

Chapter 2

Communication Dynamics of Women in Microfinance Projects as a Model for Women Empowerment: Microfinance Projects for Poverty Alleviation in the Philippines

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ABSTRACT

This chapter discusses the communication dynamics of women involved in microfinance projects that contribute to the success or failure of the projects in three cases. Specifically, the study (1) identifies the factors that lead to the success or failure of these projects, (2) identifies the MED (micro-enterprise development) lending methodology used in each case by presenting the key characteristics of the three cases, and (3) presents the communication dynamics of women involved in microfinance projects in the context of culture as a model for women empowerment. Using the paradigm model of the grounded theory approach to social science research, the study shows the relationship between and among different variables, namely: origin, development initiative, situation, intervening variables, intervention strategies, and outcomes. The communication dynamics model for women empowerment presented shows how the factors of success and failure lead to empowerment or no empowerment. There is also no empowerment when conditions are oppressive or too lenient.

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INTRODUCTION

Despite advancements in Information, and Technology (ICT) and even in artificial intelligence (AI), poverty is still prevalent in most parts of the globe, the Philippines not being any different. People in Third World countries are in want of basic necessities of life that people in First World countries take for granted. Despite the promising prospects of the Philippines in the 1950s, it has remained poverty stricken.

The Philippine Statistics Authority (PSA) reports that poverty incidence among the population was estimated at 23.7 percent in the First Semester of 2021. Fisherfolk and farmers have the highest poverty incidences, where the proportion of poor families whose per capita income is not sufficient to meet basic food and non-food needs. The top three basic sectors with the highest number of poor population in 2021 were (a) individuals residing in rural areas, 13.67 million; (b) children, 10.46 million; and (c) women, 9.99 million (PSA, 2023).

Traditional notions of the role of women in the household or in the community have likewise added to this widening gap between the rich and the poor. Poverty alleviation projects involving women, geared towards the improvement of the quality of life of people are very minimal. Such efforts however, have not gone unnoticed. In fact, the World Bank (WB) has looked into the potential of women participation in development as a means to alleviate poverty in Third world countries (Fernandez, n.d., p. 159).

The author's concern for women sparked the interest for this research, not only because of the more disadvantaged group, but they also suffer from inequities. Women also comprise half of the world's population and constitute a huge reserve of human power that can be harnessed for sustainable development and alleviate poverty in the country. It is unfortunate that the vast potential of women remained untapped and underutilized.

Numerous innovations and development projects geared towards women have been implemented across various parts of the Philippines. It is unfortunate that very few of these have conducted analysis on its impact and implications not only on the environment but also on the members of their group.

Evaluation studies of development interventions have shown that many projects have very mixed, and in many cases, detrimental consequences to women. These interventions are often based on the "assumptions of women's 'inherent' responsibility for the care of the family and the household, and the nature of female-male economic and social relations, and appropriate notions of employment, economic activity and income, and many of these projects far from increasing women's welfare were actually undermining it" (WEMTOP, 1992, p. 3).

Data from the PSA (2016) show that women comprise about 25% of workers in the agricultural sector from 2007 to 2016. It may not accurately capture women's work in agriculture in the official data, as it is considered as extensions of their household tasks and therefore not reported as "work." Hence, women continue to be unaccounted for in agriculture work when in fact they continue to participate in unpaid family work in agriculture in larger numbers than that of men.

The PSA, in its 2019 List of Establishments, recorded 1,000,506 business enterprises operating in the country, with 99.5% (995,745) are Small and Medium Scale Enterprises (SMSEs). The Department of Trade and Industry recorded a total of 630,688 business name registration (new and renewal); 55.8% (352, 181) were women-owned/run (Department of Trade and Industry [DTI], 2019).

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