### II. UNDERDEVELOPMENT AND WOMEN IN THE INFORMAL SECTOR: THE CASE OF URBAN WORKERS AND RURAL HOMEWORKERS 1

## Amaryllis T. Torres

### **Backgrounder: the Philippine Labor Situation**

Following the decade of the '70s, the economic progress of the Philippines slowed down considerably. Saddled with an enormous debt burden, as much as forty percent of the government's revenues have been reserved for debt repayments in the past six years. This situation was complicated by political instability in the country. Fearful of the effects of a series of threatened (and real) coup-d'états, investors who had already pledged to set up industries in the country withdrew one by one. Thus, the rising optimism of the Filipino people that the newly-installed democratic government would bring progress gradually turned to despair. Such was the legacy of the Marcos government -- debt, division of society, and underdevelopment.

# Indicators of Economic Underdevelopment

Economic development or underdevelopment can be depicted in terms of GNP and GDP figures. In the First Quarter of 1992, the Philippines posted a Gross National Product of P320.3 billion (at current prices). Using constant prices with 1985 as the base year, this equivalent to only P175.5 billion, slightly bigger that the GNPs posted for the same period in the past two years (DOLE, 1992a: 26). The real growth rate for this quarter was 2.04, a value lower than the rate in 1991 (0.57). In any case, the growth of the GNP has been minimal.

In turn, the Gross Domestic Product of the country in the First Quarter of 1992 was P313.6 billion, or P171.7 billion at constant prices. This figure represents a pitiful growth rate of 0.47, much lower than the GDP recorded for the corresponding quarter in 1990 (5.62) although significantly greater than that registered for the First Quarter of 1991 (0.66) (DOLE, 1992a: 26).

When the GDP is examined across economic sector, it is seen that the biggest share comes from the service sector, accounting for 39.5% of the GDP for the period 1980-1990 (DOLE, 1991b). Agriculture accounted for only 26.5% of the GDP, while industry's share was 34%. The sector with the biggest capacity to absorb labor, therefore, has been the service sector.

The average size of a Filipino family is six. In 1988, there were some 10.5 million families nationwide, two-thirds of whom reside in the rural areas. The average annual income of a rural family in the same year was P28,000 (\$1,076)<sup>2</sup> and

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P60,000 in the urban areas (\$2,307). Given these, the poverty threshold was determined to be P2,709 in 1988, with almost half of all families below the poverty level (DOLE, 1992a: 24). Expectantly, more rural than urban families were impoverished, especially in regions of the country plagued by peace-and-order problems, and where development gains over the past decade have been least.

## Employment and the Gender Division of Labor

The stagnation of the Philippine economy is also mirrored by the employment opportunities enjoyed by (or denied) its men and women in the working age population. Since 1980, the labor force participation rate of the household population has not been higher than 68%. In 1991, it was reported to be 66% (DOLE, 1990: 11; DOLE, 1992a: 1).

The labor force participation of men and women has also been grossly unequal. While 82% of males participated in the labor force in 1990, only half of the women did so. Other relevant comparisons on male and female employment in the Philippines as of October 1990 are seen in Table 1 (see Appendix). Males have obviously had the advantage in terms of employment during this Quarter, but more women were unemployed (DOLE, 1990). The adverse effects of debt, structural adjustment and economic underdevelopment, therefore, have been more severely experienced by women than men in the Philippines.

During the same period, employed males were predominantly found in agricultural occupations (52.3%) and in production and related occupations (25.8%). Less than 10% of the men were employed as clerks, about 3% were in professional work, and about 1% were executives. Many women were also at work in agriculture (31%) but an equally sizable number were at work in sales (24.2%). The third-ranking group of women workers were in services (14.8%), followed by those in production (11.3%) and in professional work (10.8) (DOLE, 1990: 40). Women, therefore, predominate in service occupations, belonging to the economic sector with the biggest share of the country's Gross Domestic Product.

When employment opportunities are examined by geopolitical regions, the following patterns emerge (DOLE, 1992a: 48):

- Agricultural occupations abound in all the regions except the National Capital, especially in those areas which may be considered more rural than urban;
- Production and related occupations are most plentiful in the National Capital and in its satellite regions (Central Luzon and Southern Tagalog) although there are a sizable number of such workers all over the country;
- Similarly, sales and service workers are mostly at work in the urbanized areas, including the National Capital, Central and Southern Luzon, Western and Central Visayas, and in Southern Mindanao (See Figure I: Map of the Philippines). In each of these places, there are

urban growth points, which function as commercial-industrial centers, governmental and educational centers; and

Professional and technical workers congregate in the urbanized regions: the National Capital, Central and Southern Luzon, and in Western Visayas.

When these profiles are examined against the gender distribution profile of occupational groups, we can draw the following conclusions. First, men and women in agriculture, which is the biggest occupational group, are found in all regions of the nations, except the National Capital. Second, women in sales and service jobs, which are the second and third ranking occupations of female workers are found mostly in the urban centers, along with professional and technical workers. Finally, we find workers in production work (a dominant job for men along with about 10% of women) located all over the country, although a sizable proportion are located in the highly- urbanized centers. About half of production workers in cities are in manufacturing industries (DOLE, 1990).

# Gender and Employment in Urban Centers

Available information on the occupations commonly held by men and women leads us to conclude that most of the female workers in urban areas are in service and sales occupations, while most of the males are in production. In the rural communities, men and women are in agriculture. They are also at work in production occupations.

These figures become more interesting when they are analyzed in relation to migration streams. In the past two decades, more males than females moved from rural origins to rural destinations. Meanwhile, movement to urban centers from rural areas has been led by young, single women, with relatively higher education than their non-migrant counterparts in the cities (Perez, 1991; Engracia & Herrin, 1983; Ogena, 1984.) Given the gender character of these migration streams, by 1980 60.2% of females along with 54.4% of males were moving urbanward. Consequently, women migrants constituted more than 12% of the working age population in Philippine cities by 1980, along with 11.4% of male migrants.

## The Urban Labor Market Structure

Special studies on labor force participation show that male and female migrants to cities such as Metro Manila have higher labor force participation than non-migrants (Engracia & Herrin, 1983; Ogena, 1984). However, while the distribution of male migrants across occupational groups is almost parallel to that observed among the native population, the occupational distribution of female migrants is significantly different from that of their non-migrant counterparts.

Almost a fourth of female migrants find work in services, predominantly as domestic helpers, while more non-migrant women are at work in sales. More native women than female migrants, moreover, are employed as professionals. Occupational opportunities for female migrants, therefore, may be plentiful but they are among the lowest paid in the occupational ladder (Torres, 1992).

A further analysis of the incomes derived from these various occupations reveals the presence of gender-biased labor market segmentation (DOLE, 1992a: 14). Across occupational groups, it is the female-dominated occupations which tend to be among the lowest-paid. These include jobs as weavers, sewers and embroiders, service and sales workers. Even women-dominated professional work -- such as teaching and nursing -- are lowly-paid jobs. In addition, as earlier discussed, the labor market tends to be biased against the female migrant-workers, who occupy most of these poorly remunerated jobs (Castro, 1978).

Another clear evidence that women are in the fringes of the labor market is provided by data on the percent of various categories of workers in establishments with 10 or more workers (DOLE, 1990: 128). In 1989, women accounted for only 39.3% of employed workers in establishments with more than 10 workers (DOLE, 1990). This participation rate was further reduced to 37.9% the following year. Hence, more male workers are absorbed by large establishments.

Given these various statistics, we find that while women in services are a sizable group in the cities, they are lowly-paid. Moreover, a majority do not work in industries considered part of the so-called formal employment sector -- i.e. establishments with at least ten workers (Castro, 1978). Instead, we find a significant number of women in urban centers to be employed within the so-called informal sector:

# The Informal Sector

Castro (1978: 92) defines enterprises employing less than ten persons to belong to the informal sector. These enterprises are generally family-owned and rely on indigenous resources for their operation. Skills utilized therein are acquired outside of the school system. They are subject to small-scale operation, use labor-intensive and adapted technologies. In general, these enterprises operate in unregular and competitive markets (Castro, 1978: 94; Heyzer, 1981: 3). By way of contrast, the formal sector is said to rely on international resources, are corporate in ownership, and operate on a large scale in a market protected by tariffs, quota and trade licenses (Heyzer, 1981: 3).

In the Philippines, informal sector workers are principally engaged in commercial or trade activities (Castro, 1978; Gatchalian et.al., 1986). About half of employments in this sector are in vending, hawking and peddling, while a fourth are in domestic services (Gatchalian, et.al., 1986: 4). Both activities in the Philippines are considered to be the work of women. Indeed, women and young children compose the majority of workers in these activities (Ballescas, 1987: Torres, 1990).

Other informal occupations in the Philippine cities include: services (repair, washing/watching cars, toting market bags), transportation (pedicab or jeepney

drivers, family drivers, jeepney barkers), construction and maintenance work (construction laborers, plumbers, etc.), production work in small manufacturing establishments (garment shops, footwear, etc.), and scavenging (Torres, 1990; Ballescas, 1987; Gatchalian, et.al., 1986; Aguilar, 1983). Women are most frequently employed in the last two categories of informal work: in small production units and in scavenging. They may also be employed in less-desirable informal service occupations: as hostesses or prostitutes.

Employees in these service work without written contracts. They may labor for as long as 10-12 hours, on daily wages, piece-work wages, commissions, "pakyaw" (a lump-sum determined by agreement with customer or employer) and other irregular forms of compensation (Gatchalian, et.al., 1986; Ballescas, 1987; Torres, 1990).

Given these remunerations, informal sector workers often receive less than most employees in the organized sector. Besides this, they enjoy no social security, leaves, occupational mobility, bonuses or other fringe benefits usually enjoyed by their counterparts in the formal sector. In many cases, workers in the informal sector have employers, including neighbors, friends and relatives. However, a small sector is self-employed (Gatchalian, 1986; Torres, 1990).

Castro (1987) and Gatchalian (1986) both report that more than half of workers in the informal sector in the National Capital are women. They are relatively young (between 20-24 years), with low educational attainments, and may be single or married. About 20% of all workers in these enterprises are migrants to the city. These findings, therefore, confirm our hypothesis that migrant women are principally engaged in lowly-paid informal sector employments.

The types of work in the informal sector are easy and simple. Castro describes it as follows (1978: 102):

"Workers do not have access to complicated technology, and operations are labor intensive. Workers do not really have to know the skills. They merely get the feel of doing things on the job. Work becomes a routing; once the worker learns the job, he does not need to make decisions and judgments often."

Given this work scenario, it comes as no surprise that those employed in this sector aspire for other occupations (Torres, 1990 del Rosario, 1989). Some would like to have additional capital to start business on a relatively larger scale. Most would like to engage in more stable jobs or even undertake white-collar occupations. Meantime, all agree that they need their present jobs and would not quit these unless brighter employment prospects emerge.

Assessment: Women and Work in the Urban Informal Sector

Estimate place about 60%-70% of labor force in the Philippines in the informal sector, producing about 40%-60% of the country's GNP. (IBON Facts & Figures, 1987, in del Rosario, n.d.). The increasing presence of workers in the

informal sector is symptomatic of the failure of structural adjustment programs instituted by the Philippine government.

In the early '80s, the Philippines embarked on a structural adjustment program to restructure Philippine industry. The package of industrial policies aimed to correct the growing problems of the country in the face of growing macro imbalance caused by recurring payments and soaring external debts (DOLE, 1991b). Instead of correcting these problems, however, evidence suggests that the economy has failed to move in desired directions.

First, industrialization failed to take-off, and the share of manufacturing to the GDP hardly increased. Instead, the most dynamic sector has been the service sector. Second, because of export-oriented policies, light-manufactured goods rather than primary agricultural products gained prominence as export commodities. Still, 8 of 10 principal merchandise exports in the period 1980-1989 remained traditional products. This means that the structural adjustment package failed to transform the Philippines into an exporter of manufactured goods. At the same time, agriculture's productivity has not increased, and its absorptive labor capacity remained stagnant (DOLE, 1991b).

The failure of structural adjustment policies to energize the Philippine economy in the past decade led to massive unemployment, underemployment, and urbanward migration. The failure of these policies have also affected women in specific ways. For instance, the light-manufacture industries which boomed in the '70s employed an army of young migrant women, to work in garments and microelectronics industries. The failure of these industries with the onset of the '80s meant the displacement of these females from the labor force.

Women who lost their jobs had few options. They had limited skilled which other manufacturing industries did not need. Moreover, it was useless to return to their rural origins, since they could not get jobs in these places anyway. The alternatives which beckoned included: overseas employment (even if only as domestic helpers) or work in the urban informal sector (DOLE. 1991b). especially in services or sales.

Work in the urban informal sector may be said to respond to the practical needs of Filipino women. To begin with, it enables them to survive, even though they earn mere pittances. Second, it allows women to earn a livelihood, even if the skill and knowledge required of them in these jobs are limited to what they were socialized to do as females: to cook, clean, wash, and serve. Furthermore, much of the work of women in the informal sector continue to enable them to combine productive work with domestic requirements of the family. In the absence of facilities for child care and substitutes for domestic chores, this factor is an important consideration among urban poor women workers.

Work in the informal sector also responds to some of the strategic interests of women. Among Filipinos, work is instrumental to the attainment of a dearly-held aspiration -- education, either for themselves, their siblings or their offspings. For a few, work may eventually become a successful business -- sufficient to support the

obstructs the goal of minimizing conditions of inequality and subordination in Philippine society.

It would seem that the potential for women's development in the informal sector is rather limited. This will be discussed again later.

#### The Rural Informal Sector: Women as Homeworkers

Thus far, we have described the character of the urban informal sector in the Philippines. This is not to say, however, that there is no secondary sector in rural localities. As earlier described (in Chapter I), employment in agriculture is still the predominant occupation of Filipinos. While there are agricultural-based plantations which employ workers under formal arrangements, the majority of agricultural production is still managed by family-level units, or hired out to seasonal workers under contractual arrangements.

In October 1990, only 35% of employed workers in agriculture reportedly held permanent jobs; in contrast, 63.6% stated that they worked for different employers on a daily or weekly basis (DOLE, 1990: 66-67). In many cases, these agricultural workers move from farm to farm with their families. Hence, a labor contract with the household head in reality means contracting the work of his family: including the spouse and even minor children. Thus, an almost equal percentage of males and females in agricultural work in this fashion. Most of these arrangements are decided informally, and it is difficult to determine the amount of external control or regulation that is exercised in these non-corporate planting and harvesting labor arrangements.

Aside from agriculture-based occupations, much of the work in production and crafts are also carried out under informal arrangements. As with agricultural workers, approximately two-thirds of workers in this category are seasonal laborers, who work for different employers in a week (DOLE, 1990: 66-67).

#### Home-based Rural Production

Production work in the rural setting is often conducted in family-level enterprises, using locally-available resources for raw materials. In some types of production, traditional technologies are employed more often than modern techniques, with minor modifications, or combined with simple modern techniques.

Counted among production workers are weavers, sewers and embroiderers and handicraft producers. Many workers in these categories are females. A majority also conduct their work in their own homes, rather than in factory settings or other establishments for the express purpose of producing garments or handicrafts. Thus, these workers are called homeworkers.

Home-based work in essence replicates traditional family-based crafts or artisanal enterprises. While this mode of production has been replaced in the past several centuries with industrial approaches, it in fact antedates capitalist commodity production. To say today that it is a marginalized mode of economic production is merely to stress that it has been displaced in the economic ideology of the state by a preference for the formal, regulated, technology-dependent and mass production

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Home work in present-day terms is defined as follows (ILO, in DOLE, 1991b: 13):

"Home work is the production of a good or the provision of a service for an employer or contractor under an arrangement whereby the work is carried out at a place of the worker's own choosing, often the worker's own home, where there normally is no direct supervision by the employer or contractor."

The Labor Code of the Philippines defines a homeworker as "one who performs in or about his (sic) home any processing of goods, in whole or in part, which have been furnished directly or indirectly by an employer and thereafter to be returned to the latter."

In a Philippine survey conducted for the ILO (Vasquez, 1989, in Ofreneo, 1989: 43-44), homework was described to include the following types of production relations:

Labor subcontracting, where the subcontractor as immediate employer provides the raw materials and then collects the finished product as the homeworker is paid for her labor input;

consignment, wherein the homeworker produces articles specified by a buyer under agreement that these will be purchased by the one placing the orders. The products are priced before production, but the homeworker purchases needed materials herself;

self-employed or independent homeworkers, who do business directly with traders or buyers, as well as with the sub-contractors of other homeworkers.

In the survey, more than half of the interviewed women were engaged under sub-contracting arrangements, 30% accepted consignments, and only 17% were independent homeworkers. Thus, although crafts and embroideries are traditional commodities, their popularity today depends on the demands of the formal sector—the registered exporters.

The independent enterprising woman in crafts and garments production seems to be a vanishing breed. Enterprising women today may prefer to produce under

contractual arrangements rather than as independent producers for two reasons. First, the capital outlay, technical requirements and business organization needed to break into the export market is beyond the reach of the ordinary local entrepreneur. Second, small producers cannot adequately compete with the subcontractors in terms of volume of production. They would need to harness the labor of a network of homeworkers equivalent to those linked to the subcontractors. With a small capital fund, this is difficult to accomplish.

In another national survey (DOLE, 1991b: 31), two-thirds of respondent homeworkers were found to be engaged in handicrafts and another third in garments production. Very few were in furniture-making, footwear, or food preparation. Among the crafts-related production occupations were the following (DOLE, 1991b: 32):

- basketry from rattan or coconut materials

- "sawali" weaving (split bamboo or woven into walling materials)

pottery-making, using clay

- "malong" weaving (a straight cloth traditionally used as apparel in Southern Philippines)

"tikiw" making (decorative products from seagrass)

- hat making, often using pandan leaves

- shellcraft making

abaca crafts-making (bags, hammocks, ropes, etc.)

"sinamay" weaving (an abaca cloth woven on the loom)

- "tinalak" weaving (an ethnic cloth with traditional designs from abaca; from the T'Boli tribe in Southern Philippines)

papier mache production

- broom-making, using grass material

 "yakan" cloth weaving (handwoven material using traditional designs of the Yakantribe)

fan-making, using anahaw palm leaves or abaca

- mat-weaving, using the pandan

- bag-making, using abaca, pandan, rattan or bamboo

Women in home-based garments production were mostly homeworkers producing ready-to-wear apparel. Other workers in this category were crocheters, quilt makers, embroiderers, sequin sewers and dressmakers.

### Rural Women as Homeworkers

The preponderance of women in home-based productions has been traced to gender roles in Philippine society, in relation to the crafts which are presently popular (del Rosario, 1989; Miralao, 1985). The production of apparel, embroideries, and foodstuff are socially-defined to be women's work. Women sell these domestic skills in the labor marker to earn a livelihood.

Apart from being socialized to perform domestic chores, moreover, women in rural Philippines of mats, baskets, fabric, and other "native" products. Crafts production of women is evident in all parts of the archipelago, among both the lowlanders and the upland people, including Christian, Muslim and ethnic

communities. Miralao (1985: 11) goes on to surmise that "the reason behind women's continued dominance in crafts-making activities may lie in the congruence between the perceived female qualities as manual dexterity, patience, endurance, and discipline at work, on one hand, and the skills requirements of craft-making, on the other." It could also be traced to the fact that crafts production is considered non-farm or off-farm work. In a culture where farm work is ascribed to be men's work, these types of occupations have become the responsibility of women. In this manner, women have been the purveyors of traditional culture in the Philippines.

According to separate surveys (c.f. Miralao, 1985; Vasquez, in Ofreneo, 1989; DOLE, 1991b; del Rosario, 1989), the ages of homeworkers are very disparate, including youth and children, as well as women in their eighties. The average age of these workers, however, is between 30-39 years (Vasquez, in Ofreneo, 1989; DOLE, 1991b).

Rural homeworkers are usually married, with an average family size of six. They have relatively low educational attainments, graduating only from the elementary school. However, this educational profile coincides with the national profile of the Filipino working age population.

About a fourth of the surveyed women own small parcels of land planted to rice or other basic agricultural products. A majority, however, state that they are not engaged in farming. Many of their husbands work either in production or agriculture (DOLE, 1991b). Presumably, these occupations are seasonal and contractual, and the husbands are underemployed. Hence, the incomes of the homeworkers contribute a significant proportion to the household budget. Their earnings contribute as little as one-fourth of the household's requirements, to as much as 50 to 90 percent of the total household income.

Despite the size of their income contributions, the annual earnings of homeworkers remain way below the poverty line (DOLE, 1991b). About a third receive in a year what they should earn in a month for the family. Combined with the earnings of the rest of the household, only about a third of these rural families earn incomes above the threshold for poverty.

Essentially, homeworkers under sub-contracting arrangements are paid on piece-rates (del Rosario, 1989). Hence, it is expected that they work long hours in a day to finish their quotas. However, since their work is done in the house, they are able to combine household chores with sewing or weaving (DOLE, 1991b).

Given these arrangements, it is not surprising to discover that the majority of homeworkers like their occupations. Not only does domestic outwork provide additional household income; it allows the women to earn while they attend to the needs of their husbands and children. Besides, other members of the family can help them work whenever necessary.

The flexibility of working hours is seen as an advantage rather than as a burden. The women also state that the work they are doing is the only job opportunity available to them in their areas, given their limited education and skills. Thus, they are grateful to be able to earn a living at all.

Finally, the homeworkers express satisfaction with the nature of their work in crafts and sewing: they say it is enjoyable, not boring and relatively easy (DOLE, 1991b: 101). In addition, many of the homeworkers are happy with their subcontractors. These "employers" are perceived to have good interpersonal relations with the workers, pay well and extend loans when needed, or are relatives.

Assessment: Women Homeworkers in the Rural Informal Sector

Rural homeworkers can be considered to be the "women who stayed home" while their peers left for the big cities. Now married and with families to feed and sustain, they have found livelihood opportunities in handicrafts and garments production, even while remaining in the village.

Like the urban women in informal trades, rural homeworkers are victims of structural adjustment programs. One of the policies adopted by the state to re-align its industrialization program has been flexibility in labor utilization, including the introduction of "non-conventional working arrangements" (Kanatawy, 1989: 277, in Soriano & Imperial, 1991). Sub-contracting arrangements fall within this category. In this arrangement, "the party placing the contract (parent firm, principal enterprise or company) requests another enterprise or private entrepreneur (subcontractor to manufacture or process parts or the whole of the product that it sells as its own" (Soriano & Imperial, 1991: 22).

Homeworkers occupy the lowest rung in this labor structure. They may not even know their parent company or where their products are sold. Such a practice informalizes the work of the homeworkers, effectively preventing them from acting as a collective bargaining unit. Besides, they are not paid minimum wages but are remunerated on piece- rates.

Like work in the urban informal sector, the income-generating component of home-based work attends to the practical need of women to earn money for the sustenance of their families. It is also perceived as a desirable mode of production by the workers themselves because it permits them to attend to both home and industry.

These same arrangements, however, are exactly the elements that prevent the realization of women's strategic needs: equality of work opportunities alongside men and emancipation from a subordinate social position. The women, by their own admission, work under a double-day: weaving or sewing while tending to children; washing clothes and cooking meals between production; gardening, fetching wood and water in addition to home work. Meanwhile, the men-folk work in agriculture, which is the backbone of the rural economy, and assume the position of household heads even while their wives and daughters may earn more than themselves. Sharing of house work between males and females remains an almost impossible dream. Women continue to be subordinate and "obedient" even while contributing significantly to the household's sustenance.

Several characteristics of rural home work, however, demonstrate its advantages over urban migrant informal labor.

Third, crafts production and embroidery work depend heavily on the reproduction of traditional designs in mats, garments, baskets and woven cloth. Westerners are attracted to the ethnic-designs of Asia, and their consummate consumerism leads to the export of products with traditional patterns from this region. Women are the reproducers of these patterns and techniques.

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Hence, through home work, the Philippines has the opportunity to give new life to its cultural heritage, even while contributing to the balance of payments. In this way, the monopoly of knowledge from the North, and the influx of westernilized cultural values, are balanced by the popularization of inherent cultural symbols in the products of female weavers, embroiderers and basket makers. These forms of production provide the Filipino with the opportunity to display its country's unique cultural and artistic heritage.

## Prospects

Much has been made of the reasons for the continuing significance of the "First Sector" in the Philippine economy. The fact that it continues to support a sizable portion of the population demonstrates that it is a sustainable form of economic for the marginalized sectors of society. And the second se

Shifts in governmental policies appear necessary at this point in time. Primarily, what is needed is for the state to understand the dynamics of the informal sector from the vantage point of its participants -- the urban and rural poor -- rather than dismiss it as non-essential or of secondary importance in a modernizing country. Secondly, the differential gender impacts of structural adjustments on women's participation in the economy should be better understood. With an improved data base on women's participation in the informal sector, action programs can be instituted to improve their situation.

Off-hand, skills training and strategies for enhancing the occupational mobility among urban poor women seem of paramount importance. Work has to be dignified also through improved employer-employee relations in the informal sector, such as through better conditions of work and remuneration. Among rural homeworkers, improved home technologies designed to ease their work in crafts and garments production should be introduced. Research also needs to be undertaken, in order to expand the range of traditional designs and products for crafts production.

For both the women in the urban and rural settings, child care and gender sensitization sessions are essential, with the menfolk participating alongside them. Meaningful dialogue between the sexes may begin in this fashion, gradually leading towards a better understanding of each other's needs and potentials. Gender equality in Philippine society becomes less remote when both men and women understand the issues facing them.

Credit facilities also have to be established for the women workers; enabling them to invest larger sums into vending, sewing, or crafts production. In this way, the volume of their business or services can scale upwards, thus enabling them to earn more than a marginal profit barely enough for the day's meals. Enterpreneurial and management training for the women, however, have to accompany the implementation of credit strategies.

Finally, the conversion of home work and even of urban services into organized collective efforts appears timely. Women's organizations should be set up or redirected towards the formation of cooperatives. In this way, the core of a rural or urban enterprise run by women can be evolved. It will act not only as the manager of the women's enterprise; it can also be the bargaining unit in relation to sub-contractors, consignees, and other clients or customers.

The informal sector cannot be ignored, especially in a nation with a slack economy. Self-employment, domestic outwork, domestic services and other seemingly trivial activities in the informal sector have spelled the difference between family survival and annihilation.

Women are a formidable group in informal economic activities. They have been at work in petty trades, in embroidery, and crafts production for a longer time than most factories and other large establishments. Their contributions to family and societal progress have largely been unrecorded because their work in these occupations have been undervalued. It is time to honor their heroism and recognize them for what they have been all along: productive and useful members of Philippine society, men's worthy partners in development.

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