Livelihood Practices of Women in the Informal Economy: Forging Pathways Towards a Feminist Solidarity Economy

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This research focuses on women in the informal economy, specifically self-employed/ own-account micro-entrepreneurs and sub-contracted workers. Using three case studies, it investigated how livelihood projects which exemplify solidarity economics address and rectify the systematic subordination of women informal workers and build on their capacities for solidarity. It also identified the gaps that need to be bridged towards a more explicit feminist solidarity economy.

In 2012, 6.7 million (or 45.4%) of all employed Filipino women were self-employed without any paid employee, employers in own family-operated farms or businesses, or unpaid family workers (BLES, 2013), thus were part of the informal economy. The term "'informal economy' is preferable to 'informal sector' because the workers and enterprises in question do not fall within any one sector of economic activity, but cut across many sectors" (International Labor Organization [ILO], 2014, p. 68). The informal economy is heterogeneous, and its workers differ widely in terms of income (level, regularity, seasonality), status in employment (employees, employers, own-account workers, casual workers, domestic workers), sector (trade, agriculture, industry), type and size of enterprise, location (urban or rural), social protection (social security contributions) and employment protection (type and duration of contract, annual leave protection) (ILO, 2014, p. 4).

The ILO (2014) elaborated on why women are commonly found in the informal economy.

> The feminization of poverty and discrimination by gender, age, ethnicity or disability also mean that the most vulnerable and marginalized groups tend to end up in the informal economy. Women generally have to balance the triple responsibilities of breadwinning, domestic chores, and elder care and childcare. Women are also discriminated against in terms of access to education and training and other economic resources. (p. 71)

Women in the informal economy face other gender-specific challenges. These are an absence of awareness about their rights as workers and women (PATAMABA, n.d.); concentration in "more precarious forms of informal employment" (Pascual, 2008, p.3); lower earnings because of their location in lower-paid employment (Horn, 2010); continued lack of bargaining power in the household (Pascual, 2008); serious occupational safety and health risks such as precarious working conditions and violence against women (Chant & Pedwell, 2008); and lack of time to participate in organizations because of reproductive work (Pineda-Ofreneo, 1999).

Additionally, the women endure the adverse conditions of workers in the informal economy that arise from their class position, viz.

> less secure jobs, less access to social protection…less access to basic infrastructure and social services...greater exposure to common contingencies...less means to address these, and therefore… lower levels of health, education, and longevity… greater exclusion from state, market, and political institutions… fewer rights and benefits of employment...

> less access to financial, physical, and productive assets, and...less secure property rights over land, housing, or other productive assets. (Pascual, 2008, p. 3)

State adherence to the tenets of neoliberal globalization – principally fiscal austerity, privatization and deregulation, trade and investment liberalization - has resulted in low-income women being pushed into unstable, low-paid informal work because of inadequate employment generation by weak, under-funded, and state-neglected local industry and agriculture. They have lost income and employment because trade liberalization has eroded their ability to compete against lower-priced imports. Grassroots women have responded to these challenges and are visible "in creating the solidarity economy all over the world" (Matthaei, 2012, para. 33). This is attributed to the: 1) discrimination against women in "capitalist labor markets;" 2) ingrained responsibility to care for their families, which leads them to take up productive work in order to meet basic needs; 3) socialization into care work and the prioritization of other's needs which "leads…to…economic solutions which are distinct from capitalist ones; solutions which place the provisioning of needs above other values" (Matthaei, 2012, para. 15).

The solidarity economy has been proferred as a social development strategy to improve well-being, standards of living, and quality of life. It is an alternative "socio-economic order" where all "economic activities" prioritize meeting "the needs of people and ecological sustainability...rather than the maximization of profits" (Quiñones, 2008, p. 3). It is "grounded on solidarity and cooperation" (Mercado, 2009, p. 1) and not "the pursuit of narrow, individual self-interest" (Quiñones, 2008, p. 3). The solidarity economy, comprised of supply chains and their economic actors, "promotes economic democracy and alternative

models of local economic governance, equity, and sustainability" (Mercado, 2009, pp. 1-2) and "is continuously shaped by groups and individuals keen on building transformative economic institutions" (Mercado, 2009, p. 8). It also "actively rejects gender, class, race, ethnicity hierarchies and all forms of domination and subordination" (Matthaei, 2012, para.31).

Feminist solidarity economics is an acceptance of solidarity economics as a viable alternative to neoliberal economics, but only if it duly and fully incorporates feminist perspectives on gender and the economy and redresses women's adverse gender-specific experiences of mainstream economic processes.

This research focuses on women in the informal economy, specifically self-employed/own-account micro-entrepreneurs and sub-contracted workers. Using Naila Kabeer's (1994) Social Relations Approach as an analytical framework, three solidarity initiatives were examined with the intent of determining how they are able to address and rectify the subordination of women informal workers through their own practices. The solidarity initiatives were also benchmarked against the vision of a feminist solidarity economy in order to identify areas of improvement and provide recommendations towards the practice of a more explicitly feminist solidarity economy.

Research Questions

1. How do livelihood projects which exemplify solidarity economics take into account the systematic subordination of women workers in the informal economy and address it?
2. How do these build on their capacities for solidarity? What are the gaps that still need to be bridged?
3. How can solidarity economics be made even more explicitly feminist in practice?

Research Methodology

The research methodology is qualitative and is guided by "feminist beliefs and concerns" (Brayton, 1997, p.6) with the aim of "transforming and empowering women" (Guerrero, 1997, p. 2). This research endeavored to "generate knowledge about women that will contribute to their liberation and empowerment" (Guerrero, 1997, p. 2), and "improve women's daily lives and influence public policies and opinion" (Maguire, 1987, p. 121 as cited in Guerrero, 1997, p. 3).

Three case studies in three field sites were accomplished, focusing on the Cooperative of Women in Health and Development (COWHED) in Lake Sebu, South Cotabato, Pambansang Kalipunan ng mga Manggagawang Impormal sa Pilipinas (PATAMABA) in Sta. Barbara, Iloilo, and KILUS Foundation Environmental Multi-purpose Cooperative (KILUS) in Pasig, Metro Manila. The organizations were selected based on the following criteria: each must have a successful livelihood project operated and managed by grassroots women; the project adheres to solidarity values and principles; at least one of the projects is by indigenous women; and the participants of the project are women in the informal economy.

The study utilized the research methods of participant observation, semi-structured interviews, and focused group discussions. There were 16 research participants from COWHED, ten from PATAMABA, and 18 from KILUS.

Conceptual Framework: Feminist Solidarity Economics

For it to be responsive to women's needs and interests, solidarity economics must incorporate feminist perspectives on gender and the economy and redress women's adverse gender-specific experiences of mainstream economic processes. The term "economics" refers to the study of ways of producing, distributing, and consuming, while "economy" relates to the actual system and its practices. Quiñones (2008) defines solidarity economy as:

> a socio-economic order and new way of life that deliberately chooses serving the needs of people and ecological sustainability as the goal of economic activity rather than maximization of profits under the unfettered rule of the market. It places economic and technological development at the service of social and human development rather than the pursuit of narrow, individual self-interest. (p. 3)

Solidarity economics aims to "change unjust and exploitative economic relations and to improve livelihoods" providing "hope that a different world is possible, with innovative ways of production, commercialisation, and consumption" (Gutberlet, 2009, p. 739). The solidarity economy is proposed as an "alternative economic model to neoliberal capitalism" that "inspires attitudes and behaviors with values such as sharing, co-responsibility, reciprocity, plurality, respect for diversity, freedom, equality, ethics, brotherhood, and sisterhood" (Arruda, 2007, as cited in Quiñones, 2008, pp. 3-4). It "adopts conscious altruism and solidarity, not extreme individualism, as the core of the new socioeconomic culture," and "tends to favor cooperation, not competition, as the main form of relationship among humans and between them and Nature" (Poirer, 2007, as cited in Quiñones, 2008, p. 4).

Feminists have flagged the "failure of the current (neoliberal) model…to ensure the enforcement of women's and men's rights to basic needs, food security, social equality and gender justice, as well as environmental sustainability" (Allaert, 2011, p. 3). Feminist economists, in particular, have advocated for alternatives "based on assumptions of human cooperation, empathy, and collective well-being" (Ferber and Nelson, 1993; Strober, 1994; Folbre, 1994; Himmelweit, 2002, as cited in Beneria, 2003, p. 76).

Beneria (2003) proposed that development be seen as "multidimensional and relational, collective rather than individual leading to shifts in the balance of power" towards the marginalized (p. 167). Development "is much more than increases in GDP and the growth of markets; it's about the fulfillment of human potential in all its dimensions" for all and "economic and political democracy" (Beneria, 2003, pp. 167-168). The goal is to locate "economic activity at the service of human or people-centered development…to reach an era in which productivity and efficiency are achieved…to increase collective well-being" (Beneria, 2003, p. 88). This requires prioritizing "issues of redistribution, inequality, ethics, the environment, and other social goals – as well as the nature of individual happiness, collective well-being, and social change" (Beneria, 2003, p. 88). Leon (2009, as cited in Muñoz-Cabrera, 2012, p. 69), added that there must be "transformations in the productive matrix, in visions and policies relating to who shapes the economy and how it is put into practice, what and how to produce, what and how to consume, and…how to reproduce life" (Leon, 2009, as cited in Muñoz Cabrera, 2012, p. 69).

Solidarity economy "initiatives can also be loosely defined as practices and institutions on all levels and in all sectors of the economy that embody certain values and priorities: cooperation, sustainability, equality, democracy, justice, diversity, and local control" (Allard & Matthaei, 2008, p. 6). They cut across the private (profit-oriented), public (planned provision), and social (self-help, mutual, social purpose) sectors at the community, national, regional, and global levels (Lewis & Swinney, 2008), and across the "traditional lines of formal/informal, market/non-market, and social/economic in search of solidarity-based practices of production, exchange, and consumption" (Miller, 2006, p. 3).

To ensure that solidarity economics is truly feminist, gender must be "endogenous to macroeconomics" and it must be infused with a clear "perspective of women's cultural, economic, and social rights" (Muñoz Cabrera, 2012, p. 69). The solidarity economy must actively "combat the pervasive social hierarchies, the sexual division of labor, the private accumulation of capital...and the socially constructed image of women as subordinated social subjects" (Quintela, 2006, as cited in Muñoz Cabrera, 2011, p.14). It must "strive for more democratic, participatory and empowering economic structures and organizations" (Nacpil-Alejandro, n.d.). Indeed, the solidarity economy cannot live up to its promise unless it is explicitly feminist in both conception and practice.

Analytical Framework: The Social Relations Approach

Kabeer's (1994) social relations approach (SRA) is "a methodology for integrating a gender perspective" in policy-making which aims for "a more equitable redistribution of resources and responsibilities between women and men" (p. 270).

In the SRA, "human well-being is the final goal of development, and human resources are one of the key means for achieving this goal" (Kabeer, 1994, p. 279). Production covers all activities that contribute to human well-being, in particular, "survival, security, and autonomy" (Kabeer, 1994, p. 280), and the "means" of production are categorized into "human, tangible, and intangible resources" (Kabeer, 1994, p. 280). Kabeer (1994) called attention to how, within the dominant economic framework, intangible resources such as "collective consciousness, the building of group solidarity and organizational skills" (p. 288) are overlooked (p. 280). Intangible resources are invaluable for women because they "offer…possibly their only route to material resources and claims" and "a measure of autonomy from male authority within the household" (Kabeer, 1994, p. 288).

Within institutions, the SRA examines the following "dimensions" of social relations – "rules; activities; resources; people; and power" (Kabeer, 1994, pp. 281-282).

1. *Rules* are based on "norms, values, traditions, laws, and customs" (Kabeer, 1994, p. 281). Women and men are subject to biologically-based and "culturally constructed rules about the differing aptitudes and capacities of women and men…which underpin the structure of claims and obligations, rights and responsibilities" and dictate "institutional practices" (Kabeer, 1994, p. 284).
2. *Activities* are the "tasks and activities in pursuit of objectives" (Kabeer, 1994, p. 282). Women and men are designated "tasks, activities, and responsibilities" on the basis of rules (Kabeer, 1994, p. 284). The "routinized practice" of the skills required for activities normatively assigned to women through the gender division of labor result in women being tracked into forms of work that require these skills (Kabeer, 1994, p. 284).
3. *Resources* include both those which directly or indirectly contribute to well-being (Kabeer, 1994). The "distribution of resources between women and men" is based on their "culturally-assigned roles and responsibilities" (Kabeer, 1994, p. 284).
4. *People* are considered in terms of "patterns of inclusion, exclusion, placement and progress" which reflect "class, gender, and other social patterns" (Kabeer, 1994, p. 282).
5. *Power* is about the "relations of authority and control" as reflected in practices. (Kabeer, 1994, p.282). The asymmetrical "institutional rules, access to resources, skills and capabilities,…division of labor and responsibilities converge to produce unequal gender relations in which men are more likely than women to command authority and resources" (Kabeer, 1994, pp. 284-285). This has an effect on the "claims between women and men on the outputs produced or distributed by different institutions" (Kabeer, 1994, p. 285).

The Case Study Organizations

COWHED was registered with the Cooperative Development Authority (CDA) in 1995 as a multi-purpose cooperative. COWHED was established to support the livelihood needs of T'boli women through the provision of marketing assistance for their home-based handicraft production. It is the only women-managed cooperative and the only market center for handicrafts that practices fair trade in Lake Sebu, and is comprised of women who are from ten of the 19 barangays in the municipality. Out of 232 members, 95% are T'boli and only 11 are non-tribal women.

COWHED is involved in the production of handicrafts, the marketing of these through its souvenir shop and participation in trade fairs and exhibits, and the selling of its members' home-based production on consignment basis. It also accepts bulk orders that are sub-contracted to the members. The COWHED members are skilled at t'nalak cloth and handloom weaving, embroidery, wood carving and bamboo craft, brass casting, beadwork, and the production of items made of t'nalak cloth.

PATAMABA "was founded in 1989 with the objective of creating, strengthening, consolidating and expanding the national network of home-based workers and providing support services for their personal, social and economic well-being" (PATAMABA, n.d.). The total number of members in the Western Visayas region is 3,400, with over 3,300 in the province of Iloilo, and 1,600 in the municipality of Sta. Barbara. The PATAMABA Sta. Barbara chapter was set-up in 1992.

PATAMABA utilizes an "integrated approach to women's empowerment...which combines strategies such as awareness raising, community organizing, capability building, accessing resources (credit, technology, markets,

etc.), social protection, lobbying, advocacy, and networking" (Nebla, 2008, para.32). The organization has also facilitated the "formation of group enterprises… to address the need for an alternative livelihood" (Nebla, 2008, para.1). In these initiatives, members employ "local and indigenous" knowledge and "experiences," participatory approaches, and put into practice "self-help" and cooperativist values (Nebla, 2008).

Discussion of Findings

The dimensions of the SRA - rules, activities, resources, people, and power - were used to assess and determine how the case study organizations actualize feminist solidarity economics.

Rules

In this research, rules were considered in terms of how the women are viewed by the case study organizations and how they view themselves. The following were gleaned from discussions with the leaders and the members.

COWHED's tribal women members have ventured beyond reproductive work and contribute significantly to the household income. They have shown that they have the creativity and skill to produce saleable goods. They are more empowered, evidenced by their confidence during training, their ability to conduct training themselves, their willingness to speak out and share their problems, and the successes of some members in barangay elections. They are also able to confidently request for assistance from the LGUs and NGOs.

Len, one of the leaders expressed what it meant to be a T'boli woman and a member of COWHED:

> We are proud of being T'boli. We are unique, we have our own skills, talents, costumes, and traditions. We have been able to preserve our culture, wherever we go, we are proud that we are T'boli...All of us members are encouraged to do well. We are the only tribal organization in Lake Sebu managed by women. We want to preserve our T'boli culture, to prove that T'boli women can develop their own organization.

As handicraft producers, some of the women earn not only more, but also more regularly, than their husbands. One FGD participant shared,

> Until the 1980s, T'boli women were mostly confined to the home and had low status. This changed when women started to earn their own income through craft production. They earn more than the men - twice, even thrice more. The men have difficult jobs, and they earn little; for an entire day they make only between 120 to 180 pesos. When the men do farm work, it is only for three to four months; the women who do bead-work earn an income almost every day. The men recognize the income-generating capacities of the women.

According to another FGD participant, "the women make more than the men, and even if the husbands are not employed, it is okay."

In PATAMABA, members are described as having achieved "empowerment within the home, the organization, and the community" due to participation in PATAMABA's programs (Nebla, 2008, para.32). All the research participants have undergone gender sensitivity training in sessions conducted by the Gender Office of the University of the Philippines in the Visayas, and the leaders

emphasize gender issues. The knowledge is practiced first and foremost at the household level. The women have learned that they have rights and the freedom to make decisions, that women and men are equal, that wife and husband can contribute to the family income, that household chores must be shared by husband and wife, and that they should assert themselves with their husbands when they do not agree with the latter's decisions. They have learned new livelihood skills and improved their existing businesses through training, which have resulted in increased income and standards of living. The women participate actively during barangay meetings and know how to lobby with the municipal government for support for informal economy workers.

The regional coordinator, Maria Nebla, also reported that the members have come into their own and developed themselves through membership in the organization. The chapters of PATAMABA Region VI have proven their sustainability and developed second liners who can take over leadership of the organization. They have exemplified "effective leadership, capacitated membership, and collective decision-making, and have a succession plan coupled with training of the next line of officers and leaders" (Homenet Southeast Asia, 2013).

According to Editha Santiago , its chairperson and president, in an interview, KILUS is an all-women cooperative that is environmentalist. In partnership with the barangay, KILUS has an eco-house center in every *purok* (area) where it purchases recyclable materials. The primary material used in their products - the doy pack - is ubiquitous, non-perishable, and an environmental hazard that clogs the canals and causes flooding. KILUS contributes to the protection of the environment by recycling the doy packs, and their use is the cooperative's best selling point. By manifesting concern for the environment, the members are benefited not only financially but also psychologically. Amy articulated,

> I realized that out of garbage we could create beautiful things that we could show off to the world. You would not even think the product was made of trash. We are able to help reduce waste and help preserve the environment.

As members of the cooperative, the women have improved their standards of living and have been able to send their children to college. Their self esteem has been boosted - from being confined inside their homes, with little education, they have developed themselves, are able to stand on their own feet, and express themselves during their weekly fellowship sessions. They have become "beautiful" and confident, can talk about themselves, and explain what their organization is about. The members have also been able to harness and profit from their skills - accessories-making, crocheting, sewing, weaving.

Through membership in KILUS, the women have been able improve their families' financial situation. One member, Tonya, said,

> My income has helped our family a lot. My husband does not make much as a tricycle driver. When we started, our house had only one floor...Now it has four floors. My house is from the fruits of my labor in KILUS.

During the FGD, the women also shared, "When our husbands do not have an income, we do not worry."

From the various members of the three case study organizations, there were articulations not only of economic freedom but also increased estimation of themselves.

- When I have personal needs, I buy them using my own income. (Jane, KILUS)
- Before we entered (COWHED), we looked at ourselves as lowly and unknowledgeable. COWHED is a well-known organization in Lake Sebu so we are proud to be members. …COWHED uplifts our confidence. I used to not be outspoken. COWHED changed that. (Anita)
- It is through PATAMABA that I learned to trust myself. I am confident that I can do whatever is asked of me. (Baby)
- I think I found everything I've been looking for in KILUS. I realized my personal capacities. (Suzy, KILUS)

The gains from their wives' membership in the organizations are apparent to their husbands, resulting in respect and recognition for their organizational commitment.

- My husband says to me, "I am grateful that you are able to help me." (from the FGD, COWHED)
- My husband understands that I have to attend meetings as a member of PATAMABA. (Amor, PATAMABA)

Activities

The activities that the women perform in their respective projects are based on their skills and/or interests. The tasks of the COWHED women consist of weaving, doing embroidery and beadwork, brass-casting, sewing products made of t'nalak fabric, and sales and marketing. In PATAMABA's group enterprise project, the women collect, wash, cut, weave, glue, and sew the juice packs. There are also tasks related to purchasing materials marketing and sales. The activities of the KILUS women involve sewing, weaving, sorting, materials control, quality control, purchasing, and accessories making.

The organizations provide working arrangements that are responsive to the women's needs and situation.

- They give us the freedom to decide on everything related to our own products – what to make, the quantity and design. If we have products, we just consign them. (Stella, COWHED)
- There is flexibility is my participation and I can work on the products at home. I can get materials anytime if I have the time to weave. (Olive, PATAMABA)
- I am relaxed especially since I work at home - I can rest and watch television. As long as we don't delay our shipments, we can manage our own time. (Tonya, KILUS)

Resources

The resources provided by the organizations are made available to all the women: a production center with equipment, training, marketing assistance, materials, loans and cash advances. These exigently address the class issues of low-income women's lack of access to capital/credit and non-ownership of the means of production. This provision of resources may also be seen as gender-redistributive, of equitably distributing to women the wherewithal they are otherwise denied by the state and the market. Kabeer (1994) defines gender-redistributive policies as "interventions intended to transform existing distributions in a more egalitarian direction" (p. 307).

The following are the women's thoughts with respect to the financial resources made available to them; e.g., loans, cash advances, weekly wages, patronage refunds and dividends.

- It is especially helpful that members are able to request for cash advances and loans as capital for raw materials. (Isa, COWHED)
- If the project is training, you should be able to apply what you learned; therefore, you should also have capital immediately. We have a microfinance program that helps us with that. (Joanne, PATAMABA)
- It is better to work and earn a wage compared to when I used to sell snacks on the sidewalk...Here I am paid weekly, unlike before when my capital would disappear because I had to use it for our household expenses. They give us our patronage refunds and dividends at the same time, I received a total of three thousand pesos (Php3,000) last year. (Cita, KILUS)

These are what they say about access to materials:

- I make products made of t'nalak such as pencil cases. I am provided with t'nalak fabric...Without COWHED, I wouldn't have any capital to buy materials. (Helen)
- All the materials are provided for us...All you have to do is get materials from the center and sew the slippers there. (Baby, PATAMABA)
- (As an outworker) The materials we are provided are complete. Our only investments are our labor and electricity for the high-speed sewing machine. Even the thread is provided by KILUS. (Tonya)

Facilitation of access to markets is also much appreciated as revealed by the following observations:

- The marketing they do of our products is so important. Even if we make products at home, without COWHED, who would buy them? The products would just lie there. How would they translate to income? That is why I thank COWHED so much. (Fe)
- PATAMABA helps by buying all of our products. Marketing is no longer a concern. There is tangkilikan between PATAMABA chapters. (Olive)
- The cooperative helps us by doing the marketing for us; I don't have to think about anything else but my sewing. (Mayet, KILUS)

Training and seminars conducted by the organization provide much learning to the women:

- I learned a lot from joining COWHED seminars such as designing, costing, selling and making a business plan. We were taught how to make sure that we don't make a loss in our production. (Ina)
- I learned a lot about financial matters, and how to earn an income. The education and training I receive is so valuable, if hadn't joined the seminars, I probably would not know anything. I would have missed the chance to learn about food processing, accounting, business management, and gender sensitivity. It was from the GST that I learned the obligations of women. They are not supposed to just stay at home. They have roles in the community, and it is not just the men who can earn an income, women can too. (Amor, PATAMABA)

The organizations understand that their members are not only workers but also mothers with other financial needs. Below are examples of the additional assistance the women receive.

- If there's anything I need, if there's an emergency, I can run to COWHED. I can get a cash advance even if it's for something my children need in school. (Fe, COWHED)
- Sometimes life gets difficult because of all the expenses. But when you don't have money, it is easy to get a loan from PATAMABA. (Fely)
- KILUS has helped me so much financially. We are able to avail of educational loans. Where else can you borrow 20 thousand pesos (Php20,000) and pay only two thousand pesos (Php2,000) in interest after ten months? (Tonya)
- When we were hit by typhoon Ondoy, we were given ten thousand pesos (Php10,000) to rebuild our house. (Rose, KILUS)

Further, as women who have bonded together in an organization to meet their individual and collective needs, there are intangible resources that have accrued to them: strength as an organization, group cooperation, organizations they can turn to in times of need, and dedicated and committed leaders. These are the result of the people-centered culture discussed below under the "people" dimension.

People

The leaders and members of COWHED, PATAMABA, and KILUS nurture an enabling and supportive organizational culture. The personal characteristics of the organizations' leaders have proven vital, as they are key in shaping this culture. As expressed by the research participants, the traits they most appreciate in their leaders are kindness; commitment to helping the members and readiness to render assistance; being welcoming, empathetic, patient, and non-discriminatory; being understanding about their situation as workers and mothers; being humane, compassionate, and responsive to the members' needs; being approachable about personal and financial problems; and openness to criticism and suggestions.

The women value trust, unity, and cooperation among the members:

- If I have a problem, even if it's not about financial matters, I can share it with the manager and my co-members. (Evelyn, COWHED)
- There is cooperation in PATAMABA. We trust each other, there is bayanihan. We need to work together. (Amor, PATAMABA)
- It is good to be part of a cooperative, you feel at peace. We work at being united. (Cita, KILUS)

They also appreciate an environment that is caring and compassionate, that provides a sense of security:

- COWHED provides us a sense of security that there is a place we can go to when we need help. (Fe)
- You're sure that there is an organization you can lean on in times of need, and sure that you have a place to run to whenever you have a problem. (Dina, PATAMABA)
- We help each other here. When someone is sick, the organization helps. KILUS and my co-members helped me when my father died. There is damayan and pagkukusang-loob. I owe them a lot. It's different when you have an organization you can lean on, that supports you. (Amy)

They have approachable, kind, and committed management and staff:

- When their children are sick, it is only the cooperative they can rely on...Once there was a member whose grandchild had just died. I gave her the Php200 we had left over from our sales because there were other members who already asked for help earlier that day. I asked her to come back on Monday, because we might have more cash. The member cried and embraced me, she was so grateful to be able to talk to someone. (Len, COWHED)

- As leaders, we are very approachable. (Olive, PATAMABA)
- Here, management is concerned about us. They ask us what we need, they show concern when we are sick, and they lend us money when we need to have repairs made in our houses. (Remy, KILUS)

There is also non-discrimination with respect to age, as Jane shared, "KILUS has been such a big help, at the age of 50, where else can I find a job?"

Power

The organizations' management style is also people-centered, with the interests of the members and the organization paramount. There is open communication between the leaders and the members and a willingness on the part of the leaders to listen to and follow the suggestions of the members.

- We told them to be open to us about what they would like us to improve on, and that we would accept their suggestions...I ask them to visit the center everyday…so that they can relax and give us suggestions on what we can do. (Len, COWHED)
- I like the freedom in PATAMABA. You can voice out your opinions and they listen to your complaints. (Luisa)
- On the first Monday of each month, we have a one-hour open forum during the fellowship. Everyone is present, including the board members. We discuss problems that have to do with work. The members are already accustomed to speaking out. (Tonya, KILUS)

In the PATAMABA group enterprise project, particularly, decision-making is accomplished non-hierarchically.

> Our relationships are strong because we are all equal. I am a leader but not of a higher level. We let the members know and feel that no one is superior or inferior here. It is not the leaders who are always followed, everyone participates in

> decision-making...It is important that the members can stand on their own feet, and that they are able to manage their organization. (Tessie, PATAMABA)

How Solidarity Is Strengthened

The narratives below illustrate that solidarity is built and strengthened within the organizations through general assemblies, meetings, out-of-town trips, gatherings for celebrations, group participation in municipal and city events, and open fora. Other modes are on-site monitoring by leaders of the members, reinforcement of the cooperative's/organization's vision and mission, and fellowship sessions.

- We have members from various barangays and when one of the staff members of the microfinance program does monitoring, a marketing staff member joins her. We also emphasize the vision and mission of the cooperative and its policies. When we have activities we tell the members that they should be present so they could feel their membership in the cooperative. The method we use to encourage them to visit the center is by giving them orders or ordering from them. We want them to come here even if there are no transactions. (Len, COWHED)

- We have bonding activities. We made a trip to Antique so that the leaders of the different chapters could meet each other...I visit the barangay chapters to see how they are doing. (Tessie, PATAMABA)

- We have outings, we go to the beach and swim. Once a month, we have a one-hour open forum during the fellowship where we talk about our work issues - for example, we resolve our problems about sewing, and how to eliminate rejects, how to make our products sturdier so we don't lose our customers. Our president also discusses our activities as a cooperative. Our ill feelings disappear because of the fellowship. (Mayet, KILUS)

Conclusion

For the solidarity economy to truly serve and benefit low-income women, it must be inclusive and feminist. A feminist solidarity economy requires both sensitivity and responsiveness to low-income women's practical and strategic gender needs and interests. Practical gender needs refer to the "needs women identify in their socially-accepted roles in society...and are a response to immediate perceived necessity, identified within a specific context" (Moser, 1993, p. 40). Strategic gender needs "are the needs women identify because of their subordinate position in society, "vary according to particular context," and are "feminist" (Moser, 1993, pp. 39). Strategic gender needs address women's strategic gender interests of "emancipation from subordination...equality, equity, and empowerment" (Moser, 1993, p. 1). Only by encompassing women's strategic gender needs and interests in the conceptualization of the solidarity economy can it be genuinely feminist.

COWHED, PATAMABA, and KILUS regard women not only as reproductive workers but also as productive workers who can contribute significantly to total household income, and provide staunch and steadfast support for women's income-generating activities. These organizations provide, as a redistributive and ameliorative measure, access to resources that low-women are often denied as workers - a production center, equipment, training and capability-building, marketing assistance, materials, credit and cash advances. The organizations also recognize that their members are mothers and ensure that provisions are made for financial assistance for the education of their children, housing, health, and family emergencies. As members of solidarity organizations, the women have also come into possession of intangible yet valuable resources such as recognition and respect for their organizations by others, organizational strength, group cooperation, an organization they can run to in times of need, and dedicated and committed leaders. Thus, it can be said that COWHED, PATAMABA, and KILUS are fully sensitive and responsive to women's practical gender needs.

Support for women and their livelihood through the provision of tangible and intangible resources is a practical gender need that addresses their interest of earning an income but it may also be considered a strategic gender need and a way of promoting their strategic gender interests. But unless this is clearly framed as a strategy to counter gender and class oppression, and as one of many other possible strategies that should be implemented, its positive impacts will remain incidental and its power to effect comprehensive transformation not maximized.

While appreciating that the women members of COWHED, PATAMABA, and KILUS must prioritize their livelihood and that their organizations strive to meet this and other practical gender needs, feminist solidarity enterprises must endeavor to persistently address women's strategic gender interests. The transformation of unequal gender and class relations, as an imperative, is recognized only by PATAMABA, which adheres to the integrated approach to women's empowerment. The research participants from PATAMABA have been conscientized on their rights as women, their expanded roles in the community, market, and household, and their freedom to make and assert their decisions.

The reality is that the solidarity economy does not exist in a social vacuum. It is situated in a context wherein women are obstinately discriminated against, exploited, marginalized, and subordinated on the basis of gender, class, race, other differentiating social factors and their intersectionality. The intersectionality results in gender, class, race, etc. discrimination, exploitation, marginalization, and subordination being experienced not only simultaneously but also synergistically. While the solidarity economy seeks to create a universe of its own, its actors are socially and culturally conditioned by mainstream society's beliefs about women and by orthodox economics' disregard of women's realities. Further, women's role as productive worker, whether in the solidarity or mainstream economy, is not discrete nor is it separate from their other roles as

reproductive and/or community workers. Feminist economists have called attention to the need to view women's work holistically, of valorizing all as equally contributing to human welfare. Women's work is not merely confined to the market; it is also accomplished within households and in communities. The locus of activism, thus, cannot only be the solidarity economy. The struggles for a feminist solidarity economy cannot be divorced from the struggles of women for a just, fair, equal, and equitable society, and from the attainment by women of their strategic gender interests in all the spheres of their lives.

There are already apparent positive transformations in how the women members of COWHED, PATAMABA and KILUS view themselves. These may be seen as contributing to the erosion of the prevailing gender ideology that characterizes women as subordinate, weak, and powerless, and it is because they are organized. The reported personal changes of women - self-confidence, self-improvement, new knowledge and skills, freedom - reflect improvements in individual well-being that go beyond the economic and relational. These can empower women to more directly oppose socio-culturally constructed notions of women's subjugation based on gender and class.

Feminist solidarity enterprises can utilize the Gender and Development (GAD) approach as a take-off point for consciousness-raising. The GAD approach to women's development operates from the perspective that women's condition (in relation to their practical gender needs) and position (in relation to their strategic gender interests) are mediated by both class and gender and that "their material conditions and patriarchal authority are both defined by the accepted norms and values that define women's and men's roles and duties in a particular society" (Sen & Grown, 1987, as cited in Connelly, Li, MacDonald, & Parpart, 2000, p. 62). It "focuses on gender, class, and race and the social construction of their defining characteristics" (Connelly et al., 2000, p. 62). Gender, class, and race relations as social constructs and as maintained and reproduced by norms and values, therefore, are not immutable and can be changed.

The challenges of the feminist solidarity economy are the same challenges that low-income women face as women and workers, as are the constraints - the multiple burdens of reproductive, productive, and community work and the exigency of meeting practical gender needs on a daily basis. These pressing concerns impede participation in consciousness-raising exercises which are pivotal in spurring low-income women to realize, mobilize and act towards the attainment of their strategic gender interests. Conscientization is a long process that demands energy, commitment, and time, resources that low-income women struggling to make ends meet are not abundantly endowed with, but meaningful transformation is built on this.

In the process of conscientization, the women are made aware of the contradictions of class from their specific vantage point as producers and workers (R. Ofreneo, personal communication, March 24, 2014). The issue of class "has to be stressed through awareness raising on the solidarity economy and why it is needed" to counter capitalist globalization" (R. Ofreneo, personal communication, March 24, 2014). The women realize that as they "resist" capitalist globalization, they can "build" the solidarity economy as its alternative (R. Ofreneo, personal communication, March 24, 2014).

The transformation of unequal gender and class relations must clearly be on the agenda for action, otherwise there is the danger that low-income women will continue to be discriminated against, exploited, marginalized, and subordinated even within the solidarity economy. This requires the promotion of shared power and decision-making between women and men, greater access to and control over economic and social resources by women, and support for women's participation and empowerment across the institutions of the state, the market, the community, and the household.

It can be done. The all-women solidarity enterprises of this research - COWHED, PATAMABA, and KILUS - are showing us the way, and are currently, if inchoately, forging pathways towards a feminist solidarity economy.

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