Organization of a CRB

A. *Regulation 38 of LOI No. 23 provides two ways of organizing a CRB. These are:*

- 1) Samahang Nayon(s), pre-cooperatives, and Kilusang Bayan(s) together with cooperative federations and cooperative unions may organize a cooperative rural bank;
- 2) A credit cooperative (full-fledged Kilusang Bayan for Credit) may register as a cooperative rural bank.

The first assumes the federative structure where SN pre-coops, KB, federations and unions of cooperatives unite their resources to form a CRB.

The affiliate SN, pre-cooperatives or cooperatives shall be represented by an officer in good standing of the organization concerned duly authorized through a resolution of the Board of Directors of the SN, pre-cooperative or cooperative he represents.

In the second instance, the CRB is owned by the individual members of the Credit Cooperative which, by virtue of its registration with the Securities and Exchange Commission and the grant of the corresponding license from the Central Bank, assumes a dual personality, that of a Credit Cooperative (under BCOD, MA) and a Cooperative Rural Bank (jointly under the Monetary Board and BCOD/MA.)

B. *Area Coverage: Residence of Cooperative*

Cooperative Rural Banks (CRB) shall be organized at the provincial level and shall conduct business within the area of operation of the SN(s) and/or Kilusang Bayan(s). The place of the principal office as indicated in the articles of incorporation of the CRB shall be considered as the place of residence.

C. *Membership*

Ten or more registered Samahang Nayon and other pre-cooperatives and/or federation of Kilusang Bayan or Union, including credit cooperatives registering as rural bank under LOI No. 23, registered with the BCOD, operating within the area of cover-

age may organize a cooperative rural bank provided they meet the following qualifications:

1. The Samahang Nayon has attained Grade "A" status ;
2. The Cooperative is active and in good standing with the Bureau of Cooperatives Development at the date of the organization of the CRB, as per certification of the proper Provincial Development Officer or City Development Officer ;

Definition of a cooperative in good standing with the Bureau of Cooperatives Development:

- a. Its members are not delinquent in the payment of their obligations with the cooperative;
- b. All of its accountable officers are properly bonded;
- c. It holds its annual general assembly regularly and submits required report on time;
- d. It provides its members with continuous education and training on cooperative;
- e. It has a continuing capital formation program ; and
- f. It complies with all the rules and regulations promulgated by the Bureau of Cooperatives Development.

D. Capitalization

The paid-up capital shall be no less than P300,000.00

IV. Documents required for Registration of a Cooperative Rural Bank.

<i>A. To be submitted to BCOD:</i>	<i>No. of Copies</i>
Economic Survey	(1)
Pre-Incorporation Subscription	(2)
Resolution of the Board of Directors	(2)
Bio-data of Directors, Officers and Incorporators	(2)
List of Principal Officers	(2)
Minutes of Organizational Meeting	(4)

Minutes of the First Meeting of the Board of Directors	(2)
Certificate of Registration and Good Standing of SN/MKB/KB	(6)
Certificate of Latest Statement of Condition of member coops	(2)
Articles of Incorporation	(4)
By-Laws	(4)

B. To be submitted to Central Bank:

Economic Survey	(1)
Pre-Incorporation Subscription	(6)
Articles of Incorporation	(7)
By-Laws	(7)
Resolution of the Board of Directors	(6)
Bio-data of Directors, Officers, Incorporators & Subscribers	(6)
List of Principal Officers	(6)
Minutes of Organizational Meeting	(6)
Minutes of the First Meeting of the Board of Directors	(6)
Certificate of Registration and Good Standing of SN/MKB/KB	(6)
Certificate of Latest Statement of Condition of Member Coop	(6)
Summary of Subscribed Shares, Paid-up Capital, Names of Authorized Rep- resentatives of member SN	(6)
Statement of Asset & Liabilities	(6)
Network of Member SNs	(6)
Treasurer's Sworn Statements	(7)
Certificate of Bank Deposits	(7)

C. Other Documents:

Building Plan	(4)
Vicinity Map of Location Plan	(4)
Material Specification including Bank Vault Specification	(5)
Cost Estimates/Bill of Material	(5)
Deed of Donation of Lot/Deed of Sale/ or Lease Contract	(7)
Resolution of Acceptance of Donation by the Board of Directors	(7)
Authority to Inspect & Examine Bank Deposits	(7)

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MEMBERSHIP AND CAPITAL REQUIREMENTS OF THE PRE-COOPERATIVES AND FULL-PLEGDED COOPERATIVES

A. *Pre-Cooperatives* –

A proposed cooperative organization with at least 15 qualified members as defined in Presidential Decree No. 175 and Letter of Implementation No. 23 who have completed the Pre-Membership Education Program (PMEP) and a paid-up capital sufficient to meet its business operation, as determined by an economic survey, maybe registered as pre-cooperative, provided that the paid-up capital is not less than P1,000.00.

B. *Full-Pledged Cooperatives (KB)* –

The following shall be the minimum membership and capital requirements for registration of the different types of full-pledged cooperatives:

1. *Primary Cooperatives* –

Primary cooperatives are cooperatives the members of which are natural persons. For registration as full-pledged cooperatives, said cooperative must have a minimum of 25 individual members and a paid-up capital of at least P5,000.00.

These cooperatives are:

- a. Producers Cooperatives (*Kilusang Bayan for Producers*)
- b. Marketing Cooperatives (*Ordinary Kilusang Bayan for Marketing*)
- c. Credit Unions *Kilusang Bayan for Credit*)
- d. Consumers Cooperatives (*Kilusang Bayan for Consumers*)
- e. Services Cooperatives (*Kilusang Bayan for Service*)

Samahang Nayons are considered as primary cooperatives.

2. *Secondary Cooperatives* –

Secondary cooperatives are cooperatives the membership of which are primary cooperatives. For registration as a full-fledged cooperative the minimum requirements for number of members and paid-up capital are as follows :

	<i>Members</i>	<i>Paid-up Capital</i>
a. Cooperative Rural Banks	10 SN/co-operatives	P300,000.00
b. Area Marketing Cooperatives	10 SN/co-operatives	100,000.00

The paid-up capital of a full-pledged cooperative shall be in accordance with the capital requirements of the business activities of the proposed cooperative as determined by an economic survey but in no case shall the number of members and paid-up capital be less than the minimum prescribed above.

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REACTIONS TO THE PAPER ON WOMEN'S COOPERATIVE BANK AND THE COOPERATIVE MOVEMENT

Dr. Angel A. Mendoza*

It is a great pleasure and honor to be invited to participate and share some views on cooperatives in this Third National Women's Congress sponsored by the National Commission on the Role of Filipino Women.

The holding of this convention and the inclusion of cooperatives among the topics for discussion are truly significant specially during this difficult stage of our country's development and at a time when there is so much turbulence in most parts of the world.

Incidentally, we are now in the second half of the United Nation's Decade For Women (1976-1985) during which the economic roles of women are expected to be given more emphasis and encouragement, not only in order that they may gain an equal share of the benefits of development but also to ensure progress and peace for all mankind. Significantly, one of the topics now being discussed all over the world is a program that would provide women with adequate education and training in cooperatives and entrepreneurial skills.

I have read with much interest the paper prepared for this convention by no less than our own Director of the Bureau of Cooperatives Development, Ms. Nelia T. Gonzales, entitled, "Towards the Establishment of Women's Cooperative Bank. She has given as much valuable information on the organization of Women's Cooperative Banks and the possible role of women in this undertaking. "The call of the times," she said, "is a more active participation in the development efforts by all women."

I wish to thank Director Gonzales for sharing with us some of her views on cooperative banking and particularly for discussing some important cooperative concepts. These concepts are important because they are the very essence and foundation of the cooperative movement. Please allow me to add a few more words specially on the nature, objectives and philosophy of the cooperative movement as background for the other details in our discussion of Women's Cooperative Bank.

Cooperation, in its general sense, is as old as civilization. It is seen in many forms in the various traditions of people all over the world. In the Philippines, as Director Gonzales has already said, cooperatives as a system which seeks to harness and mobilize the limited resources of people of

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small means for productive economic and social pursuits was introduced only at the beginning of the American rule in the 1900s.

Economic cooperation as an organized movement and as a system, actually had its origin only about the middle of the 19th century in the little town of Rochdale in England, when 28 flannel weavers — 27 men and a woman — worked out a simple plan that would put into practice the idea that the normal, kindly, unselfish relationship between members of one family may be extended beyond the family circle, to take in the members of the community, the entire of citizens within a country and eventually to take in the whole family of mankind.

The cooperative idea is this: "that each one may make a good living without doing so at the expense of someone else ;that we may better secure and enjoy the necessities and comforts of life by helping each other than by following the maxim of every man for himself; and that not only individuals but groups and nations also, may secure the best for themselves by working for the common good instead of battling selfishly for group or national advantage."

Too idealistic! That's what some people would say. But do we know a better solution to the problems of the world today than for each of us to be a living symbol of the idea, the spirit and the philosophy of the cooperative movement?

Applied to business, the cooperative idea means that all who cooperate shall share the responsibilities of ownership and control. They will also share the earnings according, *not* to the amount of capital invested, but according to the volume of the business each has supplied the enterprise.

We frequently hear a definition which begins in this way: "A cooperative is an organization which belongs to those who use its services . . ." One of the most important things about a cooperative is that it is owned by its users. This is simply another way of saying that the members own a coop. And because they own it they control it . . . at least they should. But if the members actually own only a small part of the cooperative — the part called the *members' equity* — the members' ownership in the coop becomes too low, and their control of it gets wobbly. If the cooperative relies on borrowed capital, the creditors may want to have a hand in policy-making — and this is only fair enough since they wish to protect their loans. Or if government has to supply capital or guarantee loans, it may insist on having some part of the control.

It should therefore be the long-term plan of the members to increase and maintain their ownership in the cooperative so that it will really be theirs, and not someone else's because of the members' lack of equity. Then and only then can it be called a cooperative owned, managed and controlled by its members.

In a cooperative, only those who do business through it are entitled to become members. In other words, only those who need its services are qualified to join the cooperative. This is why before any cooperative is organized, it is important to ascertain whether there is a *felt-need* which is common to all prospective members, and whether this need can be satisfied by the cooperative. An individual who has no need for its services will have no good reasons for joining it and if he ever becomes a member he will hardly have any loyalty to it.

Another important point is what we call the "common bond of interest." The common bond binds the group together thus making them know something about each other and understand each other's problems. This helps to make a successful coop because in such a group there is already some feeling of mutuality, loyalty and trust. This feeling develops and their relationship improves as the cooperative grows.

The underlying conviction in cooperatives is that people, no matter how poor or ignorant, have latent capacities and resources which can be activated and mobilized for their self-improvement. *Self-help* is intimately related to self-respect and self-determination. Outside assistance to cooperatives, whether financial or technical, should encourage self-help and not take its place. There is therefore a need to understand the difference between working *with* people and working *for* people. Sometimes, however, in our eagerness to hasten the development of cooperatives, and in our impatience to realize statistical targets, we are tempted to employ methods and techniques which are inconsistent with our desire to develop self reliance and which do not give us the desired results. Cooperatives is not just an investment in money. Much more than that, it is an investment in people. Cooperatives, by its very nature, calls for a change in people's attitude. And that is not done overnight nor in a few months and even years. Cooperative development is a long and continuous process of human development.

But cooperatives is not all idealism. Cooperative business is real business, and like any other business enterprise, needs expert management in order to succeed. We are therefore aware of the need for continuous education and training of its leaders, officers and members.

Let us first consider the question of membership in a Women's Cooperative Bank. The name "women's cooperative" implies that it is a cooperative whose members are women. I am not aware of any cooperative in our country whose membership is restricted to women. So if we are able to organize a women's coop, this will be the first of its kind in the country.

The regulation on membership in a Cooperative Rural Bank states that "ten or more registered Samahang Nayan and other pre-cooperatives and/or federations of Kilusang Bayan or Union, including Credit Cooperatives

registering as rural banks under LOI No. 23, registered with BCOD, operating within the area of coverage may organize a Cooperative Rural Bank . . . " Under this regulation, a CRB is a secondary cooperative primarily owned, operated and controlled by the member cooperatives. Since there are as yet no cooperatives strictly owned by women, none of the existing coops at present can qualify as a member of a Women's Cooperative Bank.

Director Gonzales has suggested a second alternative way of organizing a Cooperative Rural Bank and that is to register a BSK (*Balikatan Sa Kaunlaran*) Credit Cooperative as a Cooperative Rural Bank. The CRB in this case is a primary cooperative owned by the individual members of the BSK Credit Cooperative. The members of the BSK Credit Cooperative are presumed to have a common bond of interest by virtue of being residents of a closely-knit community or perhaps by being engaged in a common economic undertaking such as poultry raising or basket weaving or some other livelihood projects. By converting the BSK Credit Cooperative into a Cooperative Rural Bank, a number of changes will take place. First, its area of operation will expand and will now cover the whole province. Second, it will now be operating under the Monetary Board and the BCOD. It will now have to campaign for membership in other barrios and towns within the province. Assuming that it has succeeded in getting more members, its volume of business is therefore expected to expand. As it feels the need for more capital, it may now avail of outside financial assistance as (a) Rediscounting (*borrowing*) from the Central Bank of the Philippines (b) Counterpart funds from the government at a ratio of P1.00 to every P1.00 put in by private investor, but not to exceed P1M. (Sec. 8, R.A. 720 as amended) These are some of the possible advantages. But this is just one side of the coin.

While a small credit cooperative may generally not have access to the financial resources we have mentioned above, it has virtues of its own in itself and its small size. G. Fauquet has this to say: "The small cooperative has qualities which offset its weakness: its staff is small, its services simple and partly carried on by the members themselves. Its installations are modest, even rudimentary, but its modesty is part of the friendly atmosphere that the members appreciate. The bond of membership is a strong one; the cooperative is a king of family. I expect it has a few family squabbles from time to time, but it has a strong spirit of fellowship and a simple and robust attachment to the little family home, an attachment which assures the coop of the loyalty of its members for richer or for poorer, for better or for worse."

But let's go on with our discussion of organizing CRBs. By employing the two methods of organizing CRBs, the CRBs thus organized may become either a primary cooperative or a secondary cooperative, depending on the method employed. But since there seems to be no prohibition, a CRB can even become a mixed type, that is, its membership is composed of both

natural persons and organizations. In such case, the number of votes to which a member is entitled must have to be determined in the exercise of the democratic process of management and control, based on the cooperative principle of one member – one vote.

We have already seen earlier some of the difference between a Credit Cooperative and a Cooperative Rural Bank, but it is possible that one may duplicate the functions of the other if both receive deposits from and grant loans to members. Under this situation, the small credit cooperatives and credit unions operating within the area of the CRB can be placed in a disadvantageous position. Perhaps there ought to be some guidelines so that CRBs would be able to support and strengthen smaller and weaker cooperatives rather than weaken or replace them.

With respect to capitalization, the regulation states that P300,000.00 paid-up capital is the minimum required to register a Cooperative Rural Bank. This capital can be availed of in a number of ways. It is important however that capital should be supplied by the members themselves if the coop is to be owned, managed and controlled by them. It is possible that a few affluent members will advance the initial capital while the rest of the members will contribute only a minimal amount. There is a possibility that the control of the coop will be concentrated in the hands of only a few individuals in spite of safeguards provided in the by-laws. If the majority of the members have only a minimal personal stake in the business of their coop, they may not have the same concern and loyalty as those members with much bigger stakes.

There is a trend among big coops to emulate the profit-oriented commercial banking institutions. Commercial banks are capitalist enterprises and their policies are naturally geared towards maximizing profit. They give priority to those who can offer collateral and not to those who are in dire need. A cooperative that has fallen into this pitfall has been transformed into a run-of-the-mill lending shop and has lost its character as a true cooperative. It may have succeeded as a business enterprise but it has failed as a cooperative.

How about the factor of accessibility? A Cooperative Rural Bank must be easily accessible to all its members in order to ensure their support and patronage. The mass-based support in terms of continuous capital build-up and use of the cooperative services is a requisite to achieve the economics of operation and to ensure its continued existence. The BCOD's existing policy limits the organization of CRBs on the provincial level. This policy presupposes that the provincial CRB can efficiently serve its members in all the barrios and towns in its area of operation.

The concept of cooperative banking is highly commendable and the active involvement of women in this program must be encouraged. However,

in the meantime that enough experience and expertise have not yet been acquired, great care must be exercised in implementing the program. I'm sure further studies can be made in this field so that sufficient guidelines can be prepared. In the meantime, we must stick to the bottom-up principle of first strengthening the base and slowly and carefully building upwards. In this way we are better assured of a stronger foundation, ready and able to support the upper structures. Then the right time will come when the primary cooperatives, the samahang nayons and the pre-cooperatives will realize the advantages of federating and putting up a Cooperative Rural Bank. Growth in this way is acquired through the natural process, and it has the advantage of greater stability and a better chance of stimulating further growth and development. I therefore suggest that women start with credit unions and credit cooperatives. These are simple institutions of self-help and mutual help. They need a modest capital to start operation and they are easy to organize.

I have already taken much of your time and I wish to thank you for your kind indulgence. But before I close, let me quote the words of a well known cooperator:

"The coming of human dignity for everyone is the fervent hope of all decent people. But it does not come easily. Especially not in a world so deeply scarred as ours by years of injustice, exploitation, ignorance, suffering and war."

"We must begin somewhere. And the logical place to begin is where the people are now."

"Alone and individually the people are not only helpless but also hopeless, which is worst of all."

"But united — united in a great cause of gaining human dignity — they can be strong."

"And this is why cooperative institutions — cooperative ownership of the economic and social tools that can fashion human dignity — are so important."

"Cooperatives are the little people's chance in a world of bigness."

Fellow Cooperators, I shall fondly remember this occasion. It is my first experience to talk to women without being interrupted. This can't happen with my wife who has always the last word. As a physician, I know that woman is the stronger of the specie. And as an ardent reader of the bible, I feel deeply that woman was created not only from Adam's rib but out of his intellect and strength as well. And so I believe that women's active involvement in community activities and the cooperative movement, will be a major stride towards the building of a better and happier world.

Thank you.

REACTIONS TO THE PAPER ON WOMEN'S COOPERATIVE BANK

Ma. Teresa E. Bienvenida*

I thank the National Commission on the Role of Filipino Women (NCRFW) for the invitation extended to me to submit this reaction paper to the proposal of Ms. Nelia T. Gonzales to establish a women's cooperative bank. The proposal is quite laudable in that it endeavors to satisfy the needs of women towards their more active participation in the country's development efforts. It was envisioned, therefore, by the paper that a cooperative bank will be the appropriate vehicle which could meet the financial requirements of projects undertaken by women.

The following are my comments on the proposal and its mechanics for implementation:

1. the way the proposal was described, it seems that what is envisioned is nothing anywhere near a real bank but something like a mutual fund or a big credit union where only members can transact business.
2. Ms. Gonzales apparently realizes that it is extremely difficult if not impossible to start at the true bank level so much so that she intends to even organize it at the barangay level and work its way up from there.

There are, however, two points one can make on this manner of start:

Firstly, it is doubtful whether at the barangay level, expertise at running a cooperative rural bank is existent. The presumption here is that it will be owned and run by, and for the benefit of women. indeed, this is the whole conceptual issue behind rural development — that these areas lack the know-how or the ability to exploit opportunities open to them. This reasoning of course applies to both sexes. Hence, it is a big question mark whether progress can be made starting with a different approach.

Secondly, the small rural bank approach maybe below the threshold of what is a viable size for a financial institution to make any significant impact at all to the national psyche. I think the objective of setting up a women's cooperative bank is both economic and symbolic, and it seems that the symbolic is more dominant at this stage. A single big

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institution which could really carry out in the sense of being run by respected women professionals and backed by real resources would carry a lot more impact than a network of small coops. For a network of very small coops to be successful, simultaneous activities will have to be coordinated. Who then should orchestrate this?

3. the ingredient intrinsic to successful banking is its ability to leverage preferably through traditional deposits such as savings, time or current accounts. Starting very small is also probably uneconomic due to the increasing competition among all financial institutions. Depositors and investors are rate conscious and I do not think women would flock to a women's cooperative bank just because it is called that way if they could get better returns elsewhere. Banks are currently owned by families or industry groups. The affinity arising from similarity of sex should be reinforced by economic motives as strong as those that underlie the industry groups to have a solid foundation.

The approach I would like to propose is as follows:

1. Start on a big scale where a real bank to cater to women extremely is established with proper capitalization from the government and support via subsidized loans from the World Bank, U.S. Aid, etc. . . . This, of course, assumes that prior feasibility should have been made pointing to the conclusion that enough volume of business emanating from the female sector could be generated.
2. If no. 1 is not feasible, work on the passage of a regulation requiring thrift banks such as savings banks, rural banks, savings and loan associations and development banks to denote a certain percentage of their loan portfolio to loans and businesses involving women. The interest rate on such loans should be at very liberal rates. To provide an incentive to such banks to engage in such types of loans, rediscounting facilities could probably be proposed with the Central Bank.

I would like to end this paper by congratulating the organizers of this convention for its success. Thank you.

HIGHLIGHTS OF THE OPEN FORUM – WOMEN'S COOPERATIVE BANK

On Setting-Up a Cooperative Bank

1. It is important to determine if there really is a need for cooperative bank so as to elicit the people's cooperation.
2. There is a need to educate and train women about cooperative banking. It is important to scrutinize the membership and the leadership.
3. One strategy to attract people to the idea of cooperative banking is to play up success stories of some cooperatives.
4. Putting up a cooperative is a good idea but those who will form it must bear in mind that it requires a slow process before it attains its goal. The San Dionisio Credit Cooperative is an example. It started with 28 members and P280 which now amounts to P8 million. It has a "planning damayan" wherein they give P2,000 to the family of any member who passed away. They have free medical services which attract people to join it. However, the San Dionisio Credit Cooperative had to persevere before it became a success.

Other Information on Cooperatives

1. The Bureau of Cooperatives was transferred from the Ministry of Local Governments to the Ministry of Agriculture because most of the established cooperatives are engaged primarily in production. So, the Samahang Nayan in particular were made full-pledged cooperatives and were authorized to engage in economic activities.
2. The Ministry of Agriculture, before issuing license to Credit Cooperatives requires those who would manage it to undergo a seminar on Cooperatives under the Training Division of the Ministry of Agriculture.
3. There is another innovation introduced in the Ministry of Agriculture and this is the recognition of an apex organization of the cooperatives, the Cooperative Union of the Philippines. There is the education and training funds from individual coops which is about 10% of their net profits. Five percent is left with coop now whereas before, this remaining 5% is collected by the government. At present, this 5% goes to the apex organization – the members' organization. They are the ones who manage this fund and not the government. The Ministry's role is only to see to it that the fund is well-managed.
4. Cooperatives are given a 5-year tax exemption upon approval or issuance of license as cooperatives whereas corporations are not entitled to it. They have to pay taxes whether they are earning or not. The Ministry of Agriculture is working for the permanent tax-exemption of cooperatives.
5. Because there are still very few Cooperative Rural Banks (CRBs), only

about 25 all over the country, the organization of CRBs is being encouraged. The ideal would be one in every province which can be federated later.

6. Paid-up capital for a CRB is only half a million pesos while that of a commercial bank is 300 million; for a stock savings-and-loan association and thrift bank, it is 20 million for the national level and 10 million for the provincial level.

In a credit cooperative, paid up capital requirement is only P5,000. However, the Central Bank cannot assist this organization unless they invest in Cooperative Rural Bank existing in the area. So, it is advisable to start with even a small amount if there's a plan for the Cooperative to grow later into bank.

Credit coops can buy shares of at least 20% of the stock of the CRB and when there are no CRBs, it may establish one.

About BSK and Cooperatives

1. At the barangay level, the BSK members can organize the Credit Cooperatives. The membership requirement on the BSK therefore is only 25 but may go up to 200 members with each member contributing P20 per share. If there are only 50 members, they contribute P150; for 100 members, they contribute P50, and so on as long as the members agree to pay their dues regularly. Members shall undergo a pre-membership education program before they are organized with the government support and with the Cooperative Union of the Philippines. After completing the required documents, the cooperative shall be registered to obtain legal personality authorizing them to transact business.
2. It should be considered whether the BSK would first be incorporated or organized first as a cooperative. Eventually the two could come in together. As an incorporated body, the BSK would have the legal basis for the formation of a women's cooperative bank and to avail of the KKK loans.
3. The technical expertise of the Paluwagan ng Bayan Savings and Loan Association (as suggested by the Executive Officer, Atty. Lourdes Lontok Cruz) may be used so as to take care of the lack of expertise of the members in the beginning while they are undergoing training. The training should be focused not only on the technicalities of running a bank but also on the integration of value inculcation so that members could properly manage the bank.

The idea is that the credit cooperatives will come in as a division of the Paluwagan ng Bayan with its own set of officers and its own Committee on Loans. The Paluwagan ng Bayan will provide the technology on how to manage a bank, bookkeeping, auditing and all other procedures in banking. In a way there will exist a symbiotic relationship in terms of benefits to be derived out of that arrangement.

PLENARY SESSION

SUMMARY OF RECOMMENDATIONS AND RESOLUTIONS APPROVED ON THE FLOOR

Presiding Officer: *Honorable Sylvia P. Montes*
Chairman of the Third National
Women's Congress

WORKSHOP I – NETWORKING

1. That NCRFW undertake an inventory of organizations concerned with the development of women particularly those concerned with livelihood projects for women so that a system of linkages could be established, the output of which could be a directory of resources and services for women.
2. That NCRFW initiate, operationalize macro- and micro-level networks and strengthen existing ones.
3. That the NCRFW conduct training on networking at the regional level through the establishment of regional centers designed to maximize the information system through the BSK Chapters.
4. That the medium of information dissemination should consider the communication needs and capacities of the target groups whenever possible.
5. That the NCRFW be supported on the plan to amend its mandate to enable it to accept donations and monetary support in order to strengthen its linkages and outreach programs ; to explore the potential of organizing the BSK as a foundation.

WORKSHOP II – WOMEN'S ISSUES

General Recommendations. That NCRFW:

1. Monitor systematically the disparities between the actual social conditions and the national development plans ;
2. Concretize/operationalize women's programs and projects in the integrated national development plan and their financial implications ;
3. Encourage women to be vigilant and militant on issues affecting them; and for this purpose, the NCRFW could undertake the publication of a primer on women's rights and responsibilities;
4. Prioritize the development of more projects and activities wherein women can participate, especially those in the rural areas ;

5. Enjoin the media to conduct an effective campaign to encourage men to share equally in household and family responsibilities and as a consequence ease the burden on the women especially regarding household tasks;
6. Encourage Filipino women to look into themselves and reexamine their own value orientations and evolve more effective ways of coping with the demands of the times; and
7. Emphasize action-oriented efforts rather than mere rhetorics in the promotion of women's participation in development.

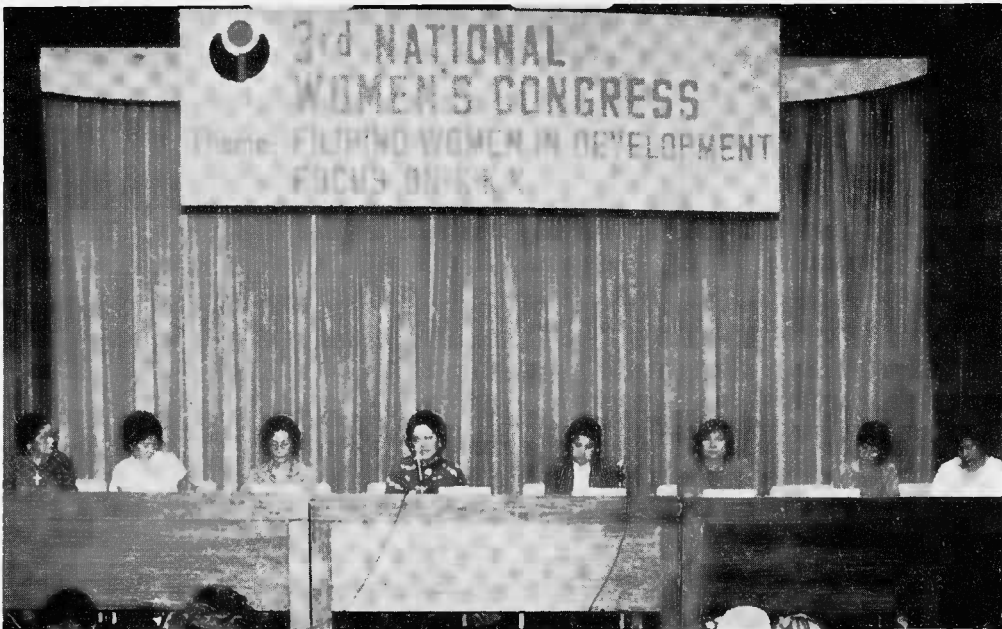
Specific Recommendations

Economic:

1. Step up job-creation activities especially those in which women can be readily absorbed and those oriented to the use of household-labor saving devices and infrastructure projects in order to increase women's time to take on gainful employment.
2. Gear the KKK programs towards a wholistic development to enable women to realize and express their innate potentials and abilities;
3. Coordinate the work programs and activities of the KKK movement and that of the Balikatan movement and other women's organizations;
4. Prepare and disseminate simplified primers on the mechanics of KKK and how it can be easily availed of by interested parties;
5. Reconsider the release of the KKK funds possibly after the barangay elections.

Educational:

1. Encourage and promote value reorientation to strengthen the Filipino woman's moral development through such activities as:
 - a) Reexamination of the educational curriculum and the teaching system;
 - b) Raising women's consciousness and enlightening them about their multiple roles as mothers, wives and as social agents of change; and
 - c) Encourage media to undertake an information campaign geared towards restoring appropriate indigenous values among our women.



Plenary session during the second day was presided by Minister Sylvia P. Montes. With her from left are: Dr. Leticia P. de Guzman, Mrs. Evelina Pangalangan, Vice Chairman Irene R. Cortes, Mrs. Teresita Villacorta, Director Cora Alma G. de Leon, Mrs. Monina C. Manapat and Miss Lucy S. Lazo.

2. Pursue and strengthen the implementation of the pre-school program in the country by the government, the private sector particularly through the support of women's organizations, and possibly integrate this in the formal educational system.

Social and Political:

1. Raise women's level of awareness about their rights and privileges and keep them abreast with the social issues, especially of overseas workers by:
 - a) Formulating, designing and implementing a rigorous pre-departure training program for outgoing women workers.
 - b) Providing information materials on rights and privileges as well as a directory of authorities who should be approached whenever women are confronted with such difficulties.
2. Provide assistance/counselling services to wives of migrant workers especially those who are having adjustment difficulties ;
3. Formulate a milk code and encourage women to breast feed ;
4. Encourage the establishment of women's organizations such as labor unions, cooperatives, and the like;

5. Coordinate and harmonize the activities and efforts of existing women's organizations;
6. Assist and/or support by women's organizations of qualified women candidates to legislative bodies to ensure their election;
7. Encourage attendance by women's organizations in disarmament conferences;
8. Espouse a definite stand against *apartheid* and express this at the Brussels Meeting.

Areas for Research:

1. Women's working conditions in the plantation industries.
2. Exploitative practices including payment of sub-standard wages, illegal recruitment of domestic workers and sub-contracting by multinationals.
3. Reverse exploitation, i.e., exploitation of tourists and foreigners by Filipino women and how this can be corrected.
4. Women trafficking, prostitution, sex exploitation and its control.

WORKSHOP III – WOMEN IN INCOME GENERATING PROJECTS

Addressed to the President and the First Lady

1. That BSK and NCRFW commend the President and the First Lady for this revolutionary and innovative livelihood project of KKK which is novel idea of helping the poorest of the poor.
2. That projects recommended to the KKK by BSK be strongly considered for financing.
3. That BSK be accredited as a community mobilizer for KKK.

Addressed to the KKK National Secretariat

1. That processing of loans be simplified and shortened and the number of forms be reduced.
2. That KKK information activities be intensified and simplified to reach the grassroots level and that the BSK be involved in this campaign.
3. That KKK thru the recommendations of its Chairman include among its projects financial assistance to people engaged in the marketing of KKK projects.
4. That loan forms be translated into the major dialects for easier understanding.

WORKSHOP IV – INCORPORATION OF BSK

1. That the BSK incorporate at the national level with the rest of the councils and chapters under its umbrella.
2. That the regional, provincial and city councils and chapters be given a free hand to decide whether to incorporate or not but subject to the guidelines to be adopted by the mother organization.
3. That the Board of Trustees should have adequate representation from the provincial councils and city chapters.

WORKSHOP V – WOMEN'S COOPERATIVE BANK

1. That a BSK credit cooperative be established at the barangay and municipal levels preparatory to the eventual organization of BSK cooperative rural banks (CRBs) at the provincial level. (This recommendation was subjected to a discussion resulting in a division of the house – 181 in favor of a barangay credit cooperative and 99 in favor of municipal credit cooperative).

Resolutions From The Floor:

1. NCRFW should conduct an intensive feasibility study on the establishment of a BSK Credit Cooperative in the Barangay and the incorporation of the BSK in view of possible implications.
2. Work out a wider and clearer definition of the role of media in connection with the forthcoming activities of the NCRFW and the BSK. *Action Taken:* Unanimously approved.
3. Commend media for its significant contribution to the Balikatan movement and for bringing to the attention of the public, the various activities of the NCRFW especially the Third National Women's Congress.
Action Taken: Unanimously Approved.

Note: Hon. Montes as Chairman of the Third National Women's Congress stressed that all these recommendations and resolutions approved by the Assembly will still be presented to the Board of the National Commission on the Role of Filipino Women for review, assessment, and to take needed action.

MASS AND HOMILY: Christian Women And Their Role In Development

Fr. Fausto Gomez, O.P.

1. *Women in Christian Perspective*

God created man "in his own image." He created the human person "male and female" (Gen. 1:27); thus, man and woman share equally in the great dignity of the human person — an absolute dignity concretized in inalienable human rights and responsibilities. Furthermore, God redeemed the human person through Christ; thus, all men and all women are one in Christ Jesus, in whom "there are no more distinctions between Jew and Greek, male and female" (Gal. 3:28). Jesus Himself showed in word and deeds great respect for the dignity of women whom He called to follow Him, and to whom He opened Himself in friendship. An unparalleled sign of this respect is the fact that Jesus took His humanity from a Women, Mother Mary (Lk. 1:38). Still another great sign after His death on the Cross, Jesus appeared first to a woman, to Mary Magdalene (Jn. 20:16).

Nevertheless, throughout history, women have not been considered — culturally, socially, politically, even by religions — equal to men; too often, in fact, they have been treated as inferior to men, inferior in dignity, inferior in rights. Fortunately, the two great aspirations of our age, the aspiration to equality and the aspiration to participation — two forms of human dignity and freedom (Paul VI, OA, n. 22) — are changing rapidly the perception of the status and role of women in our times. The Church herself is more aware today of her responsibility in promoting — within and without — the equality and rights of women. In her teaching, the Church of Christ proclaims women's equity with men — "equity before the law and equity in fact" (Vatican II, GS, 9); any discrimination based on sex is, therefore, "contrary to God's intent" (ib., n. 29).

Women are equal to men in dignity and rights. They are different, however, biologically and functionally: women are "feminine," while men are "masculine." Masculinity and femininity are two different — but complementary — ways of projecting and living human life. As "feminine," the specific dignity of women is centered on *motherhood*. Pius XII said: "Every woman is destined to become a mother — mother in the physical meaning of the word, or mother in its spiritual and sublimated meaning, which is no less real" (*Questa Grande*, 13 — 14). Women's motherhood is lived not only at home, but also in the Church and in society: women's active presence at home must be compatible with their equally active presence "in the orbit of social and political life"; "public life needs women" (Pius XII, *Vous vous presentez*, 27). While women's proper vocation must be protected, their independence

as persons, and their equal rights to participate in cultural, economic, social and political life must be recognized in legislation (Paul VI, OA, 13). Thus, women have an indisputable and irreplaceable role in the development of people in national, regional and local development.

2. *Integral Human Development*

The word "development" means different things to different people and ideologies, and particularly, different priorities among the various dimensions included in total development. Development's goal is a new national and international order, permeated by justice, truth, freedom, peace and solidarity. From a human and Christian perspective, development means not only economic development, but also social development, that is not only *quantitative* (increase in per capita income), but also *qualitative* development (a better quality of life). True development attempts at satisfying the material and non-material (cultural and spiritual) needs of men and women.

True economic and social development is human development: it is at the service of man and women, who are

"the source, the center and the purpose of all socio-economic development." (Vatican II, GS, 63); even "social organizations exist only for the service of the human person, and for the protection of his dignity" (John Paul II, *Address of the Philippine President and Nation*, February 17, 1981, n. 5). Human development, moreover, is "*integral human development*, that promotes the good of every man and of the whole man" (Paul VI, PP, 20).

Integral human development necessarily includes an ethico-religious dimension, focused on the human person as open to God and to other men, and manifested in the praxis of social justice, love and solidarity. God said to Adam and Eve: "Be fruitful and multiply, and fill the earth and have dominion over it" (Gen. 1:28). The "dominion" of the human persons over the world of creation consists" in the priority of ethics over technology, in the primacy of persons over things, and in the superiority of spirit over matter" (John Paul II, RH, 16). What matters for man and woman mainly is not to have more, but to become more — a human person.

Integral human development, especially, in its essential ethico-religious dimension aims, above all, to the development of the poor in society, because the fundamental equality in dignity and rights of all people can only be guaranteed if the most deprived, the most vulnerable are given preference.

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3. *Women's Role in Development*

Much has been attained by women in the promotion of their dignity and rights; nevertheless, much needs to be done still towards the total development and liberation of women, of all women. John Paul II wrote, in his beautiful Apostolic Exhortation on *the Role of the Christian Family in the Modern World*:

“Unfortunately, the Christian message about the dignity of women is contradicted by that persistent mentality which considers the human being not as a person but as a thing, as an object of trade, at the service of selfish interest and mere pleasure: the first victims of this mentality are women. This mentality produces very bitter fruits, such as contempt for men and for women, slavery oppression of the weak, pornography, prostitution and all those forms of discrimination that exist in the fields of education, employment, wages, etc.”
(*Familiaris Consortio*, n. 24)

In the Philippines, women, in general, are better off in status, access to opportunity and position than most of their Asian counterparts. Since 1975, the International Year of Women, much has been achieved towards the full promotion of women's dignity and rights, thanks, in particular, to the National Commission on the Role of Filipino Women created by virtue of PD 633 on January 6, 1975. The NCRFW has been doing formidable work in the fields of non-formal education, health, employment and even spiritual renewal. Nevertheless, much can still be done — as in other developing countries — to uplift Filipino women, to eradicate a “double standard” morality (“liberal” for men and “conservative” for women), to defend their rights to education, to work, to just wages, to social benefits, to rest, to pension and insurance, and their right to a physically and morally sound working environment. Moreover, women workers — like men workers — are entitled to become part-owners of the work-place at which they are working, and sharers in the responsibility and creativity of the work-process (John Paul II, LE, n. 15).

In his Encyclical on *Human Work*, Pope John Paul II is rightly concerned about an important problem: the problem of working mothers:

“The true advancement of women requires that labour should be structured in such a way that women do not have to pay for their advancement by abandoning what is specific to them and at the expense of the family, in which women as mothers have an irreplaceable role.”
Thus, “the mentality that honours women more for

their work outside the home than for their works within the family must be overcome" (*Laborem Exercens*, n. 19).

Regarding women workers, the Bishops of the Philippines are concerned about recruitment, on false pretense, of girls and young women to work in the cities (and abroad) as entertainers or even as prostitutes. Likewise, they are also concerned about domestics: "the salaries of the maids (and houseboys) are the lowest in the scale of human compensation"; besides, domestics "are made to work long hours, with wanton disregard for their religious, rest and leisure needs" (CBCP, on Social Justice, in the *CBCP Monitor*, Feb. 1982).

4. *Priorities in Women's Role in Development*

The role of Filipino women in development is indispensable. In the complicated process towards making the life of all Filipino more human and fraternal, women must participate actively and committedly, especially Christian women. In a universal and local culture that still favors men in various ways, Christian women — in union with their sisters from other religions, especially Islam — are asked to surmount courageously the obstacles to total feminization and liberation of women. They are asked to follow the example of Mary, who said "Yes" to the angel at the Annunciation in spite of great obstacles. The example of that great woman who is St. Teresa of Avila whose 400th death anniversary we are celebrating this year. In the 16th Century, women counted very little in the Church and in society; this discrimination against women made Teresa suffer a lot; however, she was never afraid — she went ahead founding Convents, teaching spirituality . . . Once she was told that some priests and bishops were accusing her of usurping a man's role, that is, of talking in the Church: this was against St. Paul's teaching. She answered: "Tell them not to be guided by one section of the Scriptures only; tell them to read the whole Bible. They cannot tie up my hands." With the Bible in their hands — the red spirit more than the letter, the basic teaching more than secondary texts — Christian women cannot be tied up, or locked up at home; they are equal to men in rights and responsibilities and, therefore, they should also be equal in opportunities.

Philippine women are asked, therefore, to continue working towards human integral development, sharing their equality of rights and opportunities as well as responsibilities with men. In particular, and principally perhaps, they are asked to work for the total development of all Filipino women. Two recommendations: to alleviate the status of working women, protective legislation is needed, especially with respect to job security and tenure; and also closer government supervision of factories and firms employing women.

An urgent problem of many workers is low wages. The worker's wage constitutes to be a very small part of the production costs and very insignificant compared to the profit made by some companies. An example: in a big multinational plant which produces women's undergarments, the breakdown is as follows:

Selling price of one bra	P50.00
Cost of production	37.50
Profit	12.50
Labor Cost	0.3625

For every peso the worker receives, the company earns P34.

The huge profits of some companies are profits for "capital"; this contradicts the ethical principle stating that "capital be at the service of labour and not labour at the service of capital" (John Paul II, LE, n. 12).

As a Christian, however, I believe that the priority towards the total development of Filipino women is the option for the development of poor women. It is reported that among the poor majority in the Philippines, the poorest still are women; these are poor economically, culturally and socially. The Social Research Center of the University of Santo Tomas has just finished a study of a railway squatters community in Metro Manila; the study shows that women have less work than men, that they receive less education, and that they are employed mainly on a casual basis.

A Christian woman's role — every Christian's role — in development is expressed in his preferential option for the poor. Thus, as John Paul II proclaimed, in his visit to the Philippines, a fully human development:

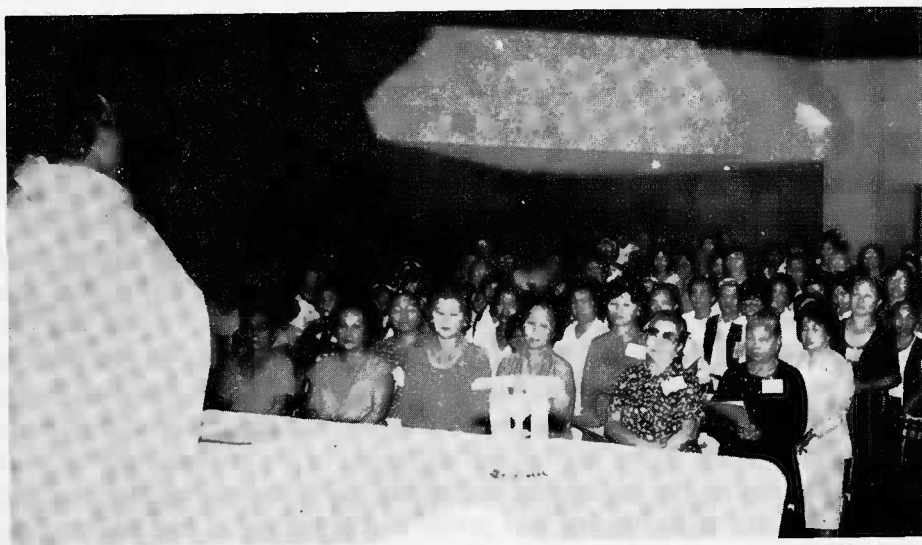
"has to overcome situations of inequality and injustice without hatred and violence; it must aim at a society where everyone lives in dignity, where especially the poor and the underprivileged are made the priority concern of all" (*Address to the People of Tondo*, n. 7, *To the President and Nation*, n. 7).

5. *The Primacy of Love in Development*

N. Hawthorne is the author of a parable entitled *Holocaust*. Holocaust refers to a bonfire made of all the evil things in the world: bad politics, pride, lusts, adulteries, perversions, cartels . . . As the evil watches the bonfire glow — the holocaust —, he sneered: "I am not done yet nor the least bit discouraged. They have forgotten one thing; they have forgotten to throw in the human heart."

Speaking of the Role of Women in Development, we should not forget the most important means to fulfill that role, that is, the human heart, in this case the heart of the woman. Women may come up with beautiful theories, with concrete action programs to promote integral human development as the means to attain a just, free, participatory and fraternal society; however, if the heart is not converted, if the heart is not in love with God and with the human persons little will be achieved: more than change of structures change of heart is needed — change from selfishness to love! After all, even justice without love is not enough to shape a truly human society; even work without love achieves little: “work is love made visible” (K. Gibran). Fortunately, the NCRFW development programs underline the spiritual dimension of development.

In the beginning, God created the world, all things, all animals: water, fire, sun, trees, the lion, the lamb! Everything was beautiful; but creation was not complete. So God said: “Let’s make man to our own image.” Adam was created; but creation was not complete. So God said: “It is good, very good that man exists; but, it is not good for man to be alone.” Eve was created. Thus, creation was complete, because there was man, and there was woman; because there was, above all, love between man and woman. True development of societies and of people will not be complete unless there is love and sharing between men and women. Ultimately, what matters is love: man and woman were created by God in His image; they were called to existence through love and for love: “When the sunset of our lives comes, we’ll be examined on love” (St. John of the Cross). Only on love!



The celebration of a Holy Mass officiated by the Rev. Fr. Fausto Gomez, O.P.

CLOSING CEREMONIES

INVOCATION

Atty. Carolina Basa-Salazar:

Dear Father Eternal and Gracious, His Merciful Presence Sanctified all Human Relations and Endeavors. In Utter Humility, we ask You to Fill us with Gratitude for this singular opportunity to meet in togetherness, not simply to assess our modest contributions for the betterment of the World, but even more significantly to plan for the immense responsibilities ahead of us that, as women in partnership with our men, we may not simply conserve but also develop the vast resources you have left with us, and become instruments for the dissemination of the love and promotion of the peace so indispensable for our very existence as persons and as a nation proud to be called Filipinos.

Mrs. Josephine Castro Dominguez:

Purify our Hearts O Lord, Strengthen our Intellect so that we may not fail our country in the Hour of Crisis. And as women we may, by our example, light the path of mankind to the Future.

Fill our Hearts with Love, Justice, Peace and Understanding so that we may walk forever in the path of duty and sacrifice to inspire faith and thrust among our People.

Mrs. Esperanza Lopez Relampagos:

O God, there's no limit to your Mercy and no boundaries to the treasures of your goodness. We thank you for the gifts you have bestowed upon us. Grant, we humbly beseech you the fulfillment of our prayers and desires of your daughters, here, gathered today.

Commissioner Santarina Tillah Rasul:

And, finally, give us perpetual guidance to all the days of our work so that we may be blessed in all our labors and hasten the day when our country shall be truly one; when every barrier shall be broken down; when no man shall work alone for his selfish good; when no one shall take advantage of another nor anyone be cast out by his fellow; when all of us shall be free to work with dignity and pride, and joy for you and country and all God's People.

G R E E T I N G S

Madame Imelda Romualdez Marcos
Minister of Human Settlements and
Governor of Metropolitan Manila

Dr. Leticia de Guzman, Commissioner Nora Petines, Honorable Helena Benitez, Minister Sylvia Montes, Dr. Irene Cortes, Commissioner Minerva Laudico, Heads and Members, National Civic Organizations, Heads and Delegates of Congress for all provinces, Mga Kabalikat —

It is our pleasure to join all of you to celebrate two major milestones: the seventh anniversary of the National Commission on the Role of Filipino Women and the fifth anniversary of Balikatan sa Kaunlaran.

You will recall that, we launched the Balikatan at this same hall on January 6, 1975. Within the brief span of five years, balikatan as a tradition and way of life has evolved concrete projects and programs. It has spread widely and has achieved mass support. For these, all of you deserve public commendation.

This gathering is significant in that it is our first congress under the New Republic. And as President Ferdinand E. Marcos has said — “We are laying the foundation of another decade of change and development . . . the decade ahead will be one of the new initiatives and new momentum as we aspire to undertake bold moves, building on the achievements of the past decade to attain for the good of national development with justice and equity.”

We are confident that Filipino women will continue to help direct the energies and potentials of our families and communities in response to this call of the President toward productive participation in our development efforts.

Four years ago we urged the Commission to lay down the foundation to arouse women's and men's consciousness through non-formal education. We are glad to note that we have succeeded very well in this endeavor.

It is also noteworthy that the program using balikatan as the strategy has been equally effective. The success of Balikatan sa Kaunlaran Pilot Projects has generated interest among other communities on the provincial, city, municipal and barangay levels. The movement has also inspired and motivated numerous private sector groups. These groups have been initiating projects for which they raised funds, sometimes without even waiting for government financial assistance.

The report of the U.P. Research Team that conducted an evaluative research on the Balikatan projects, from Batanes to Sulu is most enlightening.

In the town of Lopez in Quezon Province, the critically acute dive in copra prices motivated the people to look for derivative substitutes from the

coconut. This project, begun in 1978, is still ongoing. This town now has its own flea market as an outlet for the community's produce. It benefits 8 thousand people with an average earning of P15.00 a day or an aggregate income of P120,000.00.

In another project, seed capital raised by private citizens was only P640 in 1977. It reached P24,000 in 1981 — a 375% increase in only four years.

While livelihood projects usually take the lead in many of the Balikpapan sa Kaunlaran, Council, there is nationwide an assorted variety of project types.

In Jolo, a park was worked out but tied up with a "Pera sa Bato" Project where men, women and children earn from P13.00 to P15.00 per day — a joint project of the private sector and government in the true Balikpapan spirit and working relations.

In Mountain Province the women took on a non-traditional role by engaging in infrastructure projects. They built mountain foot trails and water reservoirs. Also worthy of special mention is the Flood Control Project in Sabangan which now protects rice fields that have become communal property with the cultivation and yield shared by the community.

The U.P. Research Team's report calls attention the effective approach of involving the people in the community in determining their own needs, marshalling their own resources and deciding on their plan of action. The importance of establishing linkages with other agencies in the government and private sector, in order to strengthen and widen the scope and support for Balikpapan Projects has also been emphasized.

A general assessment of these projects in four major areas over the past five years follows:

- | | |
|--|---------------|
| 1. Health — total estimated cost of the projects with 234,000 beneficiaries. | P1,071,729.80 |
| 2. Education — total estimated cost of the projects with 248,076 beneficiaries. | P1,136,186.00 |
| 3. Economic — total estimated cost of the projects with 1,152,045 beneficiaries. | P5,279,117.76 |
| 4. Cultural and Beautification Projects — estimated cost — with 124,680 beneficiaries. | P571,033.20 |

As of 1980 the ratio of funding these projects has been P1.00 for the government to P54.00 from the private sector and cooperating agencies. It is very significant to note that the total cost of Balikpapan Projects since 1977 amounts to P38.8 million — the bulk generated by BSK Councils. On the other hand, NCRFW Fund Assistance has come up to only P793,000 or a ratio of 98% to only 2% respectively. To date, NCRFW has over 2.5

million card-bearing members with an estimated outreach of 15 million people.

These figures we have just quoted certainly speak well of our growing sense of self-reliance. In this regard, we are reminded of some thoughts we expressed at the closing session of the United Nations Commission on Human Settlements Conference held in Manila last May 6, 1981.

"We postulate self-reliance as the objective scheme for all. We recognize the urgency of developing all communities into authentic human settlements, whether developing or developed. We uphold the preservation and strengthening of the family as the foundation of strong communities. We emphasize the importance of the intangible services, the social bonds, the ethical and moral dimensions of life, and above all, we consider self-reliance and the multi-level development of the whole man as a primary goal and the indispensable condition that man's fulfillment and happiness is attained.

Three years from now we shall be observing the conclusion of the international women's decade and we shall soon be reporting to the world what we have done for our women.

For the record, the Philippines was among the first countries that signed the UN Convention on the elimination of discrimination against women which we had the honor to sign during the International Women's Mid-Decade Conference in Copenhagen. This went into force upon ratification by the President. But even before this, the President had issued LOI 974 which provided for the appointment and promotion of qualified women to decision-making positions. This was followed by LOI 1066 mandating Commissioners in the National Commission on the Role of Filipino Women representing education, health and employment to monitor and report to the President accomplishments in their respective areas in line with national goals within the context of the UN World Plan. We add to this the clamor to approve a number of proposed amendments to the civil code geared to fully enhance the status of women.

While changes in attitudes have not been quantified, observations point to the changes manifested in women's increased participation in community activities. A challenge to us women is more involvement in political affairs — from barangay to the national level.

As we look ahead it is gratifying to note that we have come up with new structures exemplified by KKK and Balikatan where collective action, not narrow individual and family mores have become the main rationale and direction for national development in all its aspects. We are fully confident that you will carry on this inspiring partnership — Balikatan sa Kilusang Kabuhayan at Kaunlaran at Kapayapaan. Mabuhay at nawa'y pagpalain tayong lahat ng mahal na Panginoon.

Maraming salamat.

REPORT ON THE CONGRESS

Min. Sylvia P. Montes

Introduction

The objectives of the Third National Women's Congress clearly depict the inroads gained by women's movements and programs since the start of the UN Decade For Women. It, also, served to identify the remaining road-blocks towards the integration of women in development. Rightfully, this Third Congress is now concerned with researches, policy measures, and action programs to ensure that the integration of women in development is sustained. The priority concern that evolved from the discussions is the incorporation of the BSK to give it a legal personality and its organization into a national network to provide a system of information exchange, establish linkages, and install a monitoring system from the grassroots at the barangay level to the topmost policy makers.

Another concern of the Congress is to intensify the efforts of women in the planning out and implementation of income-generating projects in full support of the KKK program, through the organization of BSK Credit Cooperatives at the barangay level and increased accessibility to resources.

On the other hand, road-blocks to the full participation of women in development were identified such as the double role that a woman is expected to perform: that of parenting and income producing; the micro-dimension of women's economic activity, the secondary category of women in the labor force, the hazards of overseas employment, the exploitation of women, the effects of the apartheid policy, and others.

All in all, with around 350 women participants from all over the country representing government as well as non-government agencies, the Third National Women's Congress was definitely a clear indication of the willingness and capability of the Filipino women to accept the challenge of the times.

Workshop Reports

Networking: Networking was defined, as a process, a concept, a technique that creates awareness, builds alliances and pools resources together. It can be any number of things or arrangements to different people, such that, it can be formal with a definite structure and mode of operation and well-planned programs of action, as against an informal network where members meet when the need arises, but need not have a structure.

What is new in networking is the possibility of improving operations by interconnecting systems or services or resources. The intrinsic prerequisites of networking are competence, involvement with, and knowledge of operations and users' needs; genuine dedication to the community's requirements for integrated network services, whether coming from local, regional, or international levels.

The following were noted as critical components of Networking, namely:

- a) Common purpose, objectives and commitments by members/participants of the network.
- b) Operational agreement to include specific roles and responsibilities of each node or member of the network.
- c) Specific communication channels and standard message codes.
- d) Policies and rules and resources to carry out network activities and programs.
- e) Switching capability to enable interfacing with other networks.

It was the consensus that networking could be looked at first, in terms of information network or data and information gathering and validating activities of the Commission and secondly, resources and services network to indicate how it could share its resources and services to its "public" and "users." In short, networking may be viewed as a "net that works."

A schematic diagram was proposed towards an effective networking which took into consideration the present functional structure of the NCRFW and its linkages with the governmental and non-governmental agencies including the existing resources of the Barangay Brigades, in three levels, the barangay, the municipal and the provincial, with the NCRFW serving as the catalyst and focal point of information and action when the lower levels fail to work.

Recommendations are the following:

1. The NCRFW should undertake an inventory of organizations concerned with the development of women particularly those concerned with livelihood projects for women so that a system of linkages could be established, the output of which could be a directory of resources and services for women.

2. That NCRFW initiates, operationalizes macro and micro-level networks and strengthen existing ones.
3. That the NCRFW conduct training on networking at the regional level through the establishment of regional centers designed to maximize the information system through the BSK Chapters.
4. That the medium of information dissemination should consider the communication needs and capacities of the target groups whenever possible.
5. That the NCRFW be supported on the plan to amend its mandate to enable it to accept donations and monetary support in order to strengthen its linkages and outreach programs ;to explore the potential of organizing the BSK as a foundation.

Women's Issues: It was noted that the issues and problems on women in development stem from two major considerations: the economic realities and the preservation of time-honored values of the Filipino society relating to orientation of the Filipino women of today. Programs for women should therefore incorporate the following general recommendations:

1. Monitor systematically the disparities between the actual social conditions and the national development plans ;
2. Concretize/Operationalize women's programs and projects in the integrated national development plan and their financial implications ;
3. Encourage women to be vigilant and militant on issues affecting them; and for this purpose, the NCRFW could undertake the publication of a primer on women's rights and responsibilities (maki-baka);
4. Prioritize the development of more projects and activities wherein women can participate, especially those in the rural areas ;
5. Enjoin the media to conduct an effective campaign to encourage men to share equally in household and family responsibilities and as a consequence ease the burden on the women especially regarding household tasks;
6. Encourage Filipino women to look into themselves and reexamine their own value orientations and evolve more effective ways of coping with the demands of the times and;
7. Emphasize action-oriented efforts rather than mere rhetorics in the promotion of women's participation in development.

Specific Recommendations are as follows:

Economic Measures :

1. Set up job-creation activities especially those in which women can be readily absorbed and those oriented to the use of household-labor saving devices and infrastructure projects in order to increase women's time to take on gainful employment.
2. Gear the KKK programs toward a wholistic development to enable women to realize and express their innate potentials and abilities;
3. Coordinate the work programs and activities of the KKK movement and that of the Balikatan movement and other women's organizations ;
4. Prepare and disseminate simplified primers on the mechanics of KKK and how it can be easily availed of by interested parties ;
5. Reconsider the release of the KKK funds possibly after the barangay elections.

Educational Measures:

1. Encourage and promote value reorientation to strengthen the Filipino woman's moral development, through such activities as:
 - a) Reexamination of the educational curriculum and the teaching system;
 - b) Raising women's consciousness and enlightening them about their multiple roles as mothers, wives and as social agents of change ;and
 - c) Encourage media to undertake an information campaign geared towards restoring appropriate indigenous values among our women.
2. Pursue and strengthen the implementation of the pre-school program in the country by the government, the private sector particularly through the support of women's organizations, and possibly integrate this in the formal educational system.

Social and Political Measures:

1. Raise women's level of awareness about their rights and privileges and keep them abreast with the social issues, especially of overseas workers by:
 - a) Formulating, designing and implementing a rigorous pre-departure training program for outgoing women workers.
 - b) Providing information materials on rights and privileges as well as a directory of authorities who should be approached whenever women are confronted with such difficulties.
2. Provide assistance/counselling services to wives of migrant workers especially those who are having adjustment difficulties;
3. Formulate a milk code and encourage women to breast feed ;
4. Encourage the establishment of women's organizations such as: labor unions, cooperatives, and the like ;
5. Coordinate and harmonize the activities and efforts of existing women's organizations ;
6. Assist and/or support by women's organizations of qualified women candidates to legislative bodies to ensure their election ;
7. Encourage attendance by women's organizations on disarmament conferences ;
8. Espouse a definite stand against *apartheid* and express this at the Brussels Meeting.

Research Areas:

To conduct a study of:

1. Women's working conditions in the plantation industries.
2. Exploitative practices including payment of sub-standard wages, illegal recruitment of domestic workers, and sub-contracting by multi-nationals.

3. Reverse exploitation (i.e.) exploitation of tourists and foreigners by Filipino women and how this can be corrected.
4. Women trafficking; prostitution; sex exploitation and its control.

Women In Income Generating Projects: The particular concern of this group was on how women, particularly the NCRFW-BSK members could participate in and support the KKK program of the government.

The following factors were considered if women were to start income-generating projects:

1. Selection of projects that the proponent is particularly interested in;
2. Assessment of proponent's production skills;
3. Assessment of management skills;
4. Availability of time to be devoted to the project ;
5. Availability of resources (money, site, materials and manpower) ;
6. Possession of emotional and decision-making capabilities.

How KKK operates and how it helps through financial assistance, marketing support and organizational development were discussed, as well as how NCRFW could be a lead supporting or implementing agency of KKK to help in identifying and evaluating projects and monitoring the same. An example of how women have been involved in income-generating project was sited, namely, the Doña Remedios Trinidad Municipality where the women successfully ventured into the embroidery and poultry projects.

The following needs surfaced in the discussions:

1. KKK for a strong marketing scheme;
2. KKK for an inter-disciplinary or teamwork approach ;
3. More intensive information campaign at the grassroots level.
4. More projects other than the (7) prototype projects were identified;

5. BSK to incorporate so that councils can directly avail of loans for projects;
6. A need for adding a strong moral-spiritual dimension to KKK.

Following are the recommendations:

I. Addressed to the First Lady and the President

1. That BSK and NCRFW commend the President and the First Lady for this revolutionary and innovative livelihood project of KKK which is a novel idea of helping the poorest of the poor.
2. That projects recommended to the KKK by BSK be strongly considered for financing.
3. That BSK be accredited as a community mobilizer for KKK.

II. To the KKK National Secretariat

1. That processing of loans be simplified and shortened and the number of forms be reduced.
2. That KKK information activities be intensified and simplified to reach the grassroots level and that the BSK be involved in this campaign.
3. That KKK thru the recommendation of its Chairman include among its projects financial assistance to people engaged in the marketing of KKK projects.
4. That loan forms be translated into the major dialects for easier understanding.

Incorporation of BSK: On the subject of Incorporation of Balikatan sa Kaunlaran, the questions posed include the following:

- a) Whether to incorporate or not
- b) If the decision is to incorporate, what form should it take?
- c) What are the implications of incorporation to BSK and its future directions.

Dr. Lopez pointed out that BSK groups are already in operation in 62 provinces and 48 cities as of January 6, 1981 but have no legal personalities of their own as neither PD 633 nor Proclamation 1089 extended any juridical personality to BSK groups. BSK may acquire a legal personality under

a special law through the Batasan Pambansa or by incorporating under BP Blg. 68 which vests the Securities and Exchange Commission the authority to grant juridical personality to any group or association such as the BSK.

The proposal is for one mother corporation at the national level to serve as the central implementing agency with the rest of the local units under its umbrella.

Seven (7) advantages of incorporating BSK groups are as follows:

1. The capacity to act as a legal unit affording the group the right to legally acquire, hold and convey property, to enter into contract and legal relations, to sue and be sued, and generally to act as a single distinct unit under its name.
2. The limited shareholder's liability.
3. Continuity of existence perpetually or for a fixed period.
4. Transferability of shares, in case of stock corporations.
5. Flexibility of great undertaking.
6. Centralized management.
7. Standardized methods.

Additional Advantages of Incorporation:

- a) Donations and income of the BSK could be desposited in the name of the corporation and not only in the name of the President or any other officers or members.
- b) Membership would be better informed about the movement with the reports to be submitted regularly.

There are disadvantages for incorporation which would include a change whereby control and supervision would be exercised by Security and Exchange Commission (SEC) and compliance with reporting requirements such as the financial reports, formal record of the minutes of meetings and election of officers within a specified time frame.

The Balikatan sa Kaunlaran to be more effective should acquire a legal personality distinct from that of the NCRFW in the light of the advantages that, a non-stock, non-profit corporation enjoys.

Technically speaking, the Balikatan Movement as it is now should not be engaged in what it is doing but in the absence of complaints, it has carried out its various activities successfully enough.

While favoring incorporation, issues that might affect BSK once incorporated were raised as follows:

1. Historically, BSK is a movement to galvanize all forces in the community to work together shoulder to shoulder at the same time facilitate linkages to integrate women in development. This may account for its having a special attraction to people to which may be attributed its fast growth. If incorporated and subsequently having its own organization, people's attitude towards BSK may change as to hamper its further development.
2. Much of the recognized strength of the BSK is due to its loose structure and free wheeling nature. Incorporation with its attendant structures, may affect people's perception and adversely affect their involvement in BSK, thus slowing down its present momentum.
3. The need to consult the grassroot membership regarding this change which would alter current operations.
4. The concern with policies emanating only from the national level that may not be responsive to local needs.
 1. Involvement in livelihood
 2. Bigger ventures with present projects
 3. Exporting products on livelihood projects
 4. Entering into contracts with financing and supporting agencies

The following recommendations were unanimously adopted by the group:

1. That the BSK be incorporated at the national level with the rest of the councils and chapters under its umbrella.
2. That the regional, provincial and city councils and chapters be given a free hand to decide whether to incorporate or not but subject to the guidelines to be adopted by the mother organization.
3. That the Board of Trustees should have adequate representation from the provincial councils and city chapters.

Women's Cooperative Bank: BSK's potentials were recognized in improving their own and their families' lives through the organization of Cooperative Rural Bank (CRB).

Considering the high capital inputs required by the other types of banks, especially the commercial and special one on the one hand and the women's limited resources on the other hand, the CRB seemed more feasible.

A BSK could organize and run a credit union or a bank under its name so that it retains its identity and is not subsumed within the bank.

A network was proposed assuming the bottoms-up principles:

Provincial — CRB
Municipal — Credit Coops
Barangay — BSK's

Where a barangay is too small to put up a credit coop., it could federate in order that it could viably generate needed funding.

Through networking there can be a complementation of programs especially in the areas of conducting feasibility studies to be undertaken by NCRFW which should result in project modules to be used by different provinces and cities, to be undertaken by NCRFW.

Membership in the CRB may be individual, institutional or mixed. It was deemed better to leave options open until these were clarified better, even if institutional membership seems to be more advantageous today.

First, recognizing all the foregoing considerations, the recommendation is for the establishment of BSK credit coops in barangay and municipal levels preparatory to the eventual organization of BSK CRBs at the provincial level.

Second, it was recommended further that the NCRFW study the different aspects and ramifications of the matter more intensively for presentation at the next Convention where CRBs may be considered.

The advantage of Cooperatives is that it cannot be used for political purposes and it is tax-exempt; whereas, in the case of private corporations, (those incorporated under the SEC) they are subject to taxation.

AWARDING CEREMONIES

- I. Presentation of Plaques of Recognition to twenty one Miracle Seeds and Plaques of Appreciation to cooperating agencies/individuals.

To hand the Plaques: MADAME IMELDA ROMUALDEZ MARCOS

Presenter: DR. LETICIA PEREZ DE GUZMAN



The First Lady with the "Miracle Seeds" during the Awarding Ceremonies.

A. Miracle Seeds

"for having been one of the 'miracle seeds' that grew into the Balikatan Movement, a nationwide network of concerned citizens in the government and private sector working shoulder to shoulder to accelerate the total development of Philippine society."

1. Atty. Virginia Oteyza de Guia	Baguio City	Region I
2. Mrs. Teresa Javier Dupaya	Tuguegarao, Cagayan	Region II
3. Mrs. Evansnida Gueco-Ocampo	Angeles City	Region III
4. Mrs. Aida Lava Dizon	Quezon City	Region III
5. Mrs. Magdalena M. Nicolas	Calauag, Quezon	Region IV
6. Mrs. Felicidad Sagalongos San Luis	Sta. Cruz, Laguna	Region IV
7. Mrs. Nilda Viceo	Masbate, Masbate	Region V
8. Mrs. Ramona Bustamante Rañeses	Legaspi City	Region V
9. Mrs. Emelina Gregorios Masangkay	Iloilo City	Region VI
10. Mrs. Marcelina S. Arellano	Iloilo City	Region VI

11. Mrs. Esperanza Lopez Relampagos	Bohol	Region VII
12. Mrs. Gloria Ligot Escaño	Cebu City	Region VII
13. Mrs. Remedios Quisumbing	Calbayog City	Region VIII
14. Atty. Virginia M. Ramos	Zamboanga City	Region IX
15. Mrs. Santanina Tillah Rasul	Jolo, Sulu	Region IX
16. Mrs. Remedios Javier Ramiro	Ozamis City	Region X
17. Mrs. Sol Farolan Cortes	Surigao City	Region X
18. Atty. Felicidad Cendaña Santos	Davao City	Region XI
19. Mrs. Sofia Hizon-Velez	Cagayan de Oro City	Region XI
20. Bai Hadji Matabay Plang	North Cotabato	Region XII
21. Mrs. Lourdes Casas Quezon	Manila	Region IV

B. Cooperating Agencies/Individuals

1. The Asia Foundation represented by its Philippine Representative, Ms. Edith Coliver

“for valuable assistance extended to enable representatives of the NCRFW to study and observe activities of governmental and private agencies including educational institutions in the United States of America engaged in promoting affirmative action for women particularly in the fields of employment, education and health.”

2. The Asian Development Bank Women’s Club represented by its President, Mrs. Gitta Noorzoy

“for complementing the educational program of NCRFW through its partnership with Asian Balikatan initiated by a former President Kasuko Kay and continued by Reiko Tsusaka and Gitta Noorzoy through scholarships for social development and sharing resources such as training machines for reproduction of important materials for dissemination:

for co-sponsorship of fora on women’s issues; and its continuing pledge of friendship and support for peace and understanding.”

3. The Canadian Ladies Club represented by its President, Mrs. Leayne Mundy

“for setting up and operating the Lilliput and Gulliver Day Care Center in Sapang Palay for seven years; and donating to NCRFW the building which has been expanded to include the all-purpose training center for women managed by the San Jose Balikatan Chapter;

for their continuing interest in the NCRFW income generating projects through the promotion of Balikatan products."

4. The Garments Business Association of the Phils. represented by its President, Mrs. Noemi L. Saludo

"for its assistance to the NCRFW Garment Making and Scrap Recycling Projects which extend to all parts of the Philippines those needing more 'scraps' now assured by the 214 companies of the Association, headed for the first time by a woman, Noemi Lirag Saludo."

5. The Population Center Foundation represented by its Executive Director, Dr. Conrado L.I. Lorenzo & Mrs. Aurora Silayan Go

"for jointly undertaking with NCRFW by providing funds and technical assistance the "Balikatan sa Family Planning Pilot Projects" in La Union and Mountain Province which may be replicated with this Family Planning component in the NCRFW integrated program of services through Balikatan Units."

6. The Triumph International (Philippines) Incorporated, represented by its Legal & Administrative Manager, Atty. Leon R. Villamin

"for its continuous support to NCRFW's Scrap Recycling Projects by way of donating scrap materials which women and youth have been making into clothes and useful household articles to augment their family income ;

through these projects, creativity and innovativeness have been developed ; self-reliance, cooperation and family unity strengthened."

7. The United States Peace Corps represented by its Country Director, Mr. James E. H. Mayer

"for its active participation in the Balikatan sa Kaunlaran movement in the rural areas through the fielding of its members who share their skills and knowledge in keeping with local tradition and way of life of the people."

8. The U.P. College of Law represented by Professor Irene R. Cortes

“for cooperation extended to NCRFW in its legal reform program, particularly in popularizing the law for the enlightenment of the common man through seminars and the translation of laws into simple language; for their special concern and studies over laws affecting the family and the women as basis for needed reforms.”

9. The U.P. Law Center represented by Ms. Dalisay Sta. Ines

“for cooperation extended to NCRFW in its legal reform program, particularly in popularizing the law for the enlightenment of the common man through seminars and the translation of laws into simple language; for their special concern and studies over laws affecting the family and the women as basis for needed reforms.”

10. The Volunteers for Spiritual Uplift Project represented by its Project Leader, Mrs. Mary Sarte Sabate and Mrs. Rosario Panganiban Melchor

“for their missionary zeal in carrying out with NCRFW its project for spiritual renewal through popular rallies in offices and public centers down to the remote rural areas; and value inculcation through seminars and presentations for parents and children thus strengthening and enriching the NCRFW program for the development of the total person sustained by a strong moral foundation;

for the selfless dedication of these volunteers led by Mary Sarte Sabate, inspiring and motivating others to join this crusade started in Malacañang Palace on October 24-25, 1980 with His Excellency, President Ferdinand E. Marcos reciting the spiritual renewal prayer which projects the true meaning of ecumenism through Balikatan sa Kapayapaan.”

II. Presentation of Merit Awards to Outstanding Balikatan Sa Kaunlaran Councils and Proclamation of Winners in the Search for Outstanding BSK Projects:

Presenter: Assemblywoman HELENA Z. BENITEZ

To Hand the Awards: IMELDA ROMUALDEZ MARCOS

Assisted by: Vice Chairman Irene R. Cortes
Minister Sylvia Pascual Montes
Mayor Adelina Santos Rodriguez
Dr. Belen Enrile Gutierrez
Dr. Lucrecia B. Kasilag
Dr. Minerva Guysayko Laudico
Justice Cecilia Muñoz Palma
Mrs. Nora Zeta Petines
Hadji Fatima Matabay Plang
Mrs. Santanina Tillah Rasul
Atty. Carolina Basa Salazar
Dr. Mona Dumlao Valisno
Executive Director Leticia Perez de Guzman

A. Merit Awards presented to Outstanding Balikatan sa Kaunlaran Councils

1. BSK Lucena City Council, Top Award of Merit, for its
"intensive multi-faceted and fully documented community development program that exemplified private and government partnership in the true spirit of balikatan."

Award received by Lucena City BSK Council President Mrs. Marita Gala Tagarao assisted by Mayor Mario Tagarao and BSK Lucena City delegation.

2. BSK Metro Manila Council, Award of Merit, for its
"International Outreach Program"

Award received by Metro Manila BSK Council President Mrs. Leonarda Camacho assisted by Metro Manila Vice Governor Ismael Mathay, Quezon City Mayor Adelina Santos Rodriguez and BSK Metro Manila delegation.

3. BSK Zambales Provincial Council, Award of Merit, for its
"Cultural Integration Program"

Award received by Zambales BSK Council President Mrs. Roselyn Magsaysay assisted by BSK Zambales delegation.

4. BSK Rizal Provincial Council, Award of Merit, for its

“Integrated Training Program”

Award received by Rizal BSK Council President Mrs. Virginia Hernandez assisted by Mayor Adelina Santos Rodriguez and Rizal BSK Council delegation.

5. BSK Quezon Provincial Council, Award of Merit, for its

“Gintong Yaman ng Quezon Museum”

Award received by Quezon Province BSK Council President Mrs. Lourdes Veluz assisted by Quezon Provincial Governor Eduardo Caliwara and Quezon BSK delegation.

B. Winners in the Search for Outstanding BSK Projects

1. Non-formal Education and Culture Category

*First Prize – Nonformal Education and Training for
Security Guards Project
BSK Tarlac Provincial Council*

Award received by Tarlac BSK Council President Mrs. Consuelo Genilo assisted by Governor Homobono Sawit and Assemblyman Mercedes C. Teodoro (photo below).



*Second Prize – Integrated Nonformal Education Project
BSK Lapu-Lapu City Council*

Award received by Lapu-Lapu City Council President Mrs. Dolores Abellanosa assisted by BSK Lapu-Lapu delegation.

*Third Prize – Buglasan Cultural Revival Project
BSK Negros Oriental Provincial Council*

Award Received by BSK Council President Fiscal Coleta Aranas assisted by Governor Lorenzo Teves and BSK Negros Oriental delegation.

2. Health Category

*First Prize – Health, Sanitation and Related Projects
BSK Ibabao-Estancia Barangay Unit Mandaue City Council*

Award received by BSK Mandaue City President Mrs. Susana Cabahug assisted by BSK delegation.

*Second Prize – Artesian Wells and Related Sanitation Projects
BSK Ozamis City Council*

Award received by BSK Ozamis City President Mrs. Concepcion Hernandez assisted by BSK delegation.

*Third Prize – Nutrition Project.
BSK Mobo Municipal Chapter
Masbate Provincial Council*

Award received by BSK Masbate President Judge Milagros Marcaida assisted by BSK delegation.

3. Ecology Category

*First Prize – Flood Control Project
BSK Sabangan Municipal Chapter
Mountain Province Provincial Council*

Award received by BSK Mountain Province President Mrs. Josephine Dominguez assisted by Assemblyman Vic Dominguez (photo on p. 149).

*Second Prize – Senator Hadji Butu Rasul Shrine and Park
BSK Sulu Council*

Award received by BSK Sulu Council Representative Sitti Awang assisted by BSK delegation.



*Third Prize — Cleanliness & Beautification Project
BSK Batanes Provincial Council*

Award received by Mrs. Vicenta Blacer assisted by BSK delegation.

4. Livelihood Category

*First Prize — Cottage Industry and Skills Training Project
BSK Lopez Municipal Chapter
BSK Quezon Provincial Council*

Award received by BSK Lopez Chapter President Mrs. Aurora Ramos assisted by Mayor Nerio Ramos and BSK delegation.

*Second Prize — A Hog for Every Home Project
BSK Surigao del Norte Provincial Council*

Award received by BSK Lopez Chapter President Mrs. Aurora Ramos assisted by Mayor Nerio Ramos and BSK delegation.

*Third Prize — Scrap Recycling & Garment Making Project
BSK Butuan City Council*

Award received by BSK Butuan President Mrs. Charito Plaza assisted by BSK delegation.

ADDRESS*

His Excellency
President Ferdinand E. Marcos

I am delighted and honored to be invited to address this Third National Women's Congress here in our country, but sadly I must express to you my deep regrets for my inability to come today to honor personally your kind invitation.

Since this Congress was first convened back in January 4-5, 1980, it has always stood tall in the overall movement for the advancement of the status of women in our country, as a forum that gathers together policy-makers, social scientists and community leaders from both the public and the private sectors in one common effort to set goals and directions for the movement. It has also distinguished itself for the opportunities it provides the members of the other sex, including myself, to contribute and participate in the advancement of this worthy and necessary cause.

Now once more, this Congress, at its third staging, has proven itself as a catalyst for action and as a uniting force for the movement.

Much that we have seen of both growth and expansion in the role of women in our society is due in no small measure to the efforts of organizations and individuals present here. A great deal is owed also the National Commission on the Role of Filipino Women, under whose auspices the Congress is being held and which serves as the principal advisory body to government in the formulation of programs for integrating women in the national development effort.

To be sure, it has always been a blessing that here in our country we suffer none of the hysteria and antagonisms that in other societies have often shadowed the efforts of women to advance themselves and to achieve equality and status. Probably because of our unique cultural heritage, somehow we have always managed to keep in balance the struggle for rights and advancement and the need for complementarity between men and women in our society. Each has always been conscious of the particular roles that they serve. Though it is true that occasionally we have perceived instances of discrimination in our laws, our practices or our institutions, we have been manifestly a society willing to strike down barriers where we find them. So progress in the advancement of the status of our women has been steady and secure.

**Read by Assemblywoman Helena Z. Benitez*

This basic outlook accounts for much of the achievements and the promise of the women's movement as it is now today. And I perceive this specially in the current initiative that has been the focus and the theme of your present Congress: *The Fuller Integration of Women in National Development*.

It is a timely and welcome theme for the movement to tackle now because it addresses a major program of our country today, the Kilusang Kabuhayan at Kaunlaran.

It is particularly meaningful because it directs itself toward a practical and important activity what the National Commission on Women had earlier identified as a major focus of concern: The Advancement of Women in our Rural Areas.

In what you have imaginatively called the "Balikatan sa Kaunlaran" Program, you have already established a means for working and acting together on a national scale. I am told that the Balikatan today has two-and-a-half million card-carrying members, mostly women but including men too, and with a collective outreach of approximately 15 million more. These impressive numbers have fully translated themselves into numerous community projects throughout the country, which have fully tested the creativity and mettle of members, and are now beginning to pay untold dividends in terms of contribution to development.

It is fitting therefore that at this stage the Congress has unanimously endorsed the incorporation of the Balikatan as an independent organization with its distinct juridical personality. This should enable the movement to venture even more decisively into ambitious programs and projects that can result in change.

I find most promising and encouraging the attention you give today to your participation in the Kilusang Kabuhayan at Kaunlaran. For this is one initiative that to my mind will both redound to the progress and welfare of the country, and the perceptible advancement of the position of women in our communities.

There are innumerable opportunities for the movement to establish productive linkages with the KKK, and we should especially be on the lookout for the linkages that can be established at community level. Our womenfolk since time immemorial have always been heir to a tradition of enterprise and resourcefulness, which is well demonstrated in the many successes of women in various business and productive ventures. Under the aegis of the KKK, we have the opportunity and the means to encourage this wonderful tradition, and to rekindle once again the desire of our womenfolk to be productive members of their families and of society.

It is also worthwhile to think also of the ways in which the cooperative idea can be utilized to serve and advance the efforts of the Balikatan sa Kaunlaran. Mention has been made here about the establishment of a Women's Cooperative Bank. I believe this is only one of many possible cooperative ventures that fully deserve our support and encouragement.

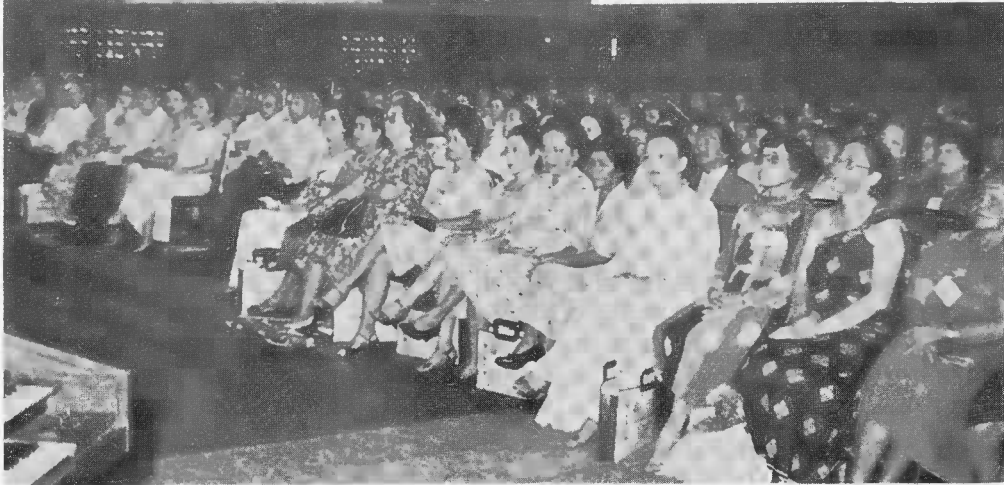
I have great faith, ladies and gentlemen, that in the course of your two-day Congress, substantive agreements and consensus have been reached concerning the directions that the Balikatan must now pursue. I congratulate you all for the dedication and the determination with which you have endeavored to make this Congress a success.

I shall close with the pledge that in whatever way I can personally, and the Government especially, assist in the objectives of the Congress and the National Commission on the Role of Filipino Women, we shall as ever be ready to render our assistance and our support.

Thank you and good day.



BRIEFING ON THE KKK
Mrs. Imelda Romualdez Marcos



Above: FL conducting a briefing on the KKK Program.

Below: The audience in earnest attention.

My Friends, I will try to capsulize as briefly as I can, the KKK Program. I think there is a misconception about the KKK in that it has to be a big industry in order to participate in the program. The fact is, it can be a very small enterprise managed by an individual, by a family or a group of families. Of course, it must be addressed to the poorest of the poor.

We must seek out the poor because they are the un-informed and the most deprive in terms of resources. They should be motivated to strive and to work for a better quality of life. But they should be assisted in going into livelihood projects where they can derive income, like the KKK Program.

The KKK Program expands from the mountainside to the lowlands to the shoreline and to the seas and ocean of our country. You can see that



FL signs a memo of agreement making NCRFW a lead agency for KKK. Also in picture are from left: Com. Nora Z. Petines, Ass. Helena Z. Benitez, Dr. Leticia P. de Guzman, Miss Cora E. Salita, Min. Sylvia P. Montes and Vice Chairman Irene R. Cortes.

we will be able to address our concern for the development of not only of our human resources but also our natural resources. In the mountainside, we will have the agri-forest program which will involve about 600,000 kaingeros. In the upland, we hope to put livestock industries; whereas in the lowlands, we will have agriculture industries; and aqua-marine industries for the shoreline and the seas. In the aqua-marine industry, we will reach out to 500,000 fishermen who have subliminal income.

There is a new gasifier now which uses wood as fuel. The kaingeros can now produce wood that will fuel the gasifer which in turn will be the fuel for the fishing boats of the fishermen. So, the kaingeros will be able to service the fishermen and the fishermen will be able to service the kaingeros. So, immediately you reach about 1.1 million of our poorest of the poor – the kaingeros and the fishermen.

Then we go higher specifically on wastes – wastes of forest, of livestock, of agri-industries and of aqua-marine. Let's take an example, the shells. What do we do with the shells after we eat the meat? We can make them into flowers for decoration and other kinds of cottage industry products. From aqua-marine industry waste, we can develop another industry which could become a potential source of income for the poor.

We go now to the small and medium scale industries and then to shelter and construction industries and finally to services – meaning markets for all the products that have been produced from agri-forest, livestock industry, aqua-marine industry, etc.

In the KKK, we have simple livelihood projects like farming, fishing and livestock raising. We also have very sophisticated industries like services – looking for markets, and other related services like communications, ports, etc.

If you try to analyze the KKK Program, you will see that it reflects the government's thrust which is always to have a balanced agro-industrial economy or development. Thus KKK is not only agricultural but also industrial. Eventually, the KKK hopes to have a balanced eco-culture which is the goal of mankind.

You can see that under the KKK, we are reaching for the totality of our natural resources — the mountainside, the upland, the lowlands, and the seas and waters, plus the wastes from the different industries and the small and medium scale industries that will evolve from our natural resources and eventually the shelter program, construction programs like roads and bridges and services.

How do we involve the poor in the KKK Program? I believe that they should be given the freedom to choose what program they want to be involved in — whether in farming, livestock raising, etc. It is important that they be given the opportunity to get involved in livelihood projects of their own choice or interest.

Our important role as women in this regard is to motivate people. I think women are very good motivators because they are emotional and it is only through emotions that one can inspire and can motivate. I always think that being emotional is an asset because it generates the loyalty, commitment and dedication needed for a program to succeed. When people ask me what particular program among my hundreds of program is my favorite, I tell them that all are my favorite because I put everything I have in them — my hand, my time, my mind and my heart. In short, I give the totality of my being in any given program and as a result, it proves to be almost 100 per cent successful.

I am very happy to see that the original KKK was really Kababaihan ng Mga Kabalikatan sa Kaunlaran which is KKK. This KKK Program, I am sure was just an offshoot of the many concepts that we had in the Commission. Our goal is for our people to achieve fulfillment and happiness. I know many people had thought about it, but I think it is here in our country that we have really committed ourselves to this concept of fulfillment and happiness as a goal and not just money as in different highly developed countries. Their end goal is normally money or material aggrandizement.

In Manila for instance, our goal is to make it a city where every human being must find fulfillment and happiness in whatever they are doing. Not too long ago, right in this hall, I welcomed Prime Minister Indira Gandhi of India. I said to her, "Madame Gandhi, welcome to Metro Manila and welcome to the Philippines. The Philippines has always been relegated as a third world country in terms of economic indexes, GNP and per capita income. But I said that in terms of human beings, I can say that the

Philippines is a member of the world of developed human beings. When people ask me what is the index of prosperity and of development in our country, I tell them that it's the "smiles of the people." They laugh at your First Lady but I really believe that the smiles of the people are a real index of development in any given country.

A country has only two resources: the human resource and the natural resource. And the most valuable is the human resource. When we talk about human resource, we talk about man in different levels – his body, his mind, and his spirit. The trouble with the world today is that it has become so presumptuous and systematic. We have quantified the visibles or the concrete things but now we want to quantify abstract things like ideas, feelings and beliefs. How can one institutionalize or quantify feelings and beliefs? Can I say I think of you 100 percent of the day or I love you 10 per cent? We cannot really quantify ideas and this is what has become of the world today. We have become presumptuous. I say that the measure for success of a country's development is the smiles of its people because one can only smile if she's whole healthy, educated and lived. If you take these out from a person, that person can no longer afford to smile. A human being who is healthy but not loved cannot also afford to smile.

A human being who is whole can be compared with a flower in bloom. Everytime I see a flower in bloom, I feel happy because I know that it is going to bear fruit just like when a human being smiles, I know that sooner or later, she's going to be productive and fruitful. You bring me somebody who is angry and immediately I will run away. On the contrary, I always run to a person who smiles because I sense that somewhere nearby, there is going to be something beautiful and fruitful. Just a few weeks ago, I gave a silver basket of flowers made of seashells to a distinguished conductor Rostropich in Washington. I told him that it came from the Philippines and that it was the handiwork of our people. This renowned conductor told me this, "Mrs. Marcos, the Filipino people must be a very happy people because only happy people can make beautiful things or products." That's true because if you make somebody angry, he is going to produce something ugly.

I do want to ask the womenfolk – the women leaders of our country who as women give life and must learn to nourish and cherish life. So, I enjoin each and everyone of you, let us motivate and inspire our people in the community. Don't be afraid to be criticized as politicising because there's nothing wrong with it if it's for the welfare of the people. As I keep saying, when human beings interact without a cause it's just a social interaction, whereas when they interact for a cause, then that's politics. If the interaction is for personal benefit, like the old notion of politics, then that is bad politics. If it is primarily for the good of the people – then that's the most beautiful kind of politics.

As you probably all know, I have always been a controversial First Lady, everywhere I go they say, "Mrs. Marcos, why are you so extravagant and so frivolous?" My reply is, "who doesn't want to dress up beautifully? Who is the hypocrite that does not want beauty and besides I am proud about the beautiful handiwork of my people." Very few people do realize that the other word for *beauty* is *art* and the other word for *art* is *discipline*. You can only have beauty if you have discipline. I notice that the Filipinos are not content to have only what is good and true. They want to have an input of beauty. Like in the case of our jeepneys, it's good for our weather and for our pocket because it is cheaper than other means of transportation and yet it was an ugly looking machine. And what did the Filipinos do? They painted the ugly parts of the jeepneys and decorated it with beautiful little horses, mirrors, flags and other ornaments. So, you can see that the Filipinos do not want only what is good and true but also that which is beautiful.

As First Lady who has been trying to work rather than just talk, it is always so tedious for me to deliver speeches. In fact, everytime I face a crowd like this with a microphone, I practically forget what I have to say. I become self-conscious knowing how presumptuous it is of me to start talking to people who are better educated and more enlightened than I am. But sometimes, when your heart is full and your heart wants to motivate the people to bring about a better quality of life, you have to take away your modesty in order to reach out to the hearts of your fellow human beings.

So, this afternoon, I would like to tell each and everyone of you that we can really motivate and inspire our fellowmen especially the poorest of the poor. You will find out that if you give priority to working for them you will find more fulfillment. You shall find very little fulfillment in working for the rich because they might think that you're too presumptuous to teach them when in fact they are more knowledgeable and have more in life than you have.

I would like you to know that when you're a leader, and I think all of you here are leaders, you can take care of only 20 per cent of your constituency in the community. Let us say that the population of Metro Manila is about seven million people. Here you have 10 per cent of those who are gifted or rich. You only have to give them incentives. At the tail-end is the 10 per cent who are poor. A leader prioritizes these two ends: the 10 per cent gifted to whom he gives incentives and the 10 per cent poor whom he provides with initiatives. When we talk of initiatives, we have to teach them A to Z — how to build a house, how to get power, food, shelter, clothing, medical service, education and so on. Actually, you take care only of the 10 per cent because the 10 per cent will pull 50 per cent of those in between. There will be a pull from the top and there will be a push from below. So you do not have to worry about the 80 per cent because they

will know where to go; some of them will be pulled down and some will be pushed up. You have to take care of the rich to maximize their talents and potentials and of the poor to teach them skills, to enable them to move forward in life.

It is really possible to take care of at least the 20 per cent of the people in your community. You just look for the 10 per cent who are the leaders and the 10 per cent who are the poor and then work out a system where they can help one another just like what I did when I first became First Lady. You see I was criticized for building the Cultural Center of the Philippines. I had raised the amount of 70 million pesos for the Integrated Social Welfare Program with the amount I raised. But when I allocated 30 million for the CCP people criticized me by saying, "Why build the CCP now when we are still poor and there are people who are in the slums?" Yet, even then I knew that it is really the Cultural Center that could unite us through culture.

Actually, I gave more to the poor by allocating 70 million for the Integrated Social Welfare Program and only 30 million for the construction of the Center. It's like dividing your one peso between your children, P0.70 goes to your child who needs most and only P0.30 to the one who needs only a small amount. You can see that there is justice in this arrangement.

What I am saying is, there must be a sense of justice in all of your programs. First, you reach out for those who really need help in the KKK Program — the poorest of the poor. And this shall not be in the form of slogan or mere lip service but rather with commitment. Secondly, you must educate and motivate them to work hard to improve their quality of life. And thirdly, give them a sense of freedom, the freedom to choose the livelihood ventures they would like to be involved in. Fourthly, given them justice. This would mean giving more to those who are really in need and giving less to those who need less. This is one way of democratizing the KKK Program wherein everybody is given a chance to participate in the program. You should make them feel also that it is their human right and not just an act of mercy. And finally, make them realize that the goal is fulfillment and happiness.

In a short while, I will be signing a memorandum of agreement between the Balikatan sa Kaunlaran and the KKK. In there, you will know more of the details of the KKK to bring a clearer understanding of the program. I would like you to know that the KKK Secretariat will be there to service you in terms of information, education, providing skills training and seed-money for funding and information as to where to market your products. You can go to the KKK at the University of Life.

I would like to stress again that if you're going into a program like this for your fellow human being, please be there totally. Give all you can for the project and if you do this, your project will succeed.

If you really want to succeed in any given program, you have to give your total self, including your trust and confidence. When we were building the Film Center there were five to six typhoons that hit the country which caused insurmountable delay to the construction. There were speculations that it would not be finished in 150 days, in time for the opening of the Festival. But I did not lose hope because I trusted and had confidence in man. I was confident that the people who were working in the construction would meet the deadline. If properly motivated and inspired, man's potentials can be unlimited. So, please give your people the trust and confidence that will inspire them. Very often leaders do everything themselves. In my case I do nothing. I consider myself as one of the laziest First Ladies because what I do is give a project to the right people who can better implement it and just motivate them and expressing my trust and confidence in them. Once you have a program you just try to ask or look for somebody who is capable of implementing the project. Then, importantly, give your trust and confidence to that person. If you do not trust him in the first place you should not get him for nothing will come out of the program.

So as women, and I know some men who are here can also be sensitive as we are, in the KKK Program kindly give your total self including your service and feelings and your trust and confidence to those whom you are going to work for and work with. With this, I am sure that the KKK, the centerpiece program of the New Republic that will be implemented by every Filipino will bring prosperity, fulfillment and happiness to all our people.

Thank you.

APPENDICES

APPENDIX A

PROGRAM OF ACTIVITIES

May 4, 1982

8:00 AM – REGISTRATION OF DELEGATES

9:00 AM – OPENING CEREMONIES – PICC Room 5

Presiding: Commissioner Nora Zeta Petines
Co-Chairman, Third National Women's Congress

Entrance of Colors

National Anthem

Invocation

NCRFW – Quiapo Youth Balikatan Choir

Presentation of Delegates

Dr. Leticia Perez de Guzman
Executive Director, NCRFW

Welcome Remarks

Dean Irene R. Cortes
Vice Chairman, NCRFW

Introduction of Keynote Speaker

Commissioner Mona Dumlao Valisno

Keynote Address

Hon. Jose A. Roño
Deputy Minister

Orientation to the Congress

Commissioner Minerva Guysayko Laudico

11:00 AM – WORKSHOPS

I. Networking – Room 4

Paper Presenter – Miss Delia E. Torrijos

Discussants – Director Jesus G. Enriquez
Ms. Socorro Pernia Veloso

Moderator – Asst. Sec. Angelina Relacion Munoz

Rapporteur – Director Corazon Alma G. de Leon

II. Women's Issues – Room 5

Paper Presenter – Asst. Sec. Rosita Luna Fondevilla

Discussants — Ambassador Rosalinda Valenton Tirona
Director Salvador P. Bigay
Mrs. Sonia Dasmariñas Ligot
Moderator — Miss Gloria A. Gonzales
Rapporteur — Miss Lucy S. Lazo

III. Women in Income Generating Projects — Room 6

Paper Presenter — Mr. Mario S. Gana
Discussants — Mayor Mario L. Tagarao
Director Encarnacion Narciso Rarallo
Moderator — Director Lilia B. de Lima
Rapporteur — Mrs. Teresita Cruz Villacorta

IV. Incorporation of BSK — Room 7

Paper Presenter — Commissioner Rosario N. Lopez
Discussants — Atty. Consuelo Dumlao Geotina
Professor Arturo E. Balastro

Moderator — Atty. Mary Concepcion Bautista
Rapporteur — Mrs. Evelina Asuncion Pangalangan

V. Women's Cooperative Bank — Room 8

Paper Presenter — Director Nelia Teodoro Gonzales
Discussants — Dr. Angel A. Mendoza
Miss Ma. Teresa E. Bienvenida
Moderator — Atty. Ester de Jesus Amor
Rapporteur — Mrs. Monina Cruz Manapat

12:30 PM — LUNCHBREAK

1:30 Continuation of Workshops

May 5, 1982

9:00 AM — PLENARY SESSION — Room 5

Presiding: Minister Sylvia Pascual Montes
Chairman, 1982 Congress

Report of Workshops
Open Forum
Adjournment of Congress

12:00 NOON — M A S S

Rev. Fr. Fausto Gomez, O.P.

1:00 FELLOWSHIP: BSK Cultural Presentations
Reception Hall, PICC

Lucena City BSK Council

Mountain Province BSK Council
Quezon Province BSK Council
Quirino Province BSK Council
Rizal Province BSK Council
Tarlac Province BSK Council
Zambales Province BSK Council

3:00 PM – CLOSING CEREMONIES

Presiding: Dean Irene R. Cortes
Vice Chairman, NCRFW

Entrance of Colors

National Anthem

Invocation

Commissioner Santanina Tillah Rasul

Commissioner Carolina Basa Salazar

Mrs. Josephine Castro Dominguez

Mrs. Esperanza Lopez Relampagos

Greetings

Madame Imelda Romualdez Marcos

Chairman, NCRFW

Musical Number

Musical Number

Mrs. Pinky de Leon-Aguirre

BSK Las Piñas Chapter

Report on the Congress

Minister Sylvia Pascual Montes

Chairman, 1982 Congress

Presentation of Plaques of Recognition

Awarding Ceremonies

His Excellency President Ferdinand E. Marcos

First Lady Madame Imelda Romualdez Marcos

Presenter: Assemblywoman Helena Z. Benitez

Chairman, NCRFW Awards Committee

Assisted by: Dr. Leticia Perez de Guzman

Executive Director

Introduction of the Guest of Honor

Address

His Excellency President Ferdinand Edralin Marcos

President of the New Republic of the Philippines

R E C E S S I O N A L

APPENDIX B

I. PARTICIPANTS

A.1. Balikatan sa Kaunlaran: Government Sector

<i>Region No.</i>	<i>Province/City</i>	<i>Participant</i>
I	Ilocos Sur Mountain Province Baguio City Laoag City ***	Alcantara, Caridad Villanueva Teleguen, Flora Phillips, Heilla Andres, Michaela ***
II	Isabela Kalinga-Apayao Nueva Viscaya Quirino ***	Vesaya, Dominga Queban, Felicitas Europa, Gloria Dulay, Teresita ***
III	Bataan Bulacan Tarlac Zambales ***	Guzman, Aning de Ubaldo, Zeny Aquino, Lita Sevilla, Honestidad ***
IV	Cavite Laguna Cavite City Caloocan City Lipa City Lucena City Puerto Princesa City Quezon City Tagaytay City	Bayot, Adela Alejo, Ditas Parco, Evira Dorego, Rose Reyes, Erlinda Arazo, Agapito Ravanzo, Paquita Veluz, Lourdes Belen, Leticia Macasaet, Adelaida Castelo, Lea Salcedo, Trinidad
Metro Manila	Las Piñas Malabon Mandaluyong Pateros Parañaque Taguig Valenzuela ***	Aguilar, Lydia Cruz, Betty Ventura, Felicitas Sta. Ana, Ester Jose, Veronica Cruz, Laura Bayani, Ma. Luisa ***

V	Catanduanes Legaspi City Naga City ***	Arcilla, Carmen Barria, Flora Palacio, Angela ***
VI	Aklan Bacolod City Bago City Cadiz City Iloilo City San Carlos City ***	Palmani, Librada Venus, Leticia Tagle, Carmen Carmona, Thelma Guanzon, Elvira Ramos, Leticia Arandilla, Purita Paredes, Vilma Ong, Margarita ***
VII	Negros Oriental Bais City Cebu City Dumaguete City Lapu-Lapu City Mandaue City Tagbilaran City ***	Yap, Remedios Villegas, Luisa Dimataya, Augusta Enriquez, Eulogia Larot, Gloria Locsin, Luisa Malingin, Cecilia Cabahug, Susana Borja, Basilia Butalid, Enriqueta ***
VIII	Tacloban City ***	Elvira, Edillo ***
IX	Sulu Pagadian City Zamboanga City ***	Izquierdo, Rosalina Duran, Ruth Sagun, Aleli Reyes, Susan delos ***
X	Agusan del Sur Bukidnon Misamis Occidental Butuan City Cagayan de Oro City Oroquieta City	Tuazon, Virginia Dagasuan, Belen Dano, Irene Montilla, Mina Marie C. Vesayas, Teresita Almerante, Emelita Pimentel, Aquilino Boligor, Purita

	Ozamis City	Pingoy, Nicasia
	Surigao City	Senas, Mila
	***	***
XI	Davao del Sur	Mariano, Austerberta S.
	Surigao del Sur	Buenaflor, Antonia
	Davao City	Feliciano, Julie
	General Santos City	Azicate, Remedios Ponce
	***	***
XII	Lanao del Norte	Pascual, Delfina
	Maguindanao	Sinsuat, Bai Lucy
	North Cotabato	Imlan, Doris
	Cotabato City	Luna, Olga, Cajelo
	Marawi City	Juliano, Editha
	***	***

A.2. Balikatan sa Kaunlaran: Private Sector

<i>Region No.</i>	<i>Province/City</i>	<i>Participant</i>
I	Ilocos Sur Mountain Province Baguio City ***	Espiritu, Prudencia Dominguez, Josephine Bueno, Bebe ***
II	Batanes ● Isabela Kalinga-Apayao Nueva Viscaya Quirino ***	Blacer, Vicenta Navarro, Amelita Duyan, Iluminada Guzman, Rafaela Gaffud, Eleuteria ***
III	Tarlac Zambales ***	Genilo, Consuelo Magsaysay, Roselyn ***
IV	Laguna Oriental Mindoro Quezon Province Rizal	Reodica, Nieva Cobarrubias, Adelaida Flores, Asuncion Ferrer, Eriberta Hernandez, Virginia Pagkalinawan, Herminia

	Romblon Caloocan City Cavite City Lipa City Lucena City Puerto Princesa City Quezon City ***	Solidum, Aurealia Sison, Asuncion Grey, Socorro Solis, Lani Atienza, Severina Palanca, Yolene Vergara, Lourdes ***
Metro Manila	Las Piñas Malabon Mandaluyong Manila Navotas Tagig ***	Rivera, Betty Dungao, Flora Santiago, Domingo Camacho, Leonarda N. Sevilla, Rosario Javier, Erlinda Mariano, Patrocinia ***
V	Catanduanes Masbate Sorsogon Albay Naga City ***	Gonzales, Teresita Marcáida, Milagros Lorenzo, Bennie Ago, Angelita Enojado, Victoria ***
VI	Aklan Negros Occidental Bacolod City Bago City Iloilo City San Carlos City Silay City ***	Icamina, Florentina Lavada, Magdalena Ampil, Ester Torres, Amelia Medez, Elda Layumas, Corazon Gaston, Faustina ***
VII	Bohol Negros Oriental Cebu City Dumaguete City Lapu-Lapu City Mandaue City Tagbilaran City ***	Mascariñas, Yolanda Aranas, Coleta Geotina, Fe Ybañez, Cristina Ebarle, Epifania Patalinjug, Norma Cañete, Milagros Fabiosa, Evilia ***
VIII	Sulu Zamboanga del Sur Dipolog City	Awang, Sitti Deliverio, Perla Lacaya, Nenita

	Pagadian City Zamboanga City ***	Cabahug, Elizabeth Enriquez, Juanita ***
IX	Agusan del Norte Bukidnon Misamis Oriental Butuan City Cagayan de Oro City Oroquieta City Ozamis City Surigao City ***	Pabillare, Gloria Ocaya, Beine Gamolo, Betty Plaza, Charito Pimentel, Lourdes Catane, Letminda Hernandez, Concepcion Calejesas, Leonarda ***
X	Davao Oriental Davao del Sur South Cotabato Davao City ***	Lee, Aurora Fran, Ma. Josefina Pring, Fely Barza Savedra, Dulce ***
XI	Maguindanao North Cotabato Sultan Kudarat Cotabato City Marawi City ***	Sinsuat, Bai Israchamda Baga, Sinclética Jimenez, Teodora Ortuoste, Candida Tawagon, Zenaida ***

B. Government

<i>Ministry/Office</i>	<i>Representatives</i>
Agrarian Reform, Ministry of Agricultural Extension, Bureau of	Evangelista, Mercedes Rivera, Aurea A.
Agriculture, Ministry of	
Region II —	Parquian, Rustica
IV —	Remoroza, Paz
X —	Sabalvoros, Consuelo
XI —	Santiago, Leonora U.
XII —	Platon, Norma
Cooperatives, Bureau of	Dacalos, Estela A.
Plant Industry, Bureau of	Conda, Eleanor

Education, Culture & Sports, Ministry of

- Region I – La Union
- II – Cagayan
- IV – Manila
– Quezon City
- V – Albay
– Legaspi City
- VI – Iloilo City
- IX – Jolo, Sulu

Institute of National Language
Secondary Education, Bureau of

Daroya, Rosario
Castillo, Magdalena
Galang, Corazon
Real, Iluminada
Encisa, Aurora
Averilla, Ernestina
Celebrado, Teresita
Jajurie, Badria Halim
Dapan, Amelita
Zalamea, Irene

Health, Ministry of

- Region II – Quirino
 - III – Pampanga
 - IV –
- Dangerous Drugs Board

Aquino, Virginia
Clemente, Alicia
Bernardo, Justina Gaza
Caliolio, Emiliana

**Human Settlements, Ministry of
National Housing Authority**

Guia, Aida B. de

Labor and Employment, Ministry of

- Region II – Cagayan
 - III – Pampanga
 - V – Legaspi City
 - VI – Iloilo City
- Labor Standards, Bureau of
Women and Minors, Bureau of

Valera, Josefina
Ibarola, Agustina
Sagmit, Eugenio, Jr.
Montero, Ofelia
Tumanon, Emerson
Cruz, Cleopatra

Local Government, Ministry of

- Region IV – Quezon City
- V – Legaspi City
- X – Cagayan de ORo

Castillo, Josefina
Navarro, Fernanda
Yuchayco, Fermina Dy

Media Affairs, Office of

- Region III – Pampanga
 - V – Quezon City
 - VI – Iloilo City
 - IX – Zamboanga City
- National Media Production Center

Ducusin, Luz Coloma
Nuguid, Natividad
Jis, Evelyn
Mangaong, Lourdes
Pe, Susan
Siena, Nanette

National Economic Development Authority
National Census and Statistics Office
National Manpower Youth Council
National Science and Technology Authority

Hussein, Merlinda
Marquez, Nelia
Agoncillo, Ma. Theresa
Cardel, Teresita

Natural Resources, Ministry of Fisheries and Aquatic Resources, Bureau of Office of the President Population Commission	Baxa, Avelina
Pambansang Katipunan ng mga Punong-Bayan Social Services and Development, Ministry of Region I – La Union	Dumlao, Ma. Florina Mangawang, Carolina
III – Pampanga	Querido, Araceli
IV – Manila	Moises, Leticia
V – Legaspi City	Miclat, Agrinelda
VI – Iloilo City	Cueto, Asuncion
VII – Cebu City	Mallare, Gloria
XI – Davao City	Talagon, Lily
Family and Child Welfare, Bureau of Youth Welfare, Bureau of Tourism, Ministry of Philippine Convention Bureau	Laigo, Lina Manuel, Marilyn Felizmeña, Amelia
Trade and Industry, Ministry of National Cottage Industry and Development Authority	Lingas, Wilhelmina Tolentino Villanueva, Araceli Estrada
	Tan, Syvelyn

C. Civic/Non-Governmental Organizations

<i>Organization</i>	<i>Representative</i>
ALL NATIONS WOMEN'S GROUP	Gonzales, Aurora U. Smit, Janette
ALTRUSA CLUB OF GREATER MANILA	Gomez, Trinidad A.
ATENEO DE MANILA/INSTITUTE OF PHILIPPINE CULTURE	Cruz, Theresa B.
BUREAU OF WOMEN AND MINORS AUXILIARY	Cayetano, Polly Saldivar, Sonia
BUSINESS AND PROFESSIONAL ASSOCIATION OF THE PHILIPPINES	Ancheta, Herminia M. Mascardo, Gloria N.
CATHOLIC WOMEN'S LEAGUE	Alberto, Pilar Corpuz, Gloria
CHURCH WOMEN UNITED OF THE PHILIPPINES	Victorino, Lirio B.
CIVIC ASSEMBLY OF WOMEN OF THE PHILIPPINES	Laudico, Minerva

COUNCIL OF DEANS AND HEADS OF HOME ECONOMICS OF COLLEGES AND UNIVERSITIES	Ilagan, Luz Tronqued, Teresita B.
FAMILY LIFE WORKSHOP OF THE PHILIPPINES	Montemayor, Micaela A. Santos, Gloria M.
FEDERATION OF WOMEN'S CIVIC ORGANIZATION OF QUEZON CITY	Acabado, Teodora P. Achacoso, Juanita P.
GIRL SCOUT OF THE PHILIPPINES	Benitez, Helena Z. Go, Amelita D.
INNER WHEEL CLUB OF MANILA	Angtuaco, Susan C. Uylangco, Virginia G.
INNER WHEEL CLUB OF QUEZON CITY	Rodrigo, Tessie
INNER WHEEL CLUB OF THE PHILIPPINES	Valdez, Mila B.
KABABAIHANG RIZALISTAS	Tayao, Eugenia L.
KATIPUNAN NG BAGONG PILIPINA	Agustin, Leovigilda N. Tolentino, Felomina D.
LEAGUE OF WOMEN VOTERS OF THE PHILIPPINES	Calip, Felicidad G. Quinahon, Gumiersinda C.
MANILA WOMEN'S CLUB	Castro, Nora Tirona, Nicolasa Tria J.
MANILA YWCA	Gonzales, Mabini Ilano, Josefa M.
MUSLIM WOMEN'S ASSOCIATION	Tamano, Zorayda A.
NATIONAL FEDERATION OF WOMEN'S CLUBS OF THE PHILIPPINES, INC.	Quezon, Lourdes C. Villar, Rosario R.
NATIONAL LEAGUE OF PUERICULTURE AND FAMILY PLANNING CENTERS	Sanchez, Helen D.
NATIONAL YWCA	Mercado, Nelly L.
PALUWAGAN NG BAYAN SAVINGS AND LOAN ASSOCIATION	Cruz, Lourdes Lontok
PANITIK NG KABABAIHAN	Mantaring, Consolacion L. Ponferrada, Milagros
PHILIPPINE CENTRAL CONFERENCE BOARD OF WOMEN'S WORK	Ocampo, Patrocino S. Runes, Josie
PHILIPPINE HISTORY FOUNDATION	Romualdez, Bellarmine
PHILIPPINE MEDICAL WOMEN'S ASSOCIATION	Leon, Estrella de P. Ocampo, Pilar de
PHILIPPINE NORMAL COLLEGE	Buenviaje, Nemesia
PHILIPPINE WOMEN'S CHRISTIAN TEMPERANCE UNION	Cajiwat, Amelita G. Guia, Villa de
PHILIPPINE WOMEN'S UNIVERSITY	Munda, Rosa Santos Ocampo, Milagros P.

PRESS FOUNDATION OF ASIA	Cortan, Leticia Serrano
RIZAL FEDERATION OF WOMEN'S CLUB INC.	Montenegro, Cherry S. San Juan, Amelia
RURAL IMPROVEMENT CLUBS OF THE PHILIPPINES, INC.	Lana, Aludia Veluz, Lucy B.
SOROPTIMIST CLUB OF GREATER MANILA	Medina, Amadea
SOROPTIMIST INTERNATIONAL OF THE PHILIPPINES	Castelo, Mariquita Gonzales, Lilia
WOMEN LAWYERS ASSOCIATION OF THE PHILIPPINES	Gaticales, Angeles Planas, Paz Veto
WOMEN'S MANAGEMENT ASSOCIATION OF THE PHILIPPINES	Calanoc, Nenita G. Reyes, Nena
ZONTA CLUB OF MANILA	Fidelino, Rachel Inciong, Minerva B.
ZONTA CLUB OF MANDALUYONG-SAN JUAN	Palma, Natividad Tanco, Alice K.

C.1. International Organizations

<i>Organization</i>	<i>Representative</i>
UNITED NATIONS DEVELOPMENT PROGRAMME (UNDP)	Mindoni, Kawashima
U.N. INTERNATIONAL LABOR ORGANIZATION	Taylor, Stanley G.
UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT (USAID)	Williams, Nedra Huggins
WORLD HEALTH ORGANIZATION (WHO)	Kim, Young Soung
WORLD VISION PHILIPPINES	Gabayno, Pacita S. Rodriguez, Adel S.

II. OBSERVERS

A. Balikatan sa Kaunlaran

<i>Region No.</i>	<i>Province/City</i>	<i>Participant</i>
I	Mountain Province ***	Apolinar, Lourdes ***
II	Batanes Cagayan Isabela	Roberto, Sylvia Quinan, Pilar Bayaua, Lita

National Manpower and Youth Council Region IV – Metro Manila	Rosario, Norma del
National Science and Technology Authority	Almanzor, Nona
Population Commission	Navato, Madeline Syquimsiam, Ester
Social Services & Development, Ministry of Region IV – Metro Manila IX – Pagadian City	Lozada, Pilar Sagun, Estelita
University of the Philippines System, College of Law	Feliciano, Myrna

C. Non-Governmental Organizations

<i>Organization</i>	<i>Representatives</i>
ALL NATIONS WOMEN'S GROUP	Raagas, Dottera
GIRL SCOUTS OF THE PHILIPPINES	Villasor, Milagros A.
LEAGUE OF WOMEN VOTERS OF THE PHILIPPINES	Evangelista, Catalina
PEACE CORPS PHILIPPINES	Brown, Elizabeth Diluzu, Kimberly Evangelista, Catalina
RIZAL FEDERATION OF WOMEN'S CLUBS, INCORPORATED	Montenegro, Cherry S.
SOROPTIMIST INTERNATIONAL OF THE PHILIPPINES	Villasor, Milagros
ZONTA CLUB OF MANILA	Arellano, Remedios

NATIONAL COMMISSION ON THE ROLE OF FILIPINO WOMEN

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