

**A PRELIMINARY INQUIRY INTO THE MICRO-LEVEL
GENDER EFFECTS OF MACROECONOMIC
ADJUSTMENT POLICIES**

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A Preliminary Inquiry into the Micro-Level Gender Effects of Macroeconomic Adjustment Policies*

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I. CRISIS AND ADJUSTMENT

A. *The Crisis*

After more than two decades of economic expansion, world economic growth began to decelerate in the early 1970s and was subjected to wide fluctuations. Faced with rising current-account or trade deficits, developing economies strove to arrest the slowdown by borrowing increasingly from foreign sources (Commonwealth Secretariat 1989).

Towards the end of the 1970s, however., a series of adverse developments worsened the trade prospects for developing countries. Oil prices rose sharply in 1979 and 1980. In the early 1980s, a major recession hit industrial countries, leading to a spate of protectionist policies. Domestic policies aggravated the woes of developing countries, such as the Philippines. A prime example is provided by export-oriented industrialization and free trade policies which laid the economy open to the vicissitudes of the world markets (Broad 1988). All this occurred at a time when bank loans to finance the trade deficits were drying up, resulting in simultaneous balance-of-payments deficits. At the same time, creditor countries' policies were pushing up interest rates. Thus, countries that had accumulated foreign debt in the 1970s found themselves saddled with an increasingly onerous debt-service burden. In the early 1980s, debt servicing caused a net capital out-flow, as debtor-countries were forced to divert domestic resources away from growth and development activities. It also ate up an increasing proportion of government budget. In the Philippines, this reached as much as 45 percent in 1987 (Table 1).

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Table 1
 DISTRIBUTION OF THE PHILIPPINE NATIONAL BUDGET
 BY SELECTED ITEMS, 1979-1990

Percentage share in the national budget									
Year	Economic services	Social services Educ	Health	Others	Total	Defense	General services	Debt service	Net lending
1979	32	10	4	7	21	11	10	27	-
1980	42	10	4	4	18	9	16	15	-
1981	45	11	3	3	17	10	16	13	-
1982	27	11	4	12	27	10	10	16	-
1983	29	11	5	10	26	10	9	18	-
1984	15	8	3	7	18	6	17	42	-
1985	34	12	4	8	24	10	7	24	2
1986	28	12	3	8	23	8	6	35	1
1987	16	11	3	4	18	8	8	45	5
1988	16	13	3	2	19	11	9	43	3
1989	23	16	4	3	22	11	10	33	1
1990	24	17	4	6	26	11	10	33	(0.2)

Source: National Statistical Coordination Board, 1991.

While Asia was considerably better off than other parts of the developing world, the Philippines provided one exception.¹ Classified as a severely indebted middle-income country (SIMIC) by the World Bank [hereafter referred to as The Bank], the Philippines had accumulated a foreign debt of US\$28.9 billion by 1989. It was suffering from a negative resource transfer of \$538 million, and its interest payments and principal repayment—amounting to \$3.36 billion—was about eight percent of the gross national product (Table 2).

B. *Adjusting to the Crisis*

The deepening crisis brought about by the debt burden, deteriorating economic situation, and continuing balance of payment deficits called for drastic action in many developing countries. As the Commonwealth Secretariat noted, “the question at issue [is] not whether to adjust but how to adjust” (1989:22). Economies adjust to various forces—be these demand shifts, technological progress, changes in terms of trade, or exigencies of politics—but the adjustment required in the 1980s was different. It entailed rapid and massive resource transfers from sectors serving domestic needs (production of nontradables) to those which could generate and save foreign exchange (production of tradables). This generally meant that new industries rarely had the time and the investment to grow, and adjustments became synonymous not with growth but simply with painful austerity and cutbacks.²

Although some countries had initiated independent programs, most adjustment efforts involved the International Monetary Fund (IMF) and the Bank (Commonwealth Secretariat 1989). The IMF is mandated to assist countries with their balance of payments problems. While it had introduced long-term policy reforms in its conditionalities, its view is necessarily short term and its prescriptions (called *stabilization* programs) generally took the form of expenditures cutback.³ In contrast, the Bank is tasked to address medium and longer term structural problems. It helps developing countries cope with the debt crisis through structural adjustment loans (SALs) and sector adjustment loans (SECAL). While SECALs are sector-specific, SALs purportedly support economic restructuring efforts which could enable an economy to grow and maintain balance of payments viability (Yagci, Kamin and Rosenbaum 1985). During the period 1980-1988, SALs and SECALs to 57 countries totalled \$21.4 billion, mostly in sub-Saharan Africa and Latin America but including the Philippines (Commonwealth Secretariat 1989:24). In many cases, the Bank adjustment loans had supplemented IMF efforts. And as the Commonwealth Secretariat (1989) had noted, the Bank and IMF prescriptions might differ in emphasis, but they nonetheless overlapped. The overlaps are shown in Box 1.

1. The Philippines has been described as a would-be newly-industrializing country (NIC) caught in the global economic slowdown. When the crisis set in, measures implemented to help it become a NIC -- export orientation, dependence on foreign investment and foreign debt and trade liberalization -- made the Philippines more vulnerable to world market forces (Broad 1988).

2. Schatz (1987) noted that structural changes are dependent on government attitude and policies, and its approach in implementing such changes. He claimed that in the Federal Republic of Germany, adjustment did not present too much of a problem. This is due to the strong support the government received from both the trade unions and the business sector, making its job easier. In return, the government adopted a policy of transparency concerning its measures, especially those involving subsidies to distressed industries.

3. In the mid-1970s, IMF adjustment assistance was through its Extended Fund Facility (EFF). In view of the crisis of the 1980s, new facilities, merging IMF and Bank conditionality and financing--the Structural Adjustment Facility and the Enhanced Structural Adjustment Facility--were initiated for low-income countries. By early 1989, 17 countries had standby arrangements, two had extended arrangements, and six received loans from the Enhanced Structural Adjustment Facility.

Table 2
SUMMARY OF PHILIPPINE ECONOMIC INDICATORS
1980, 1982-1989
(in US\$ Million)

Item	1980	1982	1983	1984	1985	1986	1987	1988	1989
Total debt stocks	17,431	24,538	24,363	24,375	26,819	28,372	30,038	29,161	28,902
Total debt service	2,172	3,501	3,020	2,695	2,573	3,038	3,613	3,482	3,364
Net transfers on debts	127	-957	-132	-1,077	-620	-1,339	-2,011	-2,044	-1,169
Net resource transfers	498	537	841	126	108	-329	-1,029	-536	-538
GNP	35,213	39,274	34,086	31,583	32,125	30,153	34,197	39,001	43,961
Current account balance	-1,903	-3,200	-2,771	-1,294	-35	954	-444	-390	-1,465

Source: The World Bank, 1991.

Box 1
OVERLAPS IN IMF AND WORLD BANK POLICY PRESCRIPTIONS

<i>Demand restraint:</i> cuts in government expenses (e.g., public-sector employment and wages) and credit control;
<i>Price policy:</i> decontrol, increase in agricultural prices, reduction or abolition of subsidies, and increase in the charges for public services;
<i>Trade regime:</i> devaluation, foreign exchange auctions, and import liberalization;
<i>Credit reforms:</i> more unified credit markets, higher interest rates, and more agricultural credit;
<i>Parastatals:</i> improving efficiency and profitability, and privatizing public assets; and
<i>Administration:</i> strengthening institutions through training, technical assistance and reorganization.

Source: Commonwealth Secretariat (London), 1989.

C. *The Philippine Experience*

In the mid-1970s, the IMF assisted adjustment efforts through its Extended Fund Facility (EFF). In view of the crisis of the 1980s, new facilities (the Structural Adjustment Facility and the Enhanced Structural Adjustment Facility) were initiated for low-income countries; these merged the conditionalities and financing of the Bank and the IMF.

The Philippine government availed itself of the EFF in 1976 and again in 1977. To secure the first loan release, it submitted a letter of intent (LOI) which outlined a three-year program embodying IMF-prescribed policies (Villegas 1984); this LOI echoed the 1974-75 program covered by a standby agreement with the IMF. On the strength of the LOI, the IMF rescheduled debts due in 1976 over a period of 2-5 years; the Bank also restructured its loans to the Philippines, which entailed a yearly deduction of two percent within a period of 5-10 years. The conditions stipulated by the IMF and the Bank were integrated by the National Economic and Development Authority (NEDA) into the four-year national development plan for 1974-77 and again for 1978-1987.

Foreign loans fueled economic growth in the late 1970s and early 1980s as the Philippines continued its attempts to turn itself into a newly industrializing country or NIC (Broad 1988). The 1983 balance of payments crisis marked the end of this debt-dependent growth. It was brought about not only by the drying up of cheap international capital and the oil shock of the late 1970s, but also by "the failure of the investment strategy (in the 1970s) to carry out internal changes in the economy" (Montes 1987:6). It was also attributed to other internal factors, such as corruption in the form of favors which Marcos granted to his allies, and the flight of capital which reached 30 percent, versus the normal 10 percent (Broad 1988).

In 1984, the Bank granted the Philippines two SALs. The first had as conditionality industrial and financial reforms; the second stipulated reforms on energy and public resource management as additional conditionality (Yagci, Kamin and Rosenbaum 1985). The structural adjustment program adopted was consistent with an existing standby agreement with the IMF. It included reducing reserve money; initiating foreign exchange reform, such as floating the peso and abolishing foreign exchange restrictions; increasing lending and deposit rates as well as the interest rates on Central Bank and Treasury bills to about 40 percent at the time of the float; implementing a significant tax package involving structural changes to broaden and strengthen the tax base; increasing administered prices to reflect market conditions; and formulating the domestic counterpart peso deposit scheme covering foreign currency obligations. The last measure was included to enable debtors like the National Power Corporation and other government corporations to pay for their debt service in pesos while the Central Bank assumed the dollar liability. Otherwise, the menu was typical IMF stabilization policies (Bautista 1987).

The most recent IMF prescriptions for the Philippine economy were contained in a memorandum given to the Philippine government on 25 September 1990. In broad terms, these echoed earlier suggested reforms. And as in previous occasions, the government agreed to the recommended measures (Box 2).

Box 2
GOVERNMENT RESPONSE TO THE IMF 25 SEPTEMBER
POLICY RECOMMENDATIONS

<i>IMF Recommendations in 25 September 1990 Memorandum</i>	<i>Philippine Government Actions</i>
Liberalize foreign investment	18 October: CB Governor Cuisia announces that foreigners may take up to 100 percent equity in local industries until 1995
Reform foreign exchange market	18 October: Cuisia says off-floor currency may be allowed soon
Cut government spending by P 10-B and increase revenues by P 3-B	24 October: Summit of congressional and government leaders agrees to the measure
Reform tariffs; implement Executive Order (EO) 413	24 October: Finance Secretary Estanislao says EO 413 will be implemented within the year covering non-controversial items
Seek further revenue sources and defer tax cuts to generate P 11-B	30 October: President Aquino announces she will push for new taxes that hit the rich; BIR announces new taxes on car sales and on property-rental fees
* Depreciate the peso	31 October: Peso cut by 8 percent to P 28 per US\$ 1
Raise power tariffs	31 October: ERB approves rate hike for MERALCO
Increase oil price before 1 November	3 November: Aquino retreats from pledge of no oil price in 1990 7 November: State-owned Petron Corporation seeks average rise of P 3.41 per liter
End collusion among Treasury Bill dealers	5 November: Central Bank lightens rules on Treasury Bill repurchase agreements
Tighten monetary policy	15 November: Bank's reserve requirement is raised to 2 percentage points to 23 percent; Treasury Bill rates raised to 27.6 percent from 27 percent
Restore oil-products taxes to former levels	Expected with fuel price increases
New types of Treasury Bills and large-scale transfer of liabilities	No action, but Budget Department agrees to forego interest on government deposits at the Central Bank

Source: Tiglao 1990.

D. *Assessment of the Effects of the Philippine Adjustment Programs*

The structural adjustment programs launched in the Philippines drew divergent responses.⁴ Some criticisms focused on the content and the emphasis of the program; some on the consequences or impacts; and others dealt with the management of the root cause of the adjustment program, the country's foreign debt. In some cases, criticism was based on purely economic grounds; in others, social and political considerations were given as much weight as the "purely economic."

Using two neoclassical macroeconometric simulation models to analyze the impact of adjustment policies on wages and employment, Manasan (1989) concluded that the policies on tariff reform, exchange rate, and export had favorable effects on either employment, output, or both.⁵ Her computations also purported to show that investment incentives had negative effects on both output and employment, but there was no conclusive result vis-a-vis the impact of financial reform on uses and sources of financial resources.

Other studies painted a different picture. Case studies done on selected industries and analysis of the industrial component of the adjustment program indicated that it had failed in its objective to create more jobs (Ofreneo and Habana 1987).⁶ This failure was traced to the sector's vulnerability to world market changes, unpreparedness of local entrepreneurs, the program's overreliance on foreign investors, and one-sided structural adjustment. It was further claimed that the program created more problems for the country. The limited linkage between export and local industries caused a disjointed economy; another debt crisis ensued because export industries turned out to be very expensive; and, most serious of all, workers' rights in the export processing zones were suspended in order to encourage foreign investors.

Export orientation also favored foreign-owned multinational corporations (MNCs) over local industries because the MNCs were stronger in the areas being emphasized (Villegas 1984). The tariff reform, together with import liberalization, effectively neutralized local entrepreneurs, with its stress on raw materials and producer goods to supply export-oriented industries. Another effect was the rising dependence on imports for consumption and even for export production (Broad 1988). The lifting of

4. For an interesting discourse on the alliances that fostered the structural adjustment efforts in the Philippines, see Broad (1988). An earlier analysis of the role of the World Bank in the Philippines is provided by Bello, Kinley and Elinson (1982). Meanwhile, an analysis of structural adjustment loans (SALs) is supplied by Yagci, Kamin and Rosenbaum (1985), who describe SALs as comparatively new instruments, and should not be expected to work for everybody. They noted potential areas of conflict, including trade liberalization vs. reduction in budget and balance of payments deficit, growth vs. stabilization, privatization vs. liberalization of interest rates/increase in tax revenue, increasing/decreasing subsidies vs. increasing public sector surplus, and stabilization vs. employment and income distribution. Thus, they cautioned that although SALs have had successes in some countries, some aspects of its design need further attention: medium-term perspective, potential conflicts between objectives and policy instruments, loose links in objectives and instrument, and inability to trace the general equilibrium interactions in the economy as a result of their policy. A framework which covers these elements has yet to be developed by the Bank to improve policy analysis of SALs. A survey of adjustment-related issues could also help in evaluating the SALs as far as policy design is concerned, while an understanding of specific causes of imbalances could help design country-specific SALs.

5. Manasan focused her analysis on tariff reform initiated in 1981 and completed in 1985, involving the development of a more uniform tariff structure and a reduction of statutory tariff rates; amendment of investment incentives in 1983 whereby performance replaced capital bias as basis for incentives; the elimination of export taxes, except those on logs; and deregulation of bank deposit and loan interest rates. She then computed the impacts of these policies on wages and employment using two simulation models: the macroeconomic model of NEDA and the PIDS, and Habito's computable general equilibrium model (CGE).

6. Ofreneo and Habana (1987) based their analysis on data on investment, employment and layoffs in government agencies as well as on case studies of selected sectors, such as the Bataan Export Processing Zone, and the Philippine electronics, garments and textile industries.

import restrictions caused the flooding of local markets with cheaper and better products, and caused the merger or collapse of some local businesses; nonetheless, it also forced the modernization of others. Finally, the devaluation of the peso caused inflation, increasing commodity prices and reducing real wages, and thus provoking the most negative reaction from a wide spectrum of the citizenry (Broad 1988).

While the most commonly used indicators—current account status, inflation rate, payment of debt-servicing arrears, balance of payments targets—seem to suggest that the Philippines had successfully completed a macroeconomic adjustment by the end of 1985, the forces underlying the “success” did not provide the basis for economic recovery (Montes 1987). In fact, the fall of the Marcos regime 13 months into an official IMF program could be an indirect measure of the inappropriateness of the macroeconomic strategy.⁷

A number of criticisms hurled at the stabilization/adjustment programs were rooted in the management of the country's foreign debt (Briones 1990a, 1990b; Monsod 1990).⁸ The Freedom from Debt Coalition (FDC), for instance, claimed that all attempts at stabilization/adjustment never took into account whether or not the people would survive the adjustment (Briones 1990). The decision to leave the debt service untouched as the government introduced cutbacks in many budget items disregarded the political, social, human, and moral aspects of the debt.

A few studies contend that women, as a group, constitute one of the sectors most adversely affected by the crisis and its concomitant structural, familial and personal adjustment.⁹ They argued that cuts in public expenditures (particularly on health and education) tend to place an additional burden on women not only in their nonproducer roles (as mothers and homemakers) but also in their capacity as producers. In addition, the government's unrelenting persistence to service the debt had tightened the labor market causing large outflows of migrant workers, many of whom are females and many of whom are subjected

7. With certain political parameters in mind, Montes (1987) argues that a stabilization program could have been implemented, but gradually, beginning in 1983. Thus, government budget deficits resulting from debt-servicing demands could have been managed by cutting back on “unnecessary and avoidable” items like defense and elections/referenda. Moreover, credit could have been expanded via a selective credit program aimed to help manufactured exports and import-substituting industries whose expansion would have been consistent with adjustment. Devaluation could have also been implemented in a limited fashion so as not to induce inflation. Finally, temporary export subsidies could have been instituted, reserve money could have been allowed to grow (rather than contract), and disintermediation avoided.

Others, such as Ofreneo and Habana (1990), present an explicitly pro-poor adjustment program. They contend that this requires the incorporation of the following nationalist elements: democratizing economic planning; orienting production to meet the people's needs first; promoting genuine industrialization; nationalizing strategic industries; protecting Filipino industrialists, farmers and other entrepreneurs; initiating a genuine agrarian reform program; strengthening workers' participation in management of enterprises; fully utilizing the talents of Filipino scientists, intellectuals and workers; intensifying commercial and cultural ties with the Third World; regulating the operations of transnational corporations; and revamping educational and manpower development programs to make them responsive to the requirements of new economic programs.

8. Some of the critics zeroed in on the inability of the government to declare a moratorium, set a debt service cap, and disengage from fraudulent loans (Briones 1990b); others to the disinterest of the debt management strategists and for negotiators to push an adjustment program that addresses the needs of the country, not just of the IMF (Monsod 1990). This seeming lack of interest may be traced to an alliance that has been struck between the Philippine economic managers and negotiators, on the one hand, and the IMF and the World Bank, on the other (Broad 1988).

9. These studies, in fact, dealt basically with the country's foreign debt problem (Pineda-Ofreneo 1985, 1991, 1992; Santos and Lee 1989; and Lange 1991). Apart from direct testimonies of women from various subsectors that are contained in Pineda-Ofreneo's monograph (1991), the analyses were based on gender-differentiated macro aggregates and/or sectoral data. They also incorporated a politico-historical analysis of the roots of women's oppression and vulnerability to such forces as debt-induced structural adjustment programs, and generally concluded with a need to form strong women's organizations. An agenda for action to improve the status of women and to build a more enlightened women constituency has been provided by the Freedom from Debt Coalition or FDC (Briones, Pineda-Ofreneo, and Tañada 1989).

to various violations and indignities, and shifted resources from provision of food, resulting in the so-called rice crisis (Santos and Lee 1989). Referring to the phenomenon of international labor migration, Licuanan (1991) raised the question of the effect of absent parents on the family as an institution, and the export of women in particular on the national self-image.

II. WOMEN AND STRUCTURAL ADJUSTMENT: AN ANALYTICAL FRAMEWORK

Studies of the effects of structural adjustment programs had tended to deal mainly with aggregates—employment, production, credit and money, trade and tariff, taxes, and the like. A framework paper prepared by Lamberte and others for the *Micro Impacts of Macroeconomic Adjustment Policies* (MIMAP) research project (1990) pointed out that analyses of macroeconomic aggregates fail to recognize the direct and indirect impact of macroeconomic policy on household welfare. This neglect has often led to the exclusion of micro indicators as performance criteria of an adjustment program.

What the MIMAP framework paper did not stress is that analyses of macro aggregates also tend to be male-oriented. Elson (1990) posits that this bias stems mainly from “a hidden set of assumptions underlying macroeconomic thinking [that] concerns human resources; their allocation to production; and their own reproduction and maintenance” (1990:7.3-7.4). She further explains, thus:

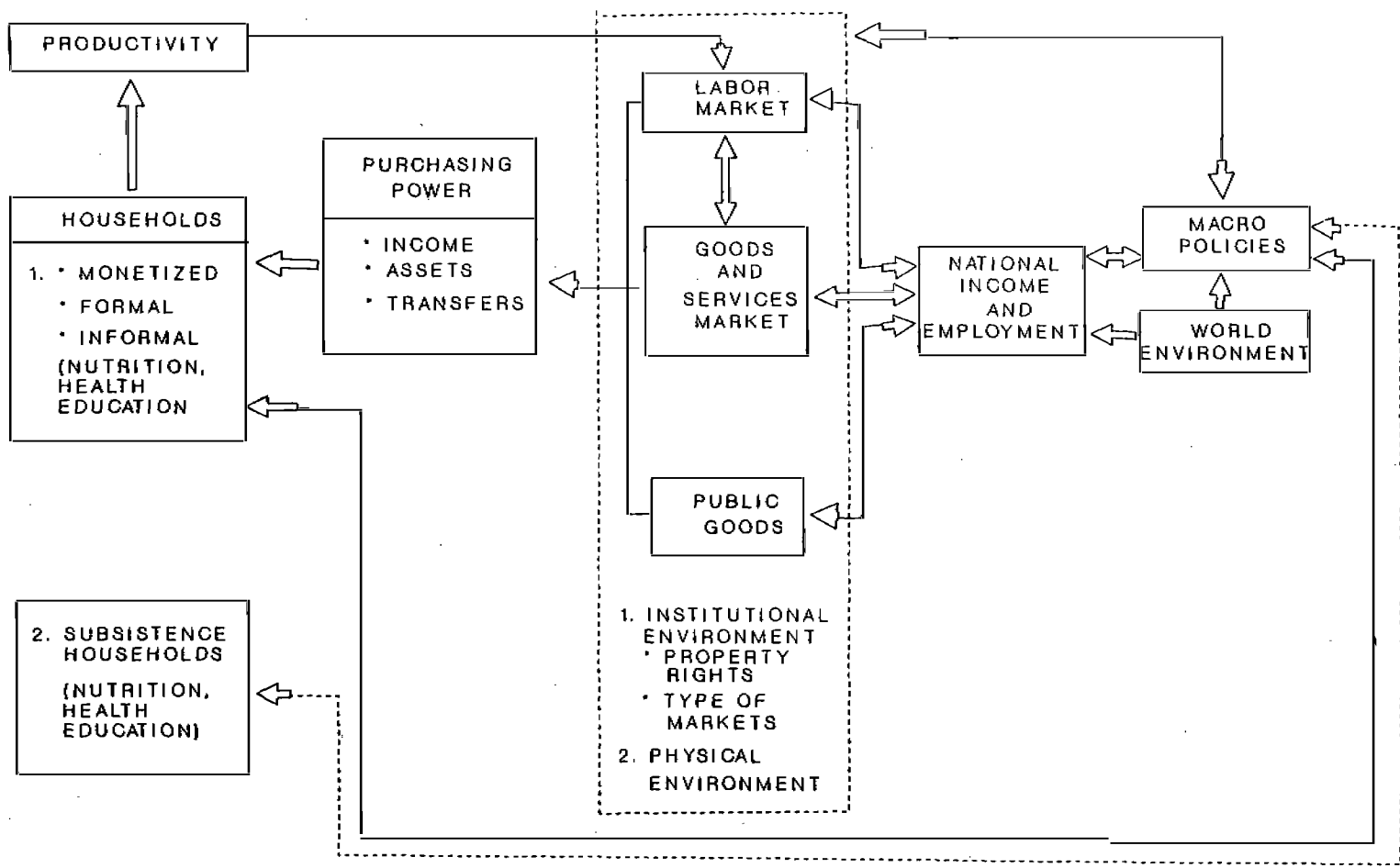
“... It is assumed that human resources may be treated as if they were a non-produced factor of production, like natural resources; and as if they were costlessly transferable between different activities, in the way that a piece of land may be used for growing one crop one year and a different crop the next. These assumptions permit many macroeconomic models to be constructed without any formal reference to human resources at all... [N]evertheless, drawing any policy conclusions from such models requires assumptions about human resources.”

Moreover, macroeconomic analyses had been constructed simply in terms of two types of goods—tradables and non-tradables. The problem had, thus, been diagnosed as one of “policy-induced price distortions leading to over-production of non-tradables and under-production of tradables” (Elson 1990:7.5). This analysis hinges on the assumption that labor could easily transfer from one production activity to another; and that the economy is at full employment, and that adjustment therefore simply involved reallocation of resources. These assumptions are imbued with male bias concerning the sexual division of labor. They ignore the unpaid domestic work necessary to produce and maintain human resources, and the operation of the household, that institution which is the source of supply of labor. An understanding of how these biases come into play and how costs of adjustment are distributed between males and females could be better understood by shifting the focus from macro to micro impacts.

A. *The MIMAP Framework*

The MIMAP analytical model (Figure 1) investigates the interaction between macroeconomic policies and households, given a particular set of institutional structures and natural resource endowments. Policies can affect household welfare directly, through changes in the purchasing power, particularly through a rise or fall in income, assets, and transfers; or indirectly, through three types of transmission mechanisms — labor market, goods market, and delivery of public goods. As indicators of household welfare, the model offers health, nutrition and education.

Figure 1
THE MIMAP FRAMEWORK



Policies, however, affect households differently. Households are assumed to be heterogeneous and, depending on their interaction with the market, could be categorized as either monetized or subsistence households. Monetized households interact with the market either through their participation in the formal or informal market sector. While policies could have immediate impact on the household, the response of the different types of households will, in turn, shape the secondary effects on the economy.

B. *An Expanded Framework*

While the MIMAP framework explains the interhousehold variation vis-a-vis effects of and responses to adjustment policies, it does not address differences within households or sectors, particularly differences based on gender.¹⁰ In reworking the MIMAP framework, it is argued that the issue of gender is embedded in women's and men's gendered position and in the ideology shaping that definition. This embeddedness flows over into any study of groups or sectors because gender is an issue that concerns the natural resource sector, informal sector, health and social services, and the like. Gender is more than just one of the variables in an analytical framework; it underlies the assumptions and postulates of received theories.

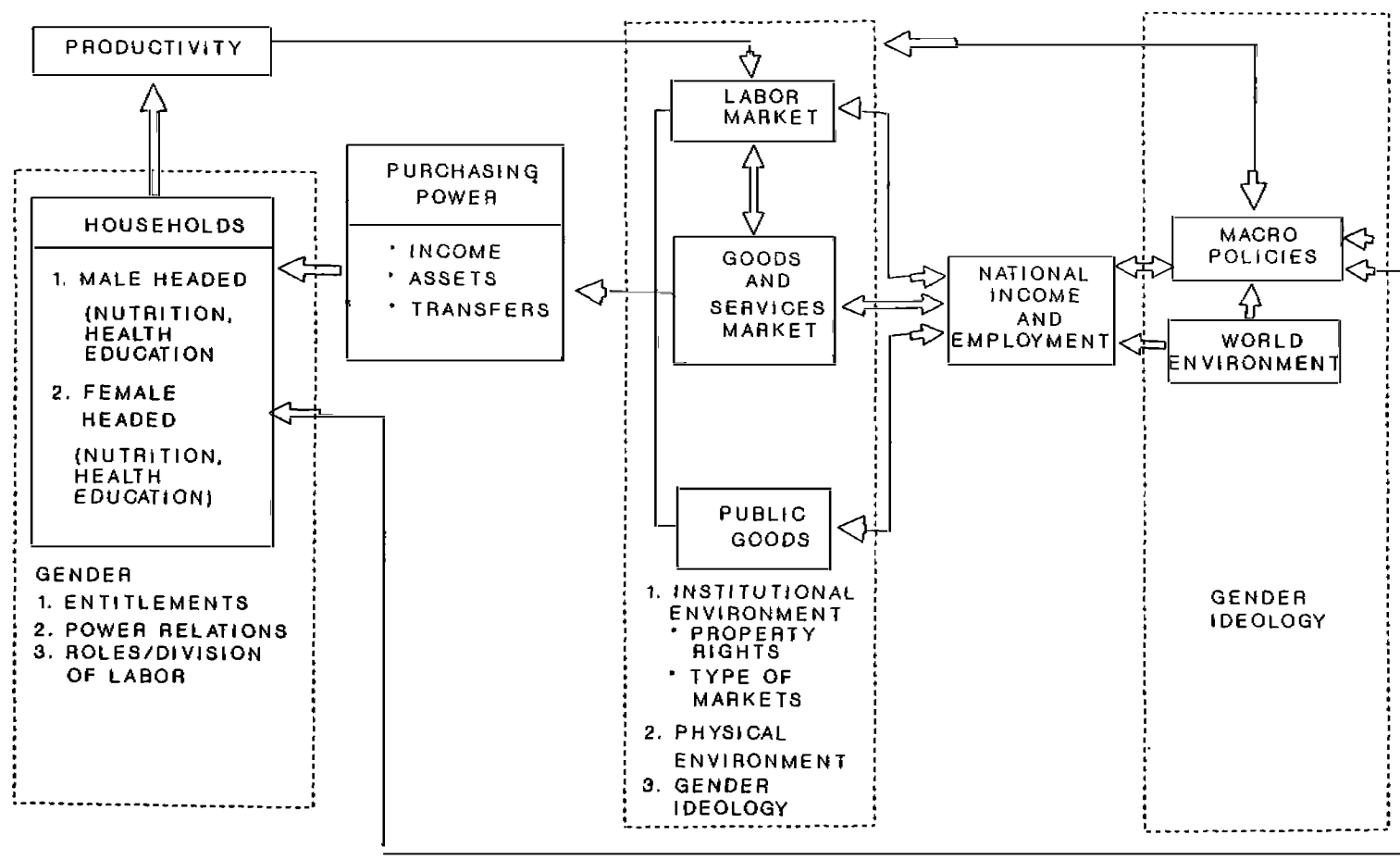
The expanded analytical framework introduces several elements into the MIMAP model (Figure 2). First, in addition to the "institutional" and "physical" environments, gender ideology and gender relations form an important factor defining the situation in homes, in the labor market (segmentation, gender-based biases to entry and wages, gender tracking in jobs), in the goods and services market (price changes and women's reproductive or home production work, organization of production units), and in the public-goods sector. An important part of the ideological and relational factor concerns gender roles (often viewed in terms of gender division of work) which, following Moser (1989), encompass home maintenance, economic production, and community management. As pointed out by Elson (forthcoming), gender ideology also underlies macro policies as much as it shapes the way households are organized and the access which their members have to resources such as food and rest.

Second, the revised framework postulates that the gender of the household head (male-headed vs. female-headed households) provides as crucial a basis for household classification as the household's degree of monetization/integration in the market economy. It also argues that a focus on headship might be more helpful in understanding the relative vulnerabilities of people and households to structural adjustment.¹¹ For instance, households without an adult male earner are likely to be supported by already overworked females, but who could not afford not to work. In contrast, women from households with a male head are less pressured than female household heads to earn and to keep on working. The burden effected by adjustment is, thus, different even among women. For some, however, this difference could

10. Looking at other country experiences, McGowan (1989) claims that structural adjustment programs are detrimental to the poor, particularly to the women, because they were designed without regard for gender differences. Others, such as Antrobus (1988, 1990) and Zucherman (1989), point to the failure to consider women and their interests considering that they are at the center of the economic crisis. Not only are they the first ones to get laid off due to budgetary cuts; but their sphere, social services, tends to suffer the most in adjustment efforts.

11. It should be noted that household headship is not static. In many cases, it changes over time. *De facto* headship could pass from male to female or vice versa, depending on the households' developmental cycle. In others, the shift generally results from the relative earning ability of the spouses. Yet, in other cases, a female becomes head because a male is absent, and the female is left to support the family or household. Regardless of how women assume the principal breadwinning role, they often continue to be responsible for the care of the household.

Figure 2
THE EXPANDED MIMAP FRAMEWORK



be temporary. When adjustment policies result in deepening poverty, gender roles might be redefined so drastically as to lead to the breakdown of conjugal unions and/or more women becoming the principal breadwinners.

Third, the expanded framework distinguishes between the well-being of the household as a group, and the well-being of its members. While overall household welfare may depend on the value of the household's real purchasing power, the well-being of individual household members depends on the *entitlement* which male and female members have to goods and services and to non-work or rest.¹² This claim may be rationalized in terms of the actual or perceived relative contributions to the family treasury or larder, relative burdens, or relative needs. All these, however, are linked to gender, to the valorization of what females and males do, to the energy levels associated with what females and males do, and to cultural definitions of female and male needs and the prioritization of these needs. Thus, because entitlements are often gender-based, welfare effects (indexed by health, nutrition and education) will necessarily be differentiated by gender, and so will the effect on productivity by the changes in a person's well-being.¹³

In view of all this, Figure 2 may be modified, as shown in Figure 3, to explain the ways in which effects of macro policies on households vary by gender. Regardless of household type (monetized or subsistence, male- or female-headed, low or middle income), gender-differentiated micro-level impacts are reflected in three interrelated areas: content and distribution of consumer goods, particularly food (consumption patterns), relative incomes, and relative workloads. They, in turn, help define the level of health and nutrition of male and female household members. To capture all these effects, however, requires extending micro analysis beyond the level of the household or the firm to that of the individual consumer and the worker.

C. *Theoretical Points*

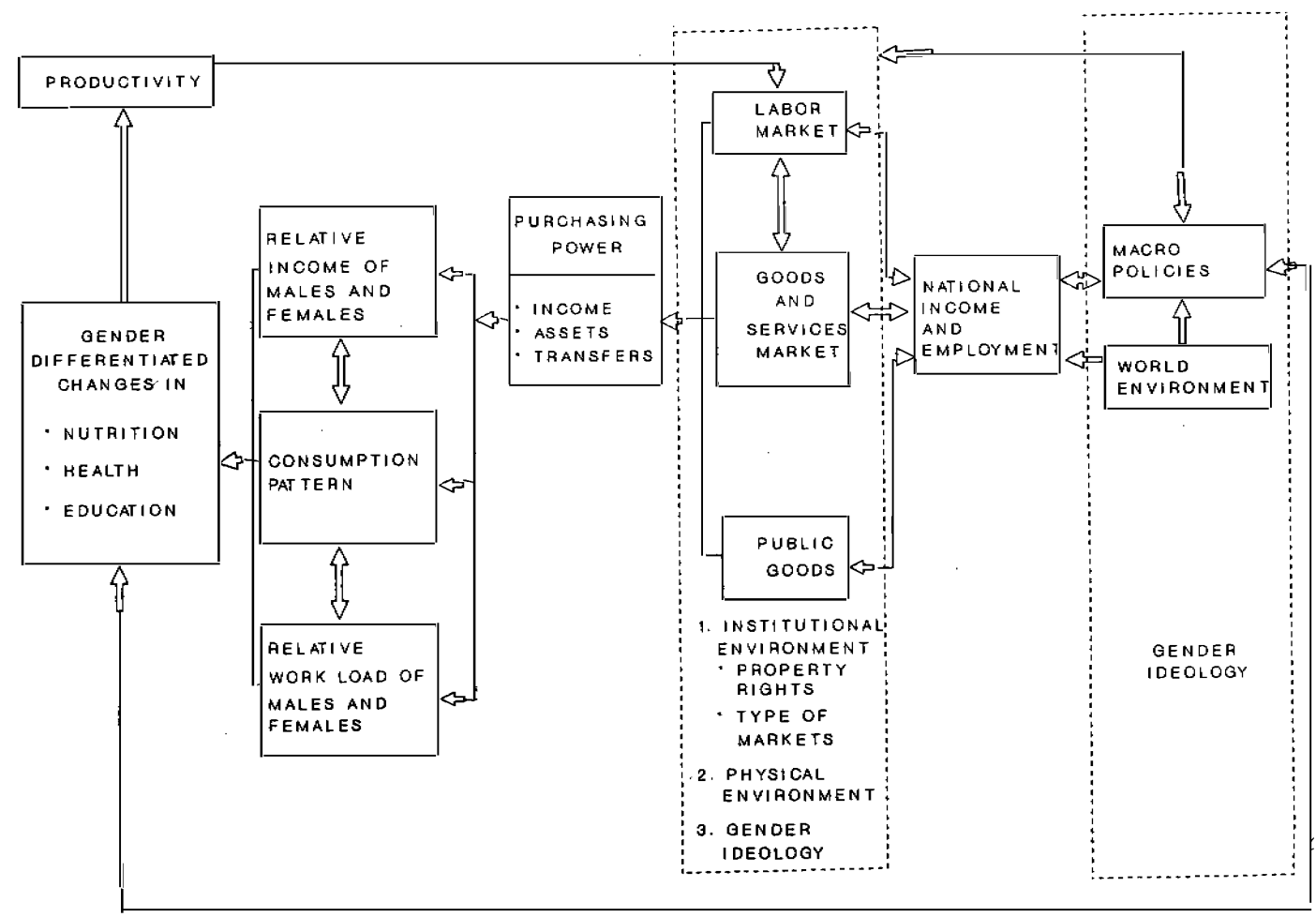
Intrahousehold resource and work allocation. The microeconomic unit, the firm or the household, is often assumed to have a unity of interest. In a broad sense, this focus tends to assume that whatever affects the firm or the household would affect its members in the same way. But feminist critique (for instance, Beneria [1982], Fapohunda [1988], and Elson [forthcoming]) has pointed to the inadequacy of such a formulation particularly when applied to the study of gender. And although limited, the literature on the impact of structural adjustment on women suggests that the effects of adjustment are *not* gender-neutral. Given the dominant ideology underlying gender division of work, the effects on women (and, by extension, on children) would likely be greater than on the men.

This conceptualization recognizes three basic issues. First, much of women's reproductive work remains invisible and unrecognized; thus, the multiple burden that results when women are forced to enter the labor market and/or pushed to take on community management roles goes undetected. Second,

12. The concept of entitlement was first explored by Sen (1981) in his analysis of poverty. Focusing on relationship of persons to commodities, he defines entitlement to include relations based on one's labor power or those based on ownership either because an individual traded for a commodity, arranged to produce it, or inherited it. In contrast, Papanek (1987) views entitlement in terms of culturally and socially recognized rights of particular categories of persons, and applied it vis-a-vis relationship of females and males to resource shares.

13. It has been suggested that in the long-run, gender-differentiated effects on welfare and on productivity might transform the cultural and institutional environment. Nonetheless, who would benefit from the change remains an empirical question.

Figure 3
 FRAMEWORK SPELLING OUT SELECTED MICRO-LEVEL EFFECTS
 OF MACROECONOMIC ADJUSTMENT POLICIES



the assignment of burdens between females and males, as households adjust to changes in their environment, reflects gender relations within the household. And third, gender-based ideas of entitlement govern the way in which households allocate a decreasing supply of goods and resources and the way in which members' incomes are spent.

Time elasticity, role balancing, and households' capacity to adjust. At the household level, the dislocations attributed to structural adjustment could be mediated by household strategies to cope with the changes. These strategies are based on expectations about the time elasticity of household members. That of male members is expected to be low, the expectation being that they would specialize in economic activities (breadwinning). In contrast, women are expected to be more flexible: they keep house but, when necessary, also earn a living. Thus, when the households cope, the women are expected to carry the added responsibility, resulting in multiple burdens or in a sharing of a greater burden among themselves. Young girls are likely to be drawn more actively into household maintenance activities (as helpers or surrogates of their mothers) or into the labor market (as additional income earners). Such work involvement could adversely affect the quality of the next generation and the girls' life chances.

It can be posited that for each woman (and man), the limits of elasticity and flexibility mean not only physical stress but also emotional and psychological stress. The resultant stress relates closely to the gender-differentiated entitlement to rest. It can also be linked to disintegration of households, when men desert their families and women become *de facto* household heads.

D. *Specific Manifestations of Gender Effects of Adjustment*

The modified MIMAP framework (Figure 3) may be applied to particular aspects of an adjustment program, such as reduction in government services, and its impact on public-sector employment and availability of critical services such as health care; restructuring of industry and agriculture, and its effects on employment and livelihood options; and changes in prices and wages.

Cutback in government services. One of the components of an adjustment program is *demand restraint*, in the form of cuts in government expenditures. The squeeze may be applied evenly across budget items, but then it could also bear more heavily on some items than on others. In many cases, the cutback has fallen on the social-services sector, including public health care.

The reduction in government health service could involve laying off health workers, freezing their wages, freezing hiring of new health workers, cutback in the procurement of medical supplies, and/or reduction in the budget for the maintenance of public hospitals and health clinics. However the cut goes, the effect on women is likely to be greater than on men, and it is an effect that is based on gender. In homes, hospitals, and communities, care of the sick rests on the women because family (and, by extension, community) health management is considered a female role. Thus, with reduced health-sector investments and expenditures (especially for children's health care), women would have to spend more time looking for affordable health care and relatively more time to minister to sick children or spouses. Moreover, community-based health projects which assume the responsibility of health care from the State in fact tap the community-managing role of women, and rely on them principally as unpaid volunteers.

Among the public-health employees, women also tend to outnumber the men. They are largely employed as nurses, midwives or support staff; some are doctors or supervisors. Given the gender

composition of the health sector employees, a layoff is tantamount to a layoff of *female* workers. Similarly, a cut or a freeze in wages is bound to affect women more than men.

Industrial and agricultural restructuring. The shift to tradables (exportables) from non-tradables (mainly construction and services) could mean *loss* of jobs or incomes for men, and generally, more wage work available for females (adult and young females). At first glance, the adjustment policy has a positive effect on females. However, even this has its problems. As women get jobs and men lose theirs, the resource positions of men and women get reversed. When this happens within a household, the men might resort to violence against women as a way of restoring the male-centered balance of power.

The emphasis on export-oriented production could also result in more work for homebound women. With young females away from home to work in factories, mothers lose their household support system at a time when they, too, have to look for food and/or cash-generating opportunities. When married women enter the export crop plantations and/or factories, they generally continue to discharge their reproductive and home duties regardless of the employment status of their male spouses. All this points to two attendant issues: the physical exhaustion women workers are subjected to, and the stress that comes with the guilt often felt about leaving the children while they work.

Changes in prices and incomes. Changes in prices and income could affect households and their individual members differently. Loss of income could result either from lost jobs or from freezing wages in the face of increasing prices. In either case, this means reduction of available cash for food. This could mean more work for women: in the rural areas, growing more subsistence food crops and/or foraging for food; in the urban areas, processing food. In addition, on the basis of ideas of entitlement to food and other basic goods, women (including pregnant and lactating women) have to make do with less or with nothing while their spouses and children are given priority to what food is available.

E. *Review of Empirical Data*

Sex-differentiated time series data are generally available only for certain variables. Population censuses provide information on urban-rural distribution and educational attainment and, together with labor force surveys, data on labor force participation, employment, and occupational classification.¹⁴ Surveys conducted by specialized institutions like the Food and Nutrition Research Institute generate information on nutrient intake and nutritional status. Health agencies sporadically publish information on gender-differentiated morbidity and mortality rates. In addition, the National Commission on the Role of Filipino Women (NCRFW) has collated some sex-desegregated data. They pertain primarily to mortality, morbidity, life expectancy, and incidence of certain diseases or illnesses; labor force participation, employment rate, and relative incomes; and participation in key public offices (Tables A1 to A4 in the appendix).

The more important question of intrahousehold dynamics (such as resource allocation resources and burden distribution) can be addressed through a judicious analysis of published case studies. However, very rarely do the existing case studies offer a time dimension necessary for tracking down

14. Official labor force data rarely reflect the realities of women's lives. Work, or labor-force activity, has been defined principally as one that generates exchange value (Beneria [1982], Illo [1989]). Moreover, questions are so designed that no probing takes place to capture the many income-generating activities of women who think of themselves as housewives (Illo and Polo 1990).

the micro-level effects of macroeconomic changes. The few extant monographs (mainly Santos and Lee [1989], Pineda-Ofreneo [1991]) dealing with Philippine women during the debt crisis concerned themselves directly with the consequences of the foreign debt question.

Gender roles and division of work. Even before the crisis and the subsequent adjustment programs, the women have been suffering the consequences of their socially constructed roles as housewives and mothers and their additional roles as producers and managers of community resources.¹⁵ These diverse roles are often unrecognized. In many cases, unless the women are themselves wage earners or run a substantial business, their spouses' work alone enters the labor market and thus is given value, while their housework and child care are invariably considered as nonwork. This is true even in rural Philippines where women's work tends to be so diffused that their many but microeconomic activities get subsumed—even by the women themselves—as part of their housewifely (*maybahay*) role (Illo and Polo 1990).

When the wife works and even earns more than the husband, it is often considered demeaning for the husband to share in the domestic work. And where men could help in home chores, the band of culturally acceptable household maintenance roles tend to be narrow, limited to playing with children and cooking when they feel like it, and doing the more masculine tasks of hauling and carrying water or fuelwood and doing house repairs (Illo and Veneracion [1988], Illo and Polo [1990]). The respite from housekeeping for working women is generally provided by female relatives or paid female domestic helpers.

As the crisis set in and deepened, women and men were pushed to work longer, but with women continuing to bear a double burden of market and home work (Santos and Lee [1988], Pineda-Ofreneo [1991]). As employment opportunities became scarce and real wages continue to fall, an increasing number of women also left to work in other countries.¹⁶ And as community health programs or projects were initiated to fill the gap left by public health agencies, women tended to be recruited to serve as unpaid health volunteers (Uy 1991).

Entitlement to resources. In the Philippines, gender-differentiated claims to resources have been demonstrated in the matter of food, personal needs (clothes and footwear), and leisure goods or activities (Illo [1988], Illo and Uy [forthcoming]). While the cultural statement about entitlement dwells on personal need, the subtext points to a gender bias. On the matter of food, the rationalization runs as follows: males have to eat more because they are males; the principal male breadwinner should be given the most food because he works the hardest. On the matter of leisure (drinking, smoking, gambling), men as men need liquor, cigarettes, and gambling money. While some women also actually spend on these items, they and the children generally get to enjoy other "more wholesome" leisure activities (Illo and Uy forthcoming).

15. The Commonwealth Secretariat (1989) claims that women perform multiple roles in society and account for 67 percent of total hours worked, but they receive only 10 percent of the world's income, and have only one percent of the world's property in their name.

16. Pineda-Ofreneo (1991: 32) reports that the Philippine Overseas Employment Administration processes about half a million contract workers a year. In all, more than two million Filipinos worked in various jobs in different parts of the world; about 47 percent of these overseas workers were women, the majority (59 percent) of whom were domestic service workers (POEA 1988). These two million or so overseas workers directly support at least one-fifth of the Philippine population.

The bargaining positions of men and women have been associated with their relative resource statuses (Illo and Polo 1990). Unlike men who are culturally expected to specialize in cash-earning market activities, women, with their domestic responsibilities, do not have as much time as men to build their own cash fund. Thus, while the husband gets pocket money for personal expenses from his income, the wife's personal expenses either comes from savings from household expenses or from the husband who gives it for that specific purpose. The inferior position of women without a cash income is then evident when they have to seek their spouse's permission to use the men's resources for personal needs (Bautista 1977). Generally, however, women usually put family first even to the point of waiving their share when there is little to go around.

Women in the labor force. The global crisis which gave rise to structural adjustments also caused the relocation of some manufacturing industries to countries like the Philippines, although these industries still maintained their bases in the industrialized countries (Elson and Pearson [1984], Broad [1988]). Compelled by the need to reduce production costs and lured by promises of cheap labor, multinational firms operated within special zones (export processing zones) with amenities provided by the local government. Much of the cheap labor is provided by women who are preferred by employers because of their "natural feminine attributes" of dexterity and attention to detail.¹⁷

Assimilation in the labor market might have given women a degree of independence, but it has also created new problems for them. In the agricultural sector, women are seldom the targets of technical training programs because farmers are generally thought of as male. In the special zones or elsewhere in the economy, women are being discriminated against, as jobs which are considered more permanent and needing skill are given to men.¹⁸ In the Philippines, women who manage to get employed face several problems, such as lower pay relative to male workers in similar jobs, lower positions occupied by them, and adverse policies in promotion and training (Licuanan 1991:19). Moreover, women who occupy lower positions and who lack higher-level skills are likely to be displaced by the introduction of new technology. Moreover, unlike men who lose their jobs through poor performance, women, as a group, tend to be laid off or terminated for economic reasons, such as partial shutdown or retrenchment of factories or companies (Licuanan (1991:20).

17. The association of dexterity and attention to details with women permeates the hiring of women workers in export processing zones throughout the Third World, as shown for Mexico by Fernandez-Kelly (1983), and for Malaysia by Cardoso-Khoo and Khoo (1989). In factories in export processing zones (or "world market factories"), women are usually categorized as unskilled workers although they perform technical work. This is because they require very little training on the job, which can be traced to their early training in housework (Elson and Pearson 1984). Another, but more serious, reason for this is that women themselves enter the jobs prepared and even willing to become inferior laborers. This can also account for the treatment of them as secondary or "floating" labor, easily hired and fired as the need arises (Heyzer 1984). They are considered without high aspirations and more willing to accept lower pay. Among the Singapore workers, at least it is sex more than education that confines these women to such jobs (Heyzer 1984). And while women workers might gain some independence from their families, they willingly submit to another form of subordination--to their managers or supervisors--out of necessity.

18. In an estate farm in Senegal, for instance, women were hired only as casual laborers while most seasonal workers and all permanent workers were men (Macintosh 1989). Besides, the men were allowed to do women's work for lack of other jobs to do while the women were never allowed to do men's jobs. A study of plantation workers in Sumatra painted a worse picture. Women, married or unmarried, were hired principally to perform domestic and sexual services for the male European staff and plantation workers; when they were eventually hired to do plantation work, they were paid very much less than the men (Stoler 1989). In the case of women factory workers in Singapore, they were treated as a floating labor force, and were kept to simple, low-paying jobs (Heyzer 1989). Most were single thereby saving the factory the cost of paid maternity leaves. And because most did not complete secondary education, they were kept in jobs that did not allow personal growth and skill development.

Health and nutrition. In the Philippines, maternal mortality has been decreasing, from 3.7 deaths per 1,000 in 1950 to about 1 in 1,000 in the 1980s, while life expectancy has increased to about 65.9 years (versus the male's 62.2; Table A1). Women's multiple burden, however, has taken its toll on their health. Almost half of pregnant and lactating women suffer from anemia, a form of malnutrition, affecting the state of health of their unborn or newly-born children (Table A2). While both women and men suffer from ill health, women compared to men are more likely to have goiter: among those aged 21 years or older, 4.1 percent versus 0.7 percent, respectively (Licuanan 1991). This reflects greater iron deficiency in women's diet (30 percent) than in the men's diet (10 percent). Women workers also generally fall short of the minimum requirements for certain food nutrients than do men (Licuanan 1991). The relatively poorer health and nutrition of women speak volumes about how food is allocated within households. It also resonates with the irony that the health-care givers of the family can ill afford to manage their own health.¹⁹

Referring to developing countries in general, the Commonwealth Secretariat (1989) reports that, as producers, women had to find ways to augment the family income because adjustment measures tend to reduce the real value of wages. Those who lost their jobs in the streamlining done in both the public and private sectors found it harder than men to find new jobs; thus, there was no choice but to enter the informal sector to ensure the survival of the family. As home managers, the women had been forced to cope with the rising prices of commodities and find solutions to the problem of inadequate budget. As mothers, they were most affected by cuts in health services limiting further the services available to them. And as community managers, they are pressured to assume responsibilities which should have been the State's. While the conclusion that women are ill-served by structural adjustment programs could very well apply to the Philippines, it needs to be validated for the Philippines. This presents a promising starting point for a follow-up inquiry on micro-level gender effects of Philippine structural adjustment efforts.

III. A RESEARCH PLAN

Of the empirical studies done on the Philippines, only two monographs (Santos and Lee [1989], Pineda-Ofreneo [1991]) and a few other papers attempted to show how adjustment policies have affected Philippine women and their households. The rest generally pertained to the situation of women at a particular period or at a point in time (Licuanan 1991), or were done in the context of particular development efforts, such as irrigation (Ilo 1988), a farming systems project (Ilo and Veneracion 1988), and a community health project (Uy 1991). A possible exception is a study of women, work, and family strategies in a fishing village (Ilo and Polo 1990). With the use of life histories, the study examined the effects of changes in the market and other external forces on the lives of women and their families.

19. In spite of the degree of women's involvement in health care, health strategies in a number of areas still fail to consider women's roles and the importance of empowering them in order to ensure their effective participation in such strategies (Antrobus 1990). The crisis, however, forces some rethinking about development and health, including the roles women can play to foster community participation in health programs, the role of women health professionals in facilitating the "empowerment of women as traditional health care providers," and the value of the knowledge acquired by women as traditional health care providers to the design of health programs. The crisis also forces a reassessment of the relations between men and women in the household, and its implication on women's ability to control their lives, including their sexuality and access to resources.

A wide array of information could be obtained for several time points, but very few of the studies were sex-disaggregated. Those which were dealt mainly with key labor force statistics, population-related measures (mortality, morbidity, fertility, contraceptive acceptance), education, and health and nutrition. While these are helpful in monitoring effects, they say very little about how people adjust or cope, or whether the changes are in fact the results of structural adjustment.

A. *Foci of the Research*

A set of case studies is being planned which will use the framework illustrated by Figure 3. The studies will focus on the *impact* of certain structural adjustment policies and the *process* whereby these policies are implemented. They will attempt to track down the effects, whenever possible, of specific adjustment policies or combination of policies on households and their members, female and male. They will also strive to identify the forces at work in the community, sector, firm, or household alongside structural adjustment. The interest of the research, therefore, lies in both the boxes and the arrows of Figure 3.

Groups to be studied. To establish empirically the micro-level gender impact of the Philippine structural adjustment program, the research will concentrate on two groups: individuals and households in communities (or *community* studies), and individuals in sectors (or *sectorial* studies). In either case, the focus will be on the individual and, when applicable, the household. The caveat on the household focus is based on the fact that, as exemplified by prostituted women who live in brothels or *casa*, some individuals in the second group may not belong to a *household*.

The household-based or community studies will be conducted in rural and urban areas. The rural communities will cover different ecological systems, from mountain villages to coastal areas. The urban communities will consist of poor and lower-middle-income class neighborhoods. One of the urban sites would have households with a member working overseas in the 1980s. In contrast, sector studies will be largely based in Metro Manila and neighboring areas. They will deal with government workers, prostituted women, home-based workers, factory or export-processing-zone (EPZ) workers, and informal-sector workers. Following Figure 3, the households will include male and female-headed units. Taken together, the communities, groups, households and individuals will reflect different resource bases as well as vulnerabilities to changes resulting from structural adjustment.

As a rule, site selection will be left to the principal investigators, but emphasis will be given to sites which they have studied before. Two considerations will guide the choice of research site or particular group to study. First, there should be an existing data set on the area for the late 1970s or, at least, for the mid-1980s. About 10 such data sets have been identified, one dating back to 1978, while the others were generated sometime between 1983 to 1987. It must be noted, however, that the usefulness of a data set will be limited by its comparability with data that would be collected as part of the proposed research. A second consideration is that there should be one adjustment policy or a set of policies that relates directly to the sector or community type. The choice of rural areas that have shifted from the production of subsistence crops to exportable crops is associated with agricultural restructuring; the choice of government employees, with streamlining and wage freeze; and the choice of the home-based workers, with the drive for export-oriented manufacturing activities.

Types of issues. The case studies will use data from or on the following: agency or agencies implementing an adjustment-related policy or program, the community or sector, the household or the firm, and male and female workers/household members. At each level, the interest will be as follows:

- Agency:* how adjustment policies are operationalized and get implemented, thus, defining the form in which a policy gets to affect households and individuals;
- Sector
or
Community:* how its structures have been affected; what collective action, if any, it has taken;
- Household:* how resource base and well-being of the group has been affected, and how goods and resources (including food) and work have been distributed among its female and male members;
- Individual:* how female and male members “cope” with the demands on their time, body, and mind; and what roles they play in both community and household efforts to minimize negative effects of macro policies.

B. *Methodology*

The research will use a combination of methods and strategies. The community studies will employ the following: review of documents and interview of planners and implementors at the relevant agency or agencies; semi-structured interviews of key informants (to be chosen among female and male community leaders) and of organizations with development projects in the area; focused group discussions with selected women and men; and intensive interviews of adult female and male members of at least 20 households per community. Where the household is the relevant unit, the households to be studied will be chosen primarily on the basis of headship (female- or male-headed) and on the woman’s resource position (for instance, landless, marginal farming, landholding, nonfarming professional). A parallel combination of methods and strategies will be used in the sector study, although in some cases, the production unit or the work site will take the place of the household. At the level of individual women, the intensive interviews will aim at reconstructing their life histories vis-a-vis external forces to which they have been subjected, their responses to these either at the personal or collective level, and their initiatives for gaining control over their lives.

C. *Research Management Setup, Outputs, and Timetable*

The research activities will be coordinated by a single institution, the Institute of Philippine Culture or another organization. Each network member will undertake one or two studies, either alone or jointly with another member (see Appendix B for the list of the likely principal investigators). The investigators will each submit a detailed research plan to the coordinating institution. This will be the basis on which the institution would allocate the research funds and monitor the different research teams. The investigators will meet regularly to ensure that their studies are comparable.

The research output will consist of the integrated report and the intensive case studies. The coordinating institution will name a research coordinator, who will be responsible for her study, and for linking with and reporting to the funding agency and other groups, and preparing the integrated report.

Research activities are planned to begin in January 1993, and will be completed within a period of 18 months. The principal investigators will be given a maximum of 15 months to complete their respective studies, with the research coordinator given three months to finalize the integrated report. Within the 15-month period, two months will be earmarked for preparatory activities, 10 months for data collection and analysis, and three months for report writing.

Table A1
POPULATION INDICATORS OF THE NATIONAL COMMISSION
ON THE ROLE OF FILIPINO WOMEN (NCRFW)

Indicator	Total	Female	Male	Source (Year)
Estimated population (in millions)	62.0	31.0	31.0	University of the Philippines' Population Institute or UPPI (1990)
Annual population growth rate				UPPI (1990)
1948	1.9	-	-	Department of Health or DOH (1990)
1960	3.0	-	-	Philippine Health Statistics or PHS (1987)
1975	3.0	-	-	
1980	2.8	-	-	
1990	2.7	-	-	
	2.4	-	-	
Sex ratio (males/100 females)	99.9	-	-	UPPI (1990)
Mean age at marriage (1988)	-	24.0	26.7	UPPI (1990)
Live births	-	47.8	52.2	PHS (1987)
Crude birth rate	27.6	26.7	28.7	PHS (1987)
Total fertility rate	4.3	-	-	UPPI (1990)
Crude death rate	5.8	4.8	6.9	PHS (1987)
Fetal death rate	6.6	-	-	PHS (1987)
Infant mortality rate	32.1	28.3	35.6	PHS (1987)
Maternal mortality rate	-	1.0	-	PHS (1987)
Life expectancy at birth	64.1	65.9	62.2	PHS (1987)

Table A2
NCRFW HEALTH AND FAMILY PLANNING INDICATORS

Indicator	Total	Female	Male	Source (Year)
Percentage with goiter				Food and Nutrition Research Institute or FNRI (1987))
Pregnant				
13-20 years	-	17.6	-	
21-49	-	12.4	-	
Lactating				
13-20 years	-	5.6	-	
21-49	-	10.7	-	
Total population				
7-14 years	-	6.4	0.8	
15-20	-	6.2	0.2	
21 years or older	-	4.1	0.7	
Percentage with anemia				FNRI (1987)
Pregnant	-	45.2	-	
Lactating	-	50.6	-	
Contraceptive prevalence rate				UPPI (1968-1989)
1968	15.5	-	-	
1973	24.0	-	-	
1978	37.0	-	-	
1983	47.0	-	-	
1986	45.3	-	-	
1988	36.2	-	-	
1989	45.4	-	-	

Table A3
NCRFW LABOR AND EMPLOYMENT INDICATORS

Indicator	Female	Male	Source (Year)
Labor force participation rate	51.9	87.1	National Statistics Office (NSO 1989)
Urban	52.2	80.7	
Rural	51.5	91.1	
Employment rate	86.1	90.2	
Unemployment rate	13.9	9.8	
Underemployment rate	7.0	17.0	
Ratio of employed females to employed males	1:2	-	
Major employers	Agriculture Sales, Services	-	NSO (1989)
Median educational attainment of workers	Some high school	Some high school	NSO (1989)
Average peso earnings per quarter	789	2033	NSO Integrated Survey of House- holds, Series 56 (1986)
Highest earning group	Professional, technical and related fields	Administrative, executive, and managerial	NSO (1989)
Modal class of worker	Wage and salary	Wage and salary	NSO (1989)

Table A4
NCRFW GOVERNMENT AND PUBLIC PARTICIPATION INDICATORS

Indicator	Female	Male	Source (Year)
Government post	24.6	75.3	Malacañang Records (1990)
Cabinet members	3.6	96.4	
Constitutional offices	33.3	66.7	
Bureaus/offices	26.7	73.3	
Judicial Post	10.9	89.1	Supreme Court (1990)
Supreme Court	20.0	80.0	
Court of Appeals	11.8	88.2	
Regional Trial Courts	11.7	88.3	
Metropolitan Trial Courts	21.5	78.5	
Municipal Trial Courts (cities)	10.9	89.1	
Municipal Trial Courts	11.2	88.8	
Municipal Circuit Trial Courts	7.2	92.8	
Sandiganbayan	-	100.0	
Court of Tax Appeals	-	100.0	
Shar'ia District Courts	-	100.0	
Office of the Court Administrator	-	100.0	
Elective Post	9.2	90.8	Commission on Elections or COMELEC (1987, 1988)
Senate	8.3	91.7	
House of Representatives	8.5	91.5	
Provincial offices			
Governors	5.5	94.5	
Vice-Governors	11.0	89.0	
Sangguniang Panlalawigan	11.5	88.5	
City offices			
Mayors	6.8	93.2	
Vice-Mayors	6.8	93.2	
Sangguniang Panglunsod	9.8	90.2	
Municipal offices			
Mayors	7.4	92.6	
Vice-Mayors	6.4	93.6	
Sangguniang Bayan	9.7	90.3	

Election summary			COMELEC (1987 & 1988)
Registered voters			
1987	49.3	50.7	
1988	49.3	50.7	
Voters who actually voted			
1987	86.0	85.2	
1988	79.2	78.7	
Diplomatic post			Office of Personnel and Administrative Services, Department of Foreign Affairs (1989)
Home Office	38.8	61.2	
Foreign Service	39.8	60.2	

Appendix B
PROSPECTIVE PRINCIPAL INVESTIGATORS AND AREAS OF INTEREST

<i>Name</i>	<i>Type of study</i>	<i>Community/sector</i>
Josefa Francisco Lorna Israel <i>(Women's Research and Resource Center)</i>	Community	Rural/urban poor
Rosario del Rosario <i>(UP College of Social Work and Community Development)</i>	Community Sectoral	Rural/urban Government employees
Rosalinda Pineda-Ofreneo <i>(UP College of Social Work and Community Development)</i>	Community Sectoral	Rural Home-based workers
Aida Santos-Maranan <i>(WEDPRO)</i>	Sectoral	Prostituted women
Carol Añonuevo and Gert Libang <i>(Center for Women's Resources)</i>	Community Sectoral	Rural Factory/EPZ workers
Emma Porio <i>(Institute of Philippine Culture)</i>	Community	Rural (coastal)
Jeanne Frances I. Illo <i>(Institute of Philippine Culture)</i>	Community	Rural/urban

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