Women's Socioeconomic Status and Needs Assessment for Women's Associations in a Geographically Isolated and Disadvantaged Area

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ABSTRACT

This study examined the socioeconomic status of Filipino women in Digkilaan, Iligan City, Philippines, and their participation in community-based women's associations. The research sought to fill the gap in the existing literature by exploring the socioeconomic aspects of women in the locality, which is considered a Geographically-Isolated and Disadvantaged Area (GIDA) and identified as one of the depressed communities in Iligan City, Philippines. Data were collected from 101 women respondents who are actively participating in their women's association and 15 association leaders across various districts of Digkilaan, ensuring comprehensive representation. Based on the findings, the prevalence of poverty is evident, as approximately 80% of women are living below the poverty threshold. When it comes to financial behavior, these women demonstrate limited knowledge of financial matters, lack access to basic sanitation, and the majority are vulnerable to natural disasters. As highlighted in the training needs assessment, the women expressed a strong interest in learning handicraft skills for income generation. The challenges identified within women's associations include inadequate management practices, limited understanding of financial statements, and a general lack of commitment among members. The study recommends implementing programs on financial literacy and skills training in order to empower women in the community. It will not only foster economic growth but also enhance their quality of life.

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INTRODUCTION

In the pursuit of sustainable development, the United Nations (UN) Sustainable Development Goals (SDGs) have emerged as a guiding framework, encapsulating imperatives such as eradicating poverty (SDG 1) and achieving gender equality (SDG 5). These goals are not just aspirations but critical milestones toward fostering a more equitable and prosperous world (Nieuwenhuis et al., 2018). According to the preliminary results of the Family Income and Expenditure Survey (FIES) in 2021, more Filipinos are poorer today compared to 2018. Poverty incidence in the Philippines is 18.1 percent of the population, based on the official data released by the Philippine Statistics Authority (PSA) in the year 2021. In addition, the COVID-19 pandemic in 2020 halted economic growth and increased the unemployment rate, especially for women, dropping them even further down the socioeconomic ladder. Lavado et al. (2022) expressed that there was a 20% reduction in employment for women compared with men, reflecting more significant losses for female workers. This is supported by Seck et al. (2021), who state that women lose livelihoods faster than men. Although the economy has begun to rebound in 2022, signs emerged that the recovery will be uneven. Nonetheless, projections show that despite the progress in poverty reduction and shared prosperity, inequality is still very high and should be central to the economic development agenda of the Philippines (The World Bank, 2022). As of the first half of 2023, around 25.24 million Filipinos were considered poor, with a poverty incidence rate of 22.4%. This rate indicates the percentage of individuals who fall below the minimum income required to cover their essential food and non-food expenses. On average, a family of five would need at least PhP13,797 per month to meet their basic food and non-food needs during this period. (PSA, 2023)

Most marginalized communities belong to the Geographically-Isolated and Disadvantaged Areas (GIDA), which comprise not only the marginalized population but also the physically and socioeconomically separated population of the mainstream society. Iligan City, a lone district under Lanao del Norte located in the Northern part of Mindanao, has its own GIDA, and Digkilaan is one of them. According to a recent rapid rural assessment conducted in Digkilaan by (Narit et al., 2022), findings revealed that the primary sources of income for the people stem from the production of copra, rice, corn, bananas, and other agricultural products, including root crops. The assessment also highlighted that farming is the primary livelihood for the majority of residents, and many families in Digkilaan still adhere to a patriarchal lifestyle. Moreover, the sole income provider is typically the male

head of the household. At the same time, women play the reproductive role of managing the household and caring for their family members.

The local public administrations are responsible for creating the necessary conditions for implementing socioeconomic development programs and projects centered around the four pillars of development: economic, human, environmental, and technological (Dincă & Dumitră, 2020). The successful implementation of the programs in rural development requires political will, which is the ability of the government to provide the resources and direction for the difficult task of nation-building (Obedoza, 1996). Today, poverty in Digkilaan still perpetuates, and there is limited research on the said locality, especially on gender disparity. Women in Digkilaan still mainly rely on men's financial assistance to augment family income and for their financial independence (Narit et al., 2022). Empowering women is not merely a moral imperative but also a strategic pathway toward poverty reduction and sustainable development. The recent Gender Snapshot report from the UN's gender equality agency warns of a concerning trend. If current trajectories persist, over 340 million women and girls will be living in poverty by 2030 (UN News, 2024). Gender equality is not just a standalone goal within the 2030 Agenda but the bedrock upon which all other goals must stand. This underscores the urgency for collective action to ensure equal rights, opportunities, and representation for all women.

In the Philippines, empirical studies have underscored the pivotal role of women in agriculture while highlighting the myriad challenges they face. Research by institutions such as the International Rice Research Institute, the Philippine Statistics Authority, and the Asian Development Bank has revealed persistent gender disparities in access to land, credit, and resources, hindering women's ability to participate in agricultural production fully. Additionally, studies by the Food and Agriculture Organization have shed light on the disproportionate burden of unpaid care work shouldered by women in agrarian households, further exacerbating their vulnerability to poverty and food insecurity (FAO, 2023). Moreover, insights from recent studies have highlighted the multifaceted nature of challenges faced by women farmers in the Philippines. From inadequate access to land, financing, and markets to entrenched cultural norms perpetuating gender inequalities, these challenges underscore the need for targeted interventions to empower women (Tomaneng et al., 2023; Topacio, 2023; Duckett, 2019).

Community norms prevent women from taking more active roles in community development. Gender stereotyping, the competing demands of productive and reproductive work, and the lack of control to manage and control their affairs exclude women from opportunities that would allow them to develop their full potential and become development partners. Moreover, culturally ingrained gender stereotypes result in stark disparities between men and women

in political, economic, and social arenas (Asian Development Bank, 2018). Including women in community assessments, consultations, benefit sharing, and activities can help build social license and ensure that community investments are constructive and sustainable (International Finance Corporation, 2018). Women, when consulted about their community's needs, frequently prioritize requesting essential programs or infrastructure concerning health, education, and safety. In contrast, men are more inclined to ask for large infrastructure projects that may not meet the immediate and basic needs of the population (International Finance Corporation, 2018).

To effectively address the needs and challenges faced by women in Digkilaan, it is essential to conduct a comprehensive socioeconomic status profiling of this demographic. Socioeconomic status encompasses several key indicators crucial for assessing women's societal position and access to resources. These indicators include income, reflecting financial resources and access to essential services; educational attainment, representing the level of education achieved and often used to understand childhood socioeconomic circumstances; occupation, providing insights into an individual's status within the workforce; wealth, measured through assets to gauge overall financial well-being; and poverty levels, indicating the extent of economic disadvantage experienced (American Psychological Association, 2015). Examining these diverse indicators will provide valuable insights for policymakers into their socioeconomic situation and help formulate targeted interventions to uplift women's financial independence and reduce gender inequalities.

Moreover, conducting a needs assessment activity can be an excellent way for the residents to get involved and be informed about the community's deficiencies (Utah State University Extension, 2018). Analyzing the socioeconomic profile and involvement of women in community-based associations in Digkilaan can collect valuable data regarding the residents' needs, priorities, and daily challenges. Conducting interviews and surveys allows for the acquisition of crucial details to pinpoint societal and economic concerns like poverty, disparity, and unemployment. Ultimately, the results of this profiling can be utilized to design appropriate programs that address the development challenges caused by poverty and inequality in Digkilaan.

METHODOLOGY

Instrument of Data Gathering

This study employed a quantitative research design and utilized a non-probabilistic sampling method. A total of 101 women respondents from various districts in Digkilaan and members of different women's associations participated in the study, and 15 association leaders took part in key informant interviews. The survey questionnaire administered to women was structured into sections aimed at describing and evaluating their socioeconomic status. These sections included a) Sociodemographic Profile, b) Community and Political Participation, c) Economic Activity, d) Natural Calamity, and e) Basic Sanitation. These sections were adapted from the Community-Based Monitoring System (CBMS), established under RA 11315, which mandates the PSA to implement the CBMS through the Community-Based Statistics Service of the Censuses and Technical Coordination Office.

Additionally, the questionnaire included a section on financial behavior, which utilized Likert scale questions adapted from Abarca et al. (2019). The researchers developed questions on training needs to identify potential training opportunities based on respondents' interests and needs. The association leaders' questionnaire for interviews consisted of two sections: a) Association Profile and b) Challenges and Needs of the Association. These questionnaires were designed to gather insights into the profile, challenges, and needs of the associations involved in the study. These questionnaires were designed to gather insights into the profile, challenges, and needs of the associations involved in the study.

Procedures in Data Gathering

Pilot testing was conducted to assess the clarity and appropriateness of the questionnaire for the target participant group. This step aimed to ensure that the responses collected accurately reflect the intended outcomes. The interview guide for key informants was also utilized to support the survey questionnaire. Identified flaws in the questionnaires that resulted in respondent confusion were addressed, and the entire questionnaire was translated from English to Cebuano.

During the final data collection phase, the researchers coordinated with and obtained approval from the community leader in Digkilaan. Upon receiving approval, the target respondents (excluding those who participated in the pilot test) were gathered in a designated location for data collection, and key informant interviews were conducted face-to-face. The researchers explained the study objectives to the target respondents and provided informed consent forms, allowing them to decide whether to participate in the survey.

Data Analysis

Descriptive statistics such as frequency, percentage, and means were employed to analyze the collected data. Weighted means were used in assessing the Likert scale questions on determining the financial behavior with a scaled response of 1-1.8 (Very undesirable); 1.81-2.70 (Undesirable); 2.71-3.60 (Neutral); 3.61-4.70(Desirable); 4.71-5.00 (Very Desirable). The mean scores of the training need assessment are arranged in order, with the highest mean score indicating the most urgent training requirement. This will serve as a foundation for developing and executing a suitable training program for the women in Digkilaan. Lastly, thematic analysis was employed for the section on challenges encountered by women's associations.

RESULTS AND DISCUSSION

Socioeconomic Status of Women in Digkilaan

Table 1 presents the findings on the demographic profile of women in Digkilaan, including their age, civil status, education, religion, ethnicity, and political participation. The participants were gathered from four different age groups, with the most significant number of respondents found in the 31-42 age group, which is considered as middle-aged women. This group is followed by the age groups of 18-30, 43-55, and 56 and above, which together make up the total number of respondents. The majority of the women surveyed are married, comprising 74.46% of the total respondents. There are also single, widowed, and separated women included in the study. Regarding educational attainment, a significant number of women have completed secondary education. A considerable portion has graduated from elementary school, while a smaller group has attained vocational or tertiary education qualifications. The majority of women follow Roman Catholicism, with others belonging to Islam, Protestantism, and Iglesia ni Cristo. A significant 84.16% of women are registered voters, which suggests that they are likely to engage in the electoral process.

Table 1. Demographic Profile of Women in Digkilaan.

Variable	f	%
Age		
18-30	29	28.71
31-42	33	32.67
43-55	21	20.79
56 and over	18	17.82
Civil Status		
Single	2	1.98
Married	75	74.26
Live in/ Common law	18	17.82
Widow	5	4.95
Separated	1	0.99
Educational Attainment		
No Grade completed	2	1.98
Elementary Level	22	21.78
Elementary Graduate	17	16.83
High School Level	24	23.76
High School Graduate	28	27.72
Vocational	1	0.99
College Level	6	5.94
College Graduate	1	0.99
Religion		
Roman Catholic	74	73.27
Islam	15	14.85
Protestant	2	1.98
Iglesia ni Cristo	1	0.99
Others	9	8.91
Political Participation		
Registered Voter	85	84.16
Unregistered Voter	4	3.96
Not Specified	12	11.88

N=101 refers to the total number of respondents

Table 2 highlights the household characteristics of women in Digkilaan. In terms of monthly household income, only 20% fall within the Php 10,000 and above range, indicating that most women in Digkilaan have a monthly household income below Php 10,000. Additionally, the average household size is 5, suggesting that a majority of these women can be classified as part of poor households based on the poverty threshold of Php 13,797 for a family of 5, as released by PSA in 2023. The poverty threshold represents the average amount of money required for a household to meet their basic needs. In terms of agricultural livelihoods, 76.24% of these women depend on farming as their source of income. Additionally, 14.85% have a household member who is an Overseas Filipino Worker (OFW). Furthermore, almost all of them have access to potable water, accounting for 93.07%, and 86.14% have access to electricity. However, basic sanitation remains an issue in this GIDA community. Only 64.36% of the women in Digkilaan own a water-sealed flush toilet. Their common type of housing consists of a combination of wood and bamboo or concrete and wood, which exposes 54.81% of them to vulnerability during natural calamities. The nearby river surrounding Digkilaan contributes to flooding during strong typhoons.

Table 2. Household Characteristics of Women in Digkilaan.

Variable	f	%
Household Size		
Mean	5	
Minimum	1	
Maximum	20	
Household Monthly Income		
Php 10,000 and above	20	19.8
Php 9,000- Php 9,999	2	1.98
Php 7,000- Php 8,999	9	8.91
Php 6,000- Php 6,999	10	9.9
Php 4,000- Php 5,999	22	21.78
Php 2,000-Php 3,999	19	18.81
Php 1,999 and below	19	18.81
Involvement in Agricultural livelihood	77	76.24
OFW household member	15	14.85
Access to Potable Water	94	93.07
Access to Electricity	87	86.14
Access to Basic Sanitation (Type of Toiled Used)		
Water sealed flush to sewerage system/septic tank - own use	65	64.36
Water sealed flush to sewerage system/septic tank - shared with other households	17	16.83
Closed pit	7	6.93
Open pit	5	4.95
No toilet	5	4.95
Stream	2	1.98
Type of Housing		
Concrete	9	8.91
Concrete and wooden	42	41.58
Wooden/Bamboo	47	46.53
Makeshift houses	3	2.97

Vulnerable to natural calamity	60	54.81
Conditional Cash Transfer	37	36.63
PhilHealth/Indigents	60	59.41
Health Assistance	58	57.43
Supplemental feeding program	47	46.53
Housing Program	12	11.88
Credit Program	15	14.85

N=101 refers to the total number of respondents.

Unfortunately, as shown in Table 2, only some of these women have access to government programs. Specifically, 36.63% have access to the Conditional Cash Transfer program of the Philippines, 11.88% have access to housing assistance, and 14.85% have access to credit. However, a significant portion of them have utilized programs such as PhilHealth/Indigents, health assistance, and supplemental feeding programs.

Figure 1 presents the tangible goods owned by households, illustrating that over 50% of them possess window curtains, a pair of shoes, mobile phones valued at Php 5,000, and motorcycles. The number of households that own motorcycles is expected since this type of vehicle is the primary mode of transportation, as there are no jeepneys in the area. Notably, 25% to 40% of the respondents own an electric fan, wall clock, karaoke/radio, flush toilet, TV (valued at Php 5,000), a dozen ceramics wares, a wooden table (worth Php 5,000), a wooden bed with foam, and a refrigerator which can be considered as essential for households.
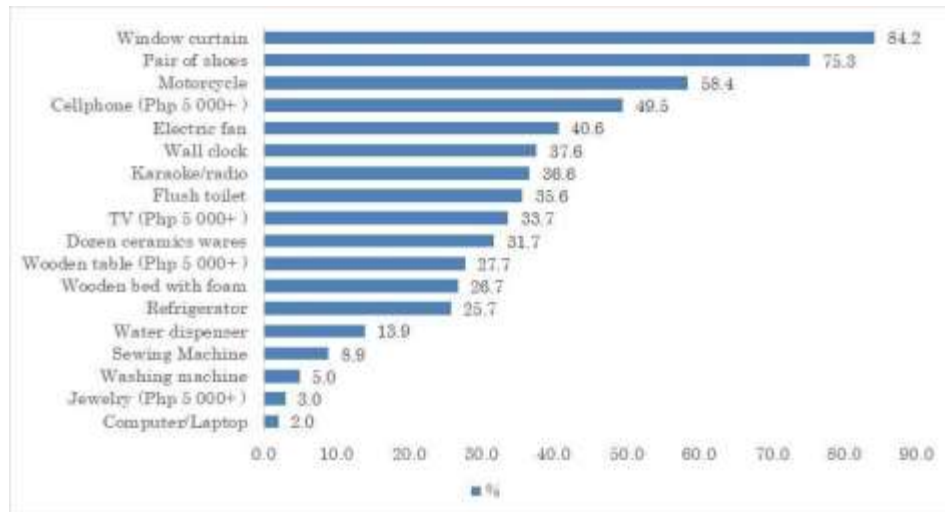
Figure 1. Tangible goods owned by the household in Digkilaan

Moreover, Table 3 shows the financial behavior of the respondents regarding their purchases, savings, investments, and credit management. The overall results indicate that their financial behavior is neutral. According to previous research (Kalton et al., 1980; Cacioppo et al., 1997; Baka et al., 2012; Sturgis et al., 2014), individuals are more likely to choose a neutral response when they lack knowledge or have no opinion on the matter. Furthermore, Krosnick et al. (2002) have linked sociodemographic characteristics to neutral responses. Individuals with lower levels of education opt for the middle option on a Likert scale as it may seem more convenient to answer. It must be noted that a significant number of the respondents in this study had yet to complete secondary education, which could have influenced the overall results.

Table 3. Financial Behavior of Women in Digkilaan

Indicators	Mean	Qualitative Interpretation
Purchases	4.13	Desirable
Savings	3.50	Neutral
Budget	3.62	Desirable
Investment	3.31	Neutral
Financial goals and products	3.09	Neutral
Loans	3.65	Desirable
Overall	3.55	Neutral

Analyzing the components of financial behavior in Table 3, the mean results for purchasing, loans, and budgeting behavior are desirable. However, the means for savings, investment, and financial products are 3.50 and below, indicating a neutral response. Thus, the respondents generally need more knowledge in areas related to savings, investments, and financial products. According to PIDS (2018), limited access to formal financial institutions due to remote locations and lower education levels could contribute to this result.

Table 4 shows the occupation or sources of income of the women respondents in Digkilaan. The majority of the household's primary source of income is from farming (49.50%), while several women have no occupation (14.85%), with one of them explicitly indicating herself to be a housewife. In the "Others" categories, the source of income varies, such as guard, civilian armed force, barangay health worker, factory worker, welder, sampler, laborer, and gardener. During one of the Key Informant Interviews (KII), the women helped their farming husbands to produce agricultural products that their families consumed.

Table 4. Occupation/ Sources of Income of Women in Digkilaan

Occupation / Sources of Income	f	%
Farmer	50	49.50
No occupation	15	14.85
Carpenter/Construction worker	14	13.86
Others	10	9.90
Sari-sari store owner	4	3.96
Fisherman	2	1.98
Vendor	2	1.98
Driver	2	1.98
Laundry woman/man	1	0.99
Electronic technician	1	0.99
Total	**101**	**100%**

In Digkilaan, women are active in entrepreneurial activities such as raising animals, tree planting, logging, and hunting, as depicted in Figure 2. These activities are common in rural communities where agricultural livelihoods thrive due to ample land availability. Wholesale and retail trade, carpentry, and house building constitute 27.7% of women's businesses and are connected to the activities as mentioned earlier. On the other hand, there is low involvement of women in entrepreneurial activities like community, social and personal services, transportation services and communication, and manufacturing due to their distance from the city center and the amount of capital needed for these entrepreneurial ventures.
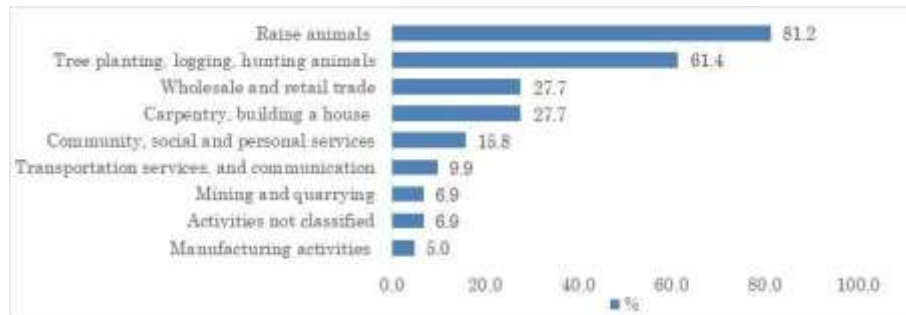

Figure 2. Entrepreneurial Activities of Women in Digkilaan

The training needs assessment in Table 5 reveals that among the women in Digkilaan, handicrafts are the preferred area for training, with a high mean score of 3.19. There is a strong interest and eagerness among these women to develop their skills and knowledge in handicraft-making. Wood carving, gardening, and livestock also received relatively high mean scores of 2.99, 2.96, and 2.93, respectively, indicating that these are also areas of interest for the women. However, carpentry received the lowest mean score of 2.1, suggesting less interest among the women in this particular area. These results emphasize the importance of providing training programs and resources that align with the preferred needs and interests of the women in Digkilaan.

Table 5. Training Needs of Women in Digkilaan

Rank	Training Need	Mean
1	Handicrafts	3.19
2	Wood carving	2.99
3	Gardening	2.96
4	Livestock	2.93
5	Dressmaking	2.77
6	Food Processing	2.7
7	Cropping	2.67
8	Beauty Care Services	2.57
9	Hairdressing	2.54
10	Carpentry	2.1

Notably, various agencies such as the Department of Trade and Industry (DTI), Gender and Development (GAD), Cooperative Development and Livelihood Office (CDLO), Department of Agriculture (DA), and Department of Agrarian Reform (DAR), have conducted various trainings and provided certification to the participants in Digkilaan based on the KII conducted. However, what needed to be improved was the financing and funding for the participants to start their entrepreneurial activities. One group of women had previously attended training for banana chip production from CDLO, management, and Houhousekeeping from DTI, as well as a piggery and poultry seminar from DA. Only one of the women was able to participate in the sewing training. Before the pandemic, one of the active associations was for Banana chip production. They were unable to get the DTI registration because they needed to meet one of the requirements of having a concrete production area. When the pandemic came, their business activities were adversely affected. The prices of oil, charcoal, sugar, and plastic packaging also increased while the workforce decreased, which resulted in a stop of production. Another group of women also operated piggery for one year before being

discontinued due to illness contracted by the animals. As for their sewing activities, the constraints are that only very few women have the skills, and there is only one sewing machine available.

In terms of the attributes of the women's association in Digkilaan, it is apparent that the operational history of these associations reveals that a significant majority have been active for more than six years, as shown in Table 6. Specifically, 20% have been functioning for 6-10 years, 40% for 11-15 years, and 13.3% for 16 years and above. Number of members in these associations vary, with 53.3% having 16 to 30 members and 40% having more than 30 members. According to the key informants, membership requirements differ among associations, but a common prerequisite is residency, accounting for 41.7% of cases. Prospective members are typically required to pay a one-time fee averaging Php 30.00 and monthly dues averaging Php 100.00. Most of these associations (86.7%) are registered with the Department of Labor and Employment (DOLE) and start with an initial capitalization of up to PhP 5,000.00. Interestingly, the key informants revealed that the associations primarily generate capital through lending activities, charging interest rates ranging from 5% to 10% per month. While some associations engage in multiple business ventures, lending is a prevalent source of capital. Among the other joint business ventures pursued by these associations, 18.8% are involved in rice retailing, while 15.2% and 12.5% sell fruits and vegetables, respectively.

Table 6. Distribution of the Attributes of Women's Association in Digkilaan.

No. of Years in Operation	f	%	No. of Members	f	%
Below five years	4	26.7	1 – 15 members	1	6.7
6 – 10 years	3	20.0	16 – 30 members	8	53.3
11 – 15 years	6	40.0	31 and above members	6	40.0
16 years and above	2	13.3			
Membership Requirements	f	%	**Initial Capitalization**	f	%
Membership fee	11	30.5	Up to P1,000.00	5	33.3
Monthly dues	5	13.9	P1,001.00 – P5,000.00	6	40.0
Resident	15	41.7	P5,001.00 – P10,000.00	2	13.3
Others	5	13.9	P10,001.00 and above	2	13.3
DOLE Registration	f	%	**Business Ventures**	f	%
Registered	13	86.7	Lending	9	28.13
Applying for Registration	2	13.3	Rice Retailing	5	15.6
			Selling Fruits	6	18.8
			Selling Vegetables	4	12.5
			Selling Meat	3	9.37
			Sari-Sari Stores	5	15.6

N=15, no. of associations covered.

The findings presented in Table 7 highlight several challenges that have emerged. Firstly, the officers, particularly the treasurer, needed help in preparing accurate financial statements such as income or loss statements, balance sheets, and cash flows. This lack of knowledge affected the quality of their reports. Moreover, their limited understanding of loan management hindered their ability to handle loan repayments effectively. As a result, the association's business suffered, and poor management practices among presidents contributed to stagnant capital.

Table 7. Distribution of the Challenges Encountered by the Associations

Challenges	f	%
Poor Management	10	66.67
Lack of knowledge of financial reporting	12	80
Lack of transparency on financial reports	5	33.33
Unable to pay loans	10	66.67
Lack of commitment from Members	9	60

N=15 is the number of association leaders interviewed.

In addition, transparency and access to year-end reports were areas in need of improvement, leading to confusion and doubt among members. Concerns also arose regarding the creditworthiness of association members, with doubts emerging about their ability to meet loan repayment obligations. Some members prioritized personal interests over collective goals, resisting changes that could be seen as unfavorable to their benefits. Additionally, a significant challenge was the lack of commitment among members, particularly those women with children, to attend meetings and association activities. This made it difficult to reach a quorum and address essential decisions, often resulting in missed opportunities.

CONCLUSIONS

In Digkilaan, the majority of women are married, and their primary source of household income relies on farming. Their main entrepreneurial activities revolve around animal raising and tree planting. However, only a few of

these women reached tertiary education, with the majority completing only primary and secondary education. This lack of tertiary education, coupled with their remote location, impacts their financial behavior, including their savings habits, investment knowledge, and awareness of financial products. Under training needs assessment, these women expressed a desire to acquire handicraft skills. In terms of household characteristics, the average household size is five, and their household income falls within the low-income bracket. Some households still lack access to basic sanitation, and the majority are vulnerable to natural disasters. These characteristics indicate the presence of extreme poverty in Digkilaan. Notably. several community-based women's associations in Digkilaan aim to promote and provide alternative income opportunities for women. However, recurring challenges have been identified in managing these associations. These challenges include poor management practices, a lack of knowledge regarding financial statements, and a general lack of commitment among members.

RECOMMENDATIONS

Based on the findings, it is recommended that training programs that enhance entrepreneurial skills, such as handicrafts, be offered to provide income-generating opportunities for women. Additionally, implementing financial literacy programs can address women's limited knowledge and awareness of financial products and investments. These programs will empower women to make informed financial decisions. Also, prioritizing basic sanitation and addressing vulnerability to natural disasters is crucial to establishing stability and security for women and their families. Furthermore, improving management practices and fostering commitment among members can be achieved by providing training and support in effective leadership, financial management, and organizational development. These efforts will strengthen women's associations and ensure their long-term sustainability.

ACKNOWLEDGMENTS

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