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Academe-Led Social Responsibility Programs and Women Empowerment in a University- Partner Community: A Correlational Study

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Abstract:

This quantitative and qualitative study determined the relationship between the academe-led social responsibility programs and the women's self-perceived level of empowerment in a University-Partner Community. The perceived effects of the programs were drawn from the themes generated through the in-depth personal interviews, and focus group discussions conducted with the women residents in Southville 1, Cabuyao, Laguna, a partner community of Adamson University. Respondents' perception with regard to the programs were also taken and correlated with the respondents' self-perceived level of empowerment in the areas of decision-making autonomy, mobility and networking, economic independency, and exercise of rights. The findings revealed that a significant relationship exists between the academe-led social responsibility programs such as values formation; savings mobilization; and community development and the women's decision-making autonomy, and economic independency. The capacity building programs, on the other hand, was significantly related to the women's economic independency. The study further revealed that among others, the effects generated by the university-led social responsibility programs are improved self-confidence, improved participation in family decisions and augmentation of financial resources for the respondents' families.

Keywords: Social responsibility, women empowerment, academe-led social responsibility, academic social responsibility, university extension program, academe-community partnership

1. Introduction

People living in poverty struggle daily for basic necessities-- this struggle is exacerbated for women, particularly those with children. Women have primary responsibility of raising and caring for their children. Cultural and gender issues increase hardships and complexities for women raising children. Poverty can be a cyclical routine for generations. When a family's education and health opportunities are not realized, generations of women can be forced to stay at home and often have an inability to leave home to make even a small income or make changes that directly impact their own lives.

Not unfamiliar to the slums and other poor communities is the married, single or widowed woman with children and an inability to work because of their childcare responsibilities. When women make money by working in their homes or sporadically completing work for others, they often do not have the knowledge^[1] or opportunity to save. Some families take loans to keep their children in school. These loans often accumulate interest at an exorbitant rate. This may keep children in school for a limited time but brings a greater debt and hopelessness in the familial situation.

History shows how structure has been built upon male privilege, where women and men in households and communities often accept violence, and subjugation. Women are made to do unrewarding work with low pay, or none, and always care for the household (Vonderlack, 2002). Given these scenarios, women empowerment is thus seen as a vehicle "to acquire power individually and collectively. Among individuals or a community, it designates first and foremost the ability to act independently, but also the means needed and the process of being able to act and make one's own decision regarding life and society" (Commission on women development, 2007).

Traditionally, rural and tribal women do all the household related chores, but the husband does the heavy work that requires more strength. In general women find pride in their work. They do not find themselves alienated from their chores

because they work with, around and for their families. This family-oriented mindset gives them a sense of dignity and responsibility. The family and the children are the primary priority in a Filipina's life (Clamonte, 2007).

2. Literature Review

A study revealed that there is a re-emergence of the empowerment of Filipino women through the political process, just as they were prior to the arrival of the ancient conquerors from Spain. Women in the Philippines are rediscovering their strengths. Filipino women had been successful in implementing policies by becoming executive staff members, advisers to politicians, and as advocates within non-governmental organizations (Shah, 2007).

2.1. Decision Making Autonomy

Autonomy is the ability to obtain information and make decisions about one's own concern. It facilitates access to material resources such as food, land, income and other forms of wealth, and social resources such as knowledge, power, prestige within the family and community. Women's autonomy in health care decision-making is extremely important for better maternal and child health outcomes and as indicator of women's empowerment. Evidence from developing countries shows that the women's ages and family structures are the strongest determinants of women's authority in decision-making. Older women and women in nuclear households are more likely than other women to participate in family decisions (www.ncbi.nlm.nih.gov)

A women's role in household decision-making: control over money matters and other important household matter is a function of the family structure. (Lather et al 2009 citing Maholtra & Mather (1997) whether a woman lives in a joint family (which includes the mother in law), or where she is a mother in law, or if she lives in nuclear family structure- all will have an impact on her autonomy.

Increase role of women in household decision making would enable women to improve their self-determination, control over household resources, self-esteem, and communication with others, this is reinforced by a South Asian study which mentioned that rural women are less likely to be involved in decision making than urban women. However, in recent years many community-based programs have been initiated to raise incomes of the rural poor women, connect them to markets and provide economic opportunities through development of rural infrastructure. Such programs help women to gain access to new social networks and promote their social status, leadership roles, and autonomy in decision-making (Achara, et al, 2010).

Valdez (1997) concludes that women who worked hard had more personal autonomy and control over their lives, she also found out however that some of her respondents reported that men were threatened by their wives working and women expected to do the majority of tasks in the household in addition to being employed. In another study, Ramu (1997) finds employed women have greater household autonomy, but that cultural norms regarding certain types of decisions may modify the extent to which labor force participation increases women's autonomy.

2.2. Mobility and Networking

Depending on the importance of inherited abilities, intergenerational social mobility is closely related to the degree of equality of opportunities in a county. What separates the "winners and losers" or the "have and the have-nots" in a society has been pointed out not only to hinder economic growth but also to be a major force of political instability and violence. The concepts of social exclusion, income inequality, inequality of opportunities, poverty, and social mobility and growth are intimately related (Azevedo and Bouillon, 2009).

Domiguez & Watkinz (2003), in their study concluded that social service institutions which roots in disadvantaged neighborhoods heavily populated which have worked hard to achieve community roots to survive have become effective. They further report that that kind of social network generates opportunities, provide advice and encouragement to get ahead. Likewise, Parveen and Leonhausser (2004), found out that the lack of women's physical mobility deprives them of getting better livelihood opportunities.

2.3. Economic Independency

Possession of income which employment permitted gave women voice in their spending, i.e., share in family decision-making and this helped many vital areas of a family life (Nayar & Nahir, 1997). As cited by Khanam (2004) the control over money in household gives power of decision-making and future planning. Women's control over their economic activity gives them power to spend their money according to their own desires. Hold on money also increases their influence on household decision-making. Spending on family well-being and a number of collective actions for social change. (Khanam, 2004).

In another study, Xi Meng (1998) concluded that labor participation in most Asian countries is closely linked to national economic development. He implies that involvement of women in labor market may help increase a country's economic growth. Further, according to them female labor participation in most Asian countries is closely linked to national economic development.

2.4. Women Empowerment

Women empowerment is a complex concept that poses many challenges in conceptualization and measurement, these challenges are probably no greater than in the case for other complex development concepts such as poverty reduction or social inclusion (Anju et al, 2002). Of the 1.2 billion people who live in an absolute poverty around the globe, 70 percent are women. For these women, poverty doesn't just mean scarcity and want. It means rights denied, opportunities curtailed and voices silenced. In many societies around the world, women never belong wholly to themselves they are the property of others throughout their lives. Their physical well being, health, security and bodily integrity is often beyond their own control. Until women, are accepted by men as equally human, attempts to help women change their lives will necessarily always result in achievements that are limited in scope and flexibility. Women alone cannot empower themselves nor should we expect them to bear that burden. Men to especially in their status of power holder in the family, community and formal government must act. (www.care.org)

3. Methodology

The study utilized the descriptive type of research using the quantitative and qualitative approaches. The quantitative portion of the study delved on determining the relationship between the respondent's experiences with the social responsibility programs of Adamson University, such as values formation, savings mobilization, capacity building, community development and the respondents' self-perceived level of empowerment with respect to decision making autonomy, mobility and networking, economic independency and exercise of rights while the qualitative method, used in-depth personal interview and focused group discussion culling out the perceived effects of the programs in empowering the women of the university's partner community.

3.1. Research Locale

The study was conducted in Southville 1, Cabuyao Laguna, Philippines. The site is one of the Philippine National Government's relocation sites for the informal settlers uprooted from along the south railways in Metro Manila.

3.2. Respondent's Profile

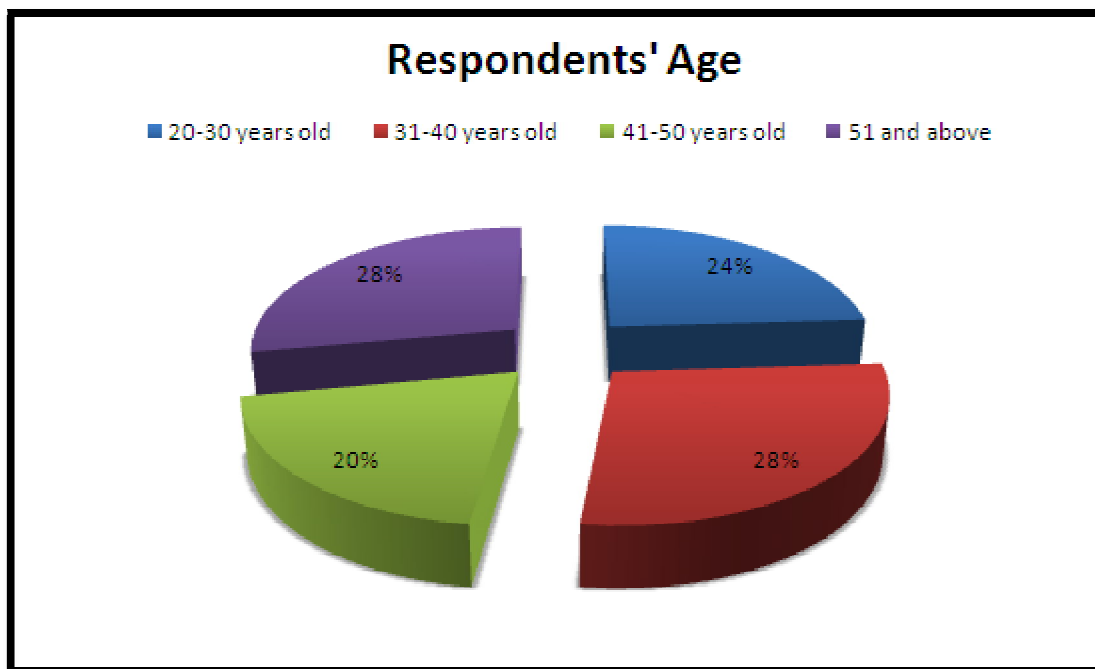


Figure 1: Respondents' Profile

Figure 1 shows that the respondent's age is almost evenly spread across the four age brackets. Twenty four percent (24%) of the respondents belonged to the 20 - 30 age bracket while 20% belongs to the 41-50 years of age. It further shows that both 31-40 and 51 an above age brackets represented 28% of the respondents.

Figure 2 reveals that most of the respondents were able to graduate in their elementary schooling, while some of them had the chance to enroll in high school but were not able to graduate. A few of them were able to graduate with vocational courses. Two (2) of them enrolled in college but did not graduate while two of them were enrolled in grade school but were not able to finish their schooling.

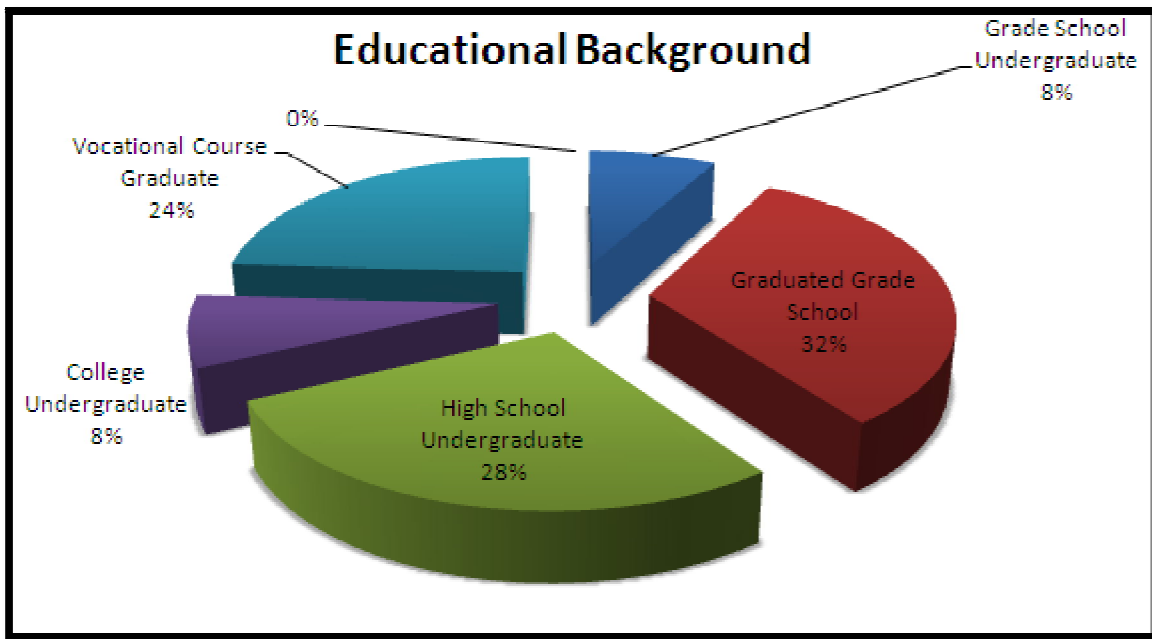


Figure 2: Educational Background

4. Results and Discussion

4.1. Impact of the Academe-Led Social Responsibility Programs to Women Empowerment

A qualitative analysis on the results of the interviews and focus group discussions conducted with the women members of the community show how the women perceived the various programs to have contributed to their empowerment. The data were clustered and grouped into themes to get the essence and meaning of their responses.

Selected members were interviewed and asked how they were empowered by the various programs. Evidently, the interviews conducted revealed a huge contribution brought about by the programs to their various aspects of empowerment. These perceived impact were grouped into themes namely: Financial Assistance for Children's Educational Needs, Financial Assistance for Family's Daily Needs, Financial Assistance for Increased Business Capital, Financial Assistance for payment of Debt, Increase Self-Confidence, Improved Human Relations, and Improved Participation in Family Decisions. Financial Assistance for children's educational needs

Through the various social responsibility programs like the savings and mobilization, the women members were able to get assistance on the educational needs of their children. Mothers are inherently self-sacrificing most especially in terms of their children. The key informants previously find themselves in great struggle to find ways on how to pay for their children's educational needs. However, the programs helped in easing this struggle. They do not claim that this difficulty has been totally eliminated but had been relatively easier to surpass. The various programs gave them savings, small business capitalization and skills to be able to generate income that they can use to pay for their children's educational needs. The accounts of the key informants reveal the following:

- Key Informant No. 1 states; "Umunlad naman pakonti-konti, hindi katulad nuon na talagang hirap na hirap kami." (Our lives improved gradually it was very difficult before.)
- Key Informant No. 3 claims; "Nakapag-aral yung mga anak ko gamit ang scholarship na binigay ng Adamson. Maswerte nga kami dahil sa scholarhip nayan eh nakakapagtapos sila. Importante talaga and edukasyon." (My children are able to study through the help of the scholarship that Adamson University granted. We are lucky because my children will be able to finish their education through this scholarship. Education is really important.)

4.1.1. Theme 1: Provided Financial Assistance for the Family's Daily Needs

The Filipino family culture reflects the mother of the family who takes care of the needs such as food, clothing and other basic needs. The key informants were not exemption to such. The meek earnings of their family were often times not enough to support their daily needs. They face the daily challenge of finding out means to surpass the day. Through the programs they were able to find a something to augment in providing for their daily family needs. The interview with the women reveals the following:

- Key Informant No. 2 admits; "Ang savings naming lingo-lingo ay nakalaan para sa ano mang pangangailagan pagdating ng araw na bigayan ng dibidendo." (Our weekly savings are intended for whatever needs that they may arise at the date of the dividend distribution.)

- Key Informant No 8 on the other hand claims; "Matugunan ang ano mang pangangailangan namin sa buhay. Minsan ginagamit naming ung pra sa mga bagay na di namin inaasahang gastusin. (To fulfill whatever needs that may arise. Sometimes, we use the money for those unexpected needs.)

4.1.2. Theme 2: Provision for Increased Business Capital

Many of the respondents maintain a small variety store. The dividends that they receive from the saving and mobilization program served as an additional capitalization for their business. This benefit did not only provide immediate financial assistance but also aided them to stand on their own feet.

These findings find support in the study of Shekiango, (2012) where she concludes that grass root level micro-credit continues to play a facilitative role of improving the proximity of access to financial resources, as well as facilitating both economic and non-economic changes in rural women's lives.

- Key Informant no. 7 states; "Pandagag namig yan sa puhunan. Yung iba samin ginagamit para sa mga sari-sari store o kaya kung ano man yung pinagkakakitaan nila." (We use it to increase our capital. Some of us make use of it for their small sari-sari stores or for whatever business that they have.)

4.1.3. Theme 3: Financial Assistance for Payment of Debts

Due to their financial struggles, many of the key informants often resort to borrowing of money from different sources. Often times, they are not able to find sources of payment for such will lead to more and more debts through time. The programs helped them find alternative sources of funds that made them pay for their debts gradually. This implies that when women acquire additional income, they are more likely to spend the same on improving their family welfare or even pay debts that were usually acquired to augment family needs. A co researcher even mentioned the following:

- Key Informant No. 2 captures it best by saying;

"Malaking tulong yung savings and mobilization program. Yung nakukuha naming dividend nagagamit din naming yan para pambayad sa utang." (The savings and mobilization program is a huge help. The dividends that we get are used for payment of debts.)

4.1.4. Theme 4: Increased Self-Confidence

The programs did not only help the women financially, but more importantly, helped them develop their personality. One of the benefits derived from the programs that appeared to have empowered the women members was gaining an increased self-confidence. Kuhn & Chestion (2002) in his study states; "a woman's practical needs are closely linked to the traditional gender roles, responsibilities, and social structures which contribute to a tension between meeting women's practical needs in the short-term and promoting long-term strategic change. By helping women meet their practical needs and increase in their efficacy in their traditional roles, microfinance can help women to gain respect and achieve more in their traditional roles, which in turn can lead to increased esteem and self-confidence. This realization made them believe in what they can do and led to an increased self-confidence. One of the key informants mentioned the following:

- Key Informant No. 7 exclaims;

"Dahil sa VCSR nagkaroon ako ng tiwala sa sarili ko. Yung mga tinuturo nila samin talagang nakatulong para di nako maging masyadong mahiyain. Dati sobrang tahimik ko eh di ako masyadong palakausap dahil nahihiya ngayon hindi na." (Through VCSR I started to have self-confidence, because of what they taught us, I am not shy anymore. I do not engage in much conversation before because of shyness. But now, I am able to overcome such.)

The key informants' new found self-confidence also improved the relationship that they have with other people. Some of them who used to be very timid and shy are now able to mingle more with the other members of the community. Some of them also experienced better relationship with their husbands. One of the main sources of heated arguments among husbands and wives in the community is the financial difficulties including the struggle in finding financial sources for their daily needs. Having such problem being solved by the programs resulted to a reduced arguments and conflicts among couples.

- Key Informant No. 5 states; "Mas maayos na ngayon yung pakikitungo ko sa mga kasama ko ditto sa block. Mas maganda na yung relasyon naming sa isat-isa. Tuwing may programa sabay-sabya kami nagpupunta ngayon." (I have improved my relationship with the other members of our Block. We have better relationship with each other. Every time there are programs, we go there together.)
- Key Informant No. 8 quips; "Mas ngging maayos ang relasyon naming mag-asawa. Dati puro away kami dahil nga walang pera, walang trabaho, madalas di kami magka-intindihan pero dahil sa mga naturo samin ng VCSR di na yun masyado." (My relationship with my husband improved. We used to fight frequently due to lack of money and job issues. We used to have arguments but because of what we learned from the programs, such do not happen a lot anymore).

4.1.5. Theme 5: Improved Participation in Family Decisions

The women also experienced having more voice on the decisions that has to be done for their family. Through their improved knowledge and skills brought about by the various training programs combined with their improved self-confidence, women started to be heard in important family matters. As cited by Khanam (2004) the control over money in

household gives power of decision-making and future planning. Women's control over their economic activity gives them power to spend their money according to their own desires.

One of the women mentions; "Sa mga tinuturo nila. Isa na siguro dito yung dahil sa mga natutunan ko eh nakakapagdesisyon na ko para sa pamilya. Di na yung tango nalang ako ng tango sa asawa ko. May alam na ako kaya mas nakakapagsalita na ko tungkols sa mga dapat mangyari sa pamilya naming." (Actually, I really learned a lot with what they taught us. One of those is my improved decision making capacity for my family. I do not just agree now with what my husband wants. I know more, which enables me to show my perspective on family matters.)

4.2. Relationship between the Academe-Led Social Responsibility Programs and the Women's Perceived Level of Empowerment

Table 1 show that the Values Formation Program is strongly correlated with the respondent's Decision Making Autonomy as indicated by an obtained r vale .465 and sig. value of .019. This relationship shows that through the values formation program, women became empowered and find themselves more independent to make decisions on their own. This could be due to the newly found self-confidence developed through the long-range activities of the program.

The table further shows that Values Formation Program is significantly related with the respondents' Economic Independency ($r=.765$, $sig=.000$). This strong correlation may be explained by the change in the respondents' behavior brought about by the Values Formation Program.

Social Responsibility Program	Women Empowerment Indicators	r	Sig.	Interpretation
Values Formation	Decision Making Autonomy	.465*	.019	Significant
	Mobility and Networking	-.257	.215	Not Significant
	Economic Independency	.765**	.000	Significant
	Exercise of Rights	-.062	.769	Not Significant
	*significant; ** significant at .01			

Table 1: Correlation on Respondent's Perception of Values Formation Program and Their Self-Perceived Level of Empowerment

Their change in behavior and perspective in life made them become independent an empowered to stand on their own feet. This enabled them to be independent in different facets of life including independence on their sources of income. The respondents' change in behavior sparked the desire to start up their own business and to strive harder for improvement in their quality of living.

It can also be gleaned from Table 2 that the Savings and Mobilization Program is significantly correlated with the women's Decision Making Autonomy with r and sig values of .482 and .015 respectively. The Savings Mobilization Program enabled women to set aside and save part of their income through the cooperative that was set up with the help of Adamson University. Being able to save, gave the respondents a head start on standing up on their own and gaining the resolve to decide autonomously without having to be dependent from help of other people.

Social Responsibility Program	Women Empowerment Indicators	r	Sig.	Interpretation
Savings and Mobilization	Decision Making Autonomy	.482*	.015	Significant
	Mobility and Networking	-.165	.432	Not Significant
	Economic Independency	.875**	.000	Significant
	Exercise of Rights	-.049	.818	Not Significant
	*significant; ** significant at .01			

Table 2: Correlation on Respondent's Perception with Savings Mobilization Program and Their Self-Perceived Level of Empowerment

Similarly, the Savings Mobilization Program showed significant relationship with the Economic Independency of the respondents ($r=.875$, $sig =.000$). This correlation is brought about by the ability of the respondents to generate their own source of income and have their own savings due to the savings and mobilization program. This program gave the respondents the opportunity to improve their financial means to meet their family's financial needs. The women now feel that they can greatly contribute to the welfare of their families.

This bolster the idea that economic empowerment is the capacity of women and men to participate, contribute to and

benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services and other productive assets, skills development and market information. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies" (<http://www.oecd.org/dac/povertyreduction>)

Table 3 shows a significant correlation between the Capacity Building Programs and the respondents' Economic Independency. As explained in the book of Naryan (2002), Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives (Naryan, 2002. xviii). CSR facilitated learning that enabled the women to develop skills that may enable them to start their own business. The trainings and workshop focused on areas that may be used in earning. These developed capacities were used by the respondents and applied in their source of living. Because of this, they became economically independent being able to generate income for their own.

Social Responsibility Program	Women Empowerment Indicators	r	Sig.	Interpretation
Capacity Building Program	Decision Making Autonomy	.271	.191	Not Significant
	Mobility and Networking	-.102	.627	Not Significant
	Economic Independency	.591**	.002	Significant
	Exercise of Rights	-.288	.163	Not Significant
	*significant; ** significant at .01			

Table 3: Correlation on Respondent's Perception with the Capacity Building Program and Their Self-Perceived Level of Empowerment

Table 4 shows the relationship between the respondents' experiences on the Community Development Programs and the woman's perceived level of empowerment. A significant relationship was observed between the Community Development Programs and the respondents' Decision-Making Autonomy with obtained scores of $r=.582$ and $sig=.002$. The intervention brought about the Community Development Programs gave the community greater control over the conditions that affect their lives.

Social Responsibility Program	Women Empowerment Indicators	r	Sig.	Interpretation
Community Development	Decision Making Autonomy	.582*	.002	Significant
	Mobility and Networking	-.335	.102	Not Significant
	Economic Independency	.666**	.000	Significant
	Exercise of Rights	-.12	.568	Not Significant
	*significant; ** significant at .01			

Table 4: Correlation on Respondent's Perception with Community Development Program and Their Self-Perceived Level of Empowerment

This result supports the concept that the community will not improve unless they help themselves. Making the community responsive to the need for improvement might have contributed to the confidence of the respondents and gave them a sense of decision-making autonomy most especially on the financial aspects. Another significant correlation can be seen between Community Development Programs and the women's Economic Independence. The community development programs gave them the opportunity to put up a small business of their own that was well supported by the community members.

This unity between the members and the support that they gave to one another helped them achieve a sense of economic independence by being able to generate sources of income for their families. In a research study on "Community Development through Empowerment of the Rural poor" through empowerment, the capabilities of the poor increases to influence and hold accountable the institutions that provides them. By empowering rural communities, it attempts to provide them power and knowledge to assists in creating a better quality of life, making them more self-reliant and less dependent on external forces that provide them the services and infrastructure. Likewise, empowerment expands the capabilities of the poor

to undertake future self-help programs through the concept of participation. It is a people oriented approach of making the community involved the whole process rather than one with a focus on processes and systems, which can exclude the community. (www.be.unsw.edu.au)

4.3. Relationship between Age, and the Women's Perceived Level of Empowerment

Profile	Decision-making Autonomy	r	Sig.	Interpretation
Age	Enhance women's ability to make household decisions, such as child's education, or major purchases	.165	.431	Not Significant
	Enhance women's ability to control or share over decision processes regarding domestic financial matters	.151	.471	Not Significant
	Decrease women economic subordination or dependency towards husband	.117	.579	Not Significant
	Enhance women's ability to make household decisions, such as child's education, or major purchases	.035	.868	Not Significant
	Enhance women's ability to control or share over decision processes regarding domestic financial matters	.145	.489	Not Significant
	Average Mean	.122	.562	Not Significant
*significant at .05; ** significant at .01				

Table 5: Correlation on Respondents Age and Perceived Level of Decision-Making Autonomy

Table 5 reveals that the women empowerment indicator decision-making autonomy, did not show values that will conclude a relationship with age profile. This implies that there is no relationship between decision-making autonomy and that of the age profile of the respondents. However, in a study conducted by Hague et al (1997), it was concluded that age is a factor of life cycle that affects a woman's status in the family. They stressed that the women of same age as their husbands have the highest while women senior to their husbands have the lowest empowerment in both economic and household decision making but an inverse result according to them is seen for autonomy of women and the senior to their husbands have the highest level of autonomy.

Profile	Mobility and Networking	r	Sig.	Interpretation
Age	Promote opportunities for innovation	.093	.657	Not Significant
	Enhance the access of members to productive assets, skills, services and improved technologies	-.011	.957	Not Significant
	Strengthened capacity to engage in and benefit from local government unit partners	.159	.447	Not Significant
	Acquire vocational training, skill- enhancement and access to financial services	.188	.369	Not Significant
	Acquire or open up possibility to market access initiatives, and basic social services such as decent education, healthcare, water and food	.028	.895	Not Significant
	Average	.120	.566	Not Significant
*significant at .05; ** significant at .01				

Table 6: Correlation between Age and the Women's Perceived Level of Mobility and Networking

It can be seen from Table 6 that all the mobility and networking factors have no correlation with the age profile of the respondents. Based on actual observation, low income mothers, women young and old residing in the subject community have social networks that are localized in nature, the composition of which are also a disadvantage, hence, there is limited avenue and opportunity for social networks and interactions which could somehow help the women's social mobility. However, researchers during their visit in the community observe that the creation of social support largely composed of familial, neighborhood, and friendship has several advantages, as observed, living and being with another woman in the community specifically the older ones can lead to pooling of resources somehow satisfy basic everyday needs and receive emotional support.

The above find support from a research conducted by Domiguez and Watkinz (2003), they concluded that social service institutions which roots in disadvantaged neighbourhood heavily populated which have worked hard to achieve

community roots to survive have become effective. They further report that that kind of social network generates opportunities, provide advice and encouragement to get ahead.

Profile	Economic Independency	R	Sig.	Interpretation
Age	Increase level of economic self-sufficiency	.293	.155	Not Significant
	Generates sustainable job by promoting women-owned micro business	.235	.258	Not Significant
	Greater opportunity for obtaining assistance such as obtaining shelter, emergency food, clothing, and payment of rent and utility bills	-.016	.941	Not Significant
	Improve capacity to make choices for herself and their children	.011	.959	Not Significant
	Recognition that they contribute to economic activity and be able to benefit from it on an equal basis with men	.000	.998	Not Significant
	Average	.160	.444	Not Significant
*significant at .05; ** significant at .01				

Table 7: Correlation between Age and the Women's Perceived Level of Economic Independency

The economic independency factors identified in the table reveal to have no significant relationship with age profile as indicated an average r value of .160 and sig of .444. The findings imply that age is no bar. The young and old can make and attain economic independency as long as there are opportunities available for the women in the community as well. The findings find support from a study conducted from a controlled group and that of other women's self help group in Orissa State. The evidence shows that the women who participate in "Micro-finance Plus" program experience high level of empowerment.

Profile	Exercise of Rights	r	Sig.	Interpretation
Age	Provide avenue for women's participation in political or civic organization.	-.026	.902	Not Significant
	Enhance knowledge and attitudes and practice of sexual and health reproductive rights	.191	.361	Not Significant
	Establish special wings for women that can contribute to their advancement	.080	.705	Not Significant
	Provide an avenue for women to become active, learn political skills and develop linkages	.051	.807	Not Significant
	Provide support and training to women to help them effectively function in their roles	.109	.605	Not Significant
	Average Mean	.053	.801	Not Significant
*significant at .05; ** significant at .01				

Table 8: Correlation between Age and the Women's Perceived Level of Exercise of Rights

The table shows no significant relationship between the respondent's age profile and exercise rights factors as indicated by the r values of -.026, .191, .080, .051, .109, and .053 significant at alpha .05. The findings bolster the idea that women do not always share common interest, since the exercise or rights have different implications for the poor and the affluent, for the young and the old, these differences therefore may prevent cooperative and collective efforts to gain and exercise rights due to them, hence cooperative effort among women of classes and age must be encouraged.

4.4. Relationship between Educational Background, and the Women's Perceived Level of Empowerment

Table 9 shows that out of the five indicators pertaining to decision making autonomy only indicator "enhance women's ability to make household decisions, such as child education, or major purchases" demonstrates a relationship with educational background. This was evident from the r value of .430 and sig value of .032 at .05 alpha. The findings demonstrate the powerful role of women's education in making household decisions and child education. Educational background is without doubt the most fundamental pre-requisite for empowering women in all sphere of society. Also, education is a significant factor for acquiring new values and empowerment in decision making whether economic or household.

Hindin (2002) in his study concluded that most married women are not the sole decision-makers and dominated by their spouses, but report negotiating and coming to a joint decision most of the time. This finding brings to light the importance of considering the role of family members in the process of decision-making. Further, women who are educated

seem to have more control over some very important life decisions.

Profile	Decision Making Autonomy	r	Sig.	Interpretation
Educational Background	Enhance women's ability to make household decisions, such as child's education, or major purchases	.242	.244	Not Significant
	Enhance women's ability to control or share over decision processes regarding domestic financial matters	.379	.062	Not Significant
	Decrease women economic subordination or dependency towards husband	.159	.449	Not Significant
	Enhance women's ability to make household decisions, such as child's education, or major purchases	.430 *	.032	Not Significant
	Enhance women's ability to control or share over decision processes regarding domestic financial matters	.300	.144	Not Significant
	Average Mean	.307	.135	Not Significant
*significant at .05; ** significant at .01				

Table 9: Correlation between Educational Background and the Women's Perceived Level of Decision Autonomy

In another research, conducted by Albania UNICEF (2007), the authors found out that the lower a woman's educational attainment, the poorer here decision-making powers. High level of education enhanced access to information and contribution to the household income. Increase the ability of poor women and those living in rural areas in decision-making in the family.

Profile	Mobility and Networking	r	Sig.	Interpretation
Educational Background	Promote opportunities for innovation	.143	.496	Not Significant
	Enhance the access of members to productive assets, skills, services and improved technologies	.039	.854	Not Significant
	Strengthened capacity to engage in and benefit from local government unit partners	-.009	.965	Not Significant
	Acquire vocational training, skill-enhancement and access to financial services	-.410 *	.042	Not Significant
	Acquire or open up possibility to market access initiatives, and basic social services such as decent education, healthcare, water and food	.123	.558	Not Significant
	Average Mean	-.007	.974	Not Significant
*significant at .05; ** significant at .01				

Table 10: Correlation between Educational Background and the Women's Perceived Level of Mobility and Networking

Table 10 shows the correlation of educational background and mobility networking. Of all the identified indicators on mobility and networking, only "acquire vocational training, skill- enhancement and access to financial services" registers a relationship as shown by an r value of -.410 and sig of .042 on .05 alpha. This bolsters the idea that people with more education, on the average higher intellectual skills and confidence deal with other people, and they are more empowered. Poverty is not simply the absence of financial resources; it is also the lack of capability to function effectively in a society. Although international literature finds no simple causal relationship between educational attainment and the economic growth of the country, recent study shows that quality adjusted education is important for economic growth. Also it brings social benefits that improve the situation of the poor such as lower fertility rate, improved health care of children, and greater participation of women in the labor market. (www.iaoed.org)

Table 11 presents the indicators identified relating to decision making autonomy did not show values that will conclude a relationship with educational profile. The computed r values have an average of .025 and sig values of .907 at alpha .05. This implies that there is no relationship between economic independency and that of the women's educational background. However, it suggests that it plays an important role in boosting the morale and confidence of claiming economic independence and economic freedom.

Profile	Economic Independency	r	Sig.	Interpretation
Educational Background	Increase level of economic sufficiency	-.053	.800	Not Significant
	Generate sustainable job by promoting women-owned micro-business	-.062	.769	Not Significant
	Greater opportunity for obtaining assistance such as obtaining shelter, emergency food, clothing, and payment of rent and utility bills	.186	.374	Not Significant
	Improve capacity to make choices for herself and their children	.070	.738	Not Significant
	Recognition that they contribute to economic activity and be able to benefit from it on an equal basis with men	-.036	.865	Not Significant
	Average Mean	.025	.987	Not Significant
*significant at .05; ** significant at .01				

Table 11: Correlation between Educational Background and the Women's Perceived Level of Economic Independency

It can be gleaned from Table 12 that the indicators identified relating to exercise of rights did not show values that will conclude a relationship with educational background. This implies that there is no relationship between exercise of rights and that of the educational background of the respondents. With the increase in general awareness and perhaps education have gained momentum as reflected in the responses of the population sample of the study. The lower a woman's educational attainment, the poorer her decision making powers. Respect for women's right is determined mostly by their level of representation in the decision making process. Given that the current level of representation is low, respect for women's right is also low (Albania, UNICEF, 2007).

Profile	Exercise of Rights	r	Sig.	Interpretation
Educational Background	Provide avenue for women's participation in political or civic organization.	-.137	.515	Not Significant
	Enhance knowledge and attitudes and practice of sexual and health reproductive rights	-.239	-.249	Not Significant
	Establish special wings for women that can contribute to their advancement	-.233	.262	Not Significant
	Provide an avenue for women to become active, learn political skills and develop linkages	.092	.663	Not Significant
	Provide support and training to women to help them effectively function in their roles	.213	.306	Not Significant
	Average Mean	-.110	.600	Not Significant
*significant at .05; ** significant at .01				

Table 12: Correlation between Educational Background and the Women's perceived Level of Exercise of Rights

5. Conclusion

The experiences of the key informants on academe-led social responsibility programs such as values formation, savings and mobilization, capacity building and community development have empowered women in independently coming up with decisions, improvement in their mobility and networking, economic independency, and awareness of rights.

The level of empowerment can however be further increased by focusing on the weak areas of the programs, particularly in clearly communicating the duties and responsibilities, clarification of program policies, improvement in member's financial capacity, and improvement in the women's participation with the social responsibility programs. Future programs can take advantage of prospects for women empowerment such as increased awareness and education on poverty alleviation, increase in volunteerism.

The study proves that the programs have empowered the women in various facets and can even be strengthened further by focusing on the weak areas of the various programs.

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