

**EXPLORING THE POTENTIALS OF DEVELOPMENT INDEXING
FOR SOCIAL ENTERPRISES***

Introduction

As an evolving field in management education, social entrepreneurship may be characterized as the art of managing enterprises with multiple objectives or bottomlines. The art of managing business enterprises is about innovation to maximize profits for its shareholders. In contrast, the art of managing multiple bottom lines is about innovation to achieve development outcomes while ensuring financial sustainability for the enterprise. (Dacanay, 2004). Depending on the nature of the social enterprises, their development outcomes may vary. Among the social enterprises studied by the author, many of these intended development outcomes are about enabling and/or improving the quality of life of marginalized sectors. These marginalized sectors include farmers, agricultural workers, fishers, indigenous communities, the entrepreneurial poor, artisans, rural women, the disabled, indigent children with cancer and persons living with HIV-AIDS. These intended outcomes may also include enhancing organizational capacities of community institutions, improving the state of the environment or protecting cultural integrity (Dacanay, 2006)

A key problem facing social enterprises and social entrepreneurs is how to measure these development outcomes. (Dacanay, 2004). The author's ongoing research on development indexing is a response to this search for appropriate measures.

What is Development Indexing?

One may define development indexing as a tool for quantifying qualitative outcomes of development interventions. Its evolution is best understood in the context of the search for appropriate indicators to measure development outcomes.

Probably the most widely known of these indices is the Human Development Index (HDI) first evolved by the United Nations Development Program in 1990 (UNDP, 2006). Its evolution may be traced to the critique of the Gross National Product (GNP) as a measure of development at the country level. The HDI is a composite development index

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based on the state of health, education and real Gross Domestic Product (GDP) per capita of a country. A formula for computing the index using the aforementioned factors allows each country to have a score for its level of human development on a scale of zero to one (0-1). The closer the score is to one (1), the higher the country's level of human development. For 2005, Norway topped the HDI ranking with a score of 0.963. At the bottom is Niger (177th), with an HDI of 0.281. (Watkins et al, 2005).

Other development indices that have been evolved include the Human Poverty Index (UNDP, 2006), the Quality of Life Index (Action for Economic Reforms-Social Watch Philippines, 2006), the Calvert-Henderson Quality of Life Indicators (Calvert Group, 2006), the Civil Society Index (CIVICUS, 2006), the Basic Capabilities Index (Social Watch, 2006), the Gender-related Development Index (UNDP, 2006) and the Gender Equity Index (Social Watch, 2006).

Exploring Development Indexing Among Social Enterprises: Five Cases

While development indexing has already gained wide acceptance and use to measure various aspects of human development or deprivation at the level of countries or societies, the author has noted that its use has not been optimized by social enterprises (SEs) and social enterprise resource organizations (SERIs) to measure their outcomes. The author has observed that while SEs and SERIs are able to monitor outreach by counting how many individuals, groups or communities they reach or provide services to, their qualitative outcomes are usually described in anecdotal narratives or illustrative cases. A number do periodic impact studies, some with and some without the assistance of external consultants. Among the thirteen (13) cases of SEs and SERIs studied by the author in 2004 across four Asian countries, eight (8) defined their qualitative development outcomes through descriptive narratives or illustrative cases while five (5) employed impact assessments. Among the five (5), one evolved and used what may be considered a development index.¹ One of the conclusions drawn by the author from the study was the importance of research to assist social entrepreneurs define appropriate performance indicators of development outcomes (Dacanay, 2004)

This paper is an initial exploration into the potentials of development indexing as a tool for measuring social enterprise outcomes. It studies the evolving practice of development indexing among five social enterprises (SEs) and social entrepreneurship resource institutions (SERIs) in the Philippines with the end in view of showing the potentials of evolving a Development Indexing Methodology for SEs and SERIs.

¹ The organization referred to here is the Philippine Rural Reconstruction Movement (PRRM) which is one of the 5 cases featured in this paper.

The five cases show various levels of evolution and use of a form of development index. The five cases are:

- The Center for Community Transformation (CCT) and its Microfinance Partners' Level of Development Index (MPLDI);
- The Community Crafts Association of the Philippines (CCAP) and its Producers' Organizational Performance (POP);
- The Philippine Rural Reconstruction Movement (PRRM) and its partners' Organizational Capability Index (OCI);
- The Cancer Warriors Foundation, Inc. (CWFI) and its Quality of Life Index of Kids with Cancer (QLI of KWCs); and,
- The Foundation for a Sustainable Society, Inc. (FSSI) and its Eco-Enterprise Index.

CCT and its Microfinance Partners' Level of Development Index (Callanta, 2006; De Jesus, 2003)

CCT is a faith-based organization providing microfinance and other services to the entrepreneurial poor. The Microfinance Partners' Level of Development Index was evolved as a framework for segmenting their microfinance partners and defining the qualitative outcome of their intervention (*See Box 1*). The MPLDI serves as a tool for determining CCT's impact in transforming the lives of their partners from being self-employed Investor-Borrowers (Level 1), to becoming Investor-Employers as their microenterprises grow (Level 2), and finally to becoming Social Investors in the community (Level 3). All partners are considered investors of CCT as their savings are treated as investments in their microfinance program.

While CCT still has to develop rating instruments to guide its staff and partners on the use of the tool, CCT's President Ruth Callanta pointed to a number of processes and activities where the framework as described was particularly useful.

During their planning sessions, the usefulness of the evolving tool for financial product planning as well as training needs analysis and module development became evident. Ms. Callanta pointed out, "It became clear to us that different segments of partners would have different loan requirements. For example, first time partners coming in as Investor-Employers (Level 2) would immediately need bigger loan amounts so should not be required to start with Php 4,000 like those who come in as Investor-Borrowers (Level 1). It became clear as well that our Level 2 partners should be the ones targeted for entrepreneurship modules while our Level 3 partners should be targeted for our servant leadership modules."

As CCT has set up a cooperative to better manage its microfinance program, Ms. Callanta also pointed out the usefulness of the evolving tool as basis for defining who among their microfinance partners would be eligible for regular cooperative membership: "The proposed policy is for our regular members to come from the ranks of our Level 3 partners."

**Box 1: CENTER FOR COMMUNITY TRANSFORMATION (CCT)
Microfinance Partners' Level of Development Index**

- Level 1 (Investor-Borrowers) – CCT partners who were self-employed through livelihood projects financed by loans from CCT
- Level 2 (Investor-Employers) - CCT partners who had grown their micro-enterprises to a scale where they are able to hire a workforce, thus the term “employers.”
- Level 3 (Social Investors) – CCT partners from Level 2 who had developed the capacity and are consciously contributing to development projects and initiatives in their communities.

Source: Callanta, 2006; De Jesus, 2003

CCAP and its Producers' Organizational Performance (Sadorra, 2006; Gomez, 2002; CCAP, 2006)

CCAP is an intermediary marketing organization providing marginalized producers of handicraft access to export markets using the principles of fair trade. Its Producers' Organizational Performance Rating Instrument (POPRI) was evolved by CCAP to measure the relative performance of the producers it directly organized and assisted (*See Box 2*). The instrument assesses four areas of performance: entrepreneurial skills, resource management skills, organizational management and functional leadership skills, and community networking skills.

All four areas are given equal weight. Aspects considered in the area of entrepreneurial skills include, among others, the ability to cope with orders, knowledge and skill in product costing, timely delivery of products, quality of products, and expanded market for products (*See Exhibit 1* for the complete version of the POPRI).²

CCAP staff and the partner producers jointly make the assessment. The result of the assessment is used as basis for planning interventions. It is likewise used as basis for determining the relative share of producers in terms of incentive bonus. Since 1996, it has also been used as criteria for their partners' membership to CCAP and their eligibility for election to the CCAP Board of Trustees. Since 1998, eligible partner producers have been elected to the CCAP Board of Trustees.

² At the time of the research, CCAP was in the process of formulating a refined instrument using an enhanced set of performance indicators defined in their 2006 Manual of Operations.

**Box 2: COMMUNITY CRAFTS ASSOCIATION OF THE PHILIPPINES (CCAP)
Producers' Organizational Performance Rating Instrument**

Four Areas of Performance (with equal weights of 100 points each):

1. Entrepreneurial Skills
 - Formulates production plan before actual production = 15
 - On-time delivery of products = 9
 - Ability to produce good quality products. Quality control system in place = 9
 - Ability to cope with quantity of orders on time = 9
 - Regular participation in product development seminars = 9
 - System in organizing product documentation = 15
 - Knowledge and skill in product costing = 7
 - Trades with other markets other than CCAP-provided markets = 7
 - Presence of safe workplace for all producers' group members = 20

2. Resource Management Skills
 - Annual sales generated = 36
 - Total worth of assets = 18
 - Complete and transparent financial records = 17
 - Check-and-balance system in processing financial transactions = 9
 - Instituted system of capital buildup for production and operations = 6
 - Judicious use of CCAP-provided funds = 4
 - Professionalism in trading relationship with producers' group members = 4
 - Collective decision-making on financial matters = 3
 - Has supplementary livelihood projects in place = 3

3. Organizational Management / Functional Leadership Skills
 - Funds/policies in place for group members' benefits = 21
 - Annual conduct of general assembly with year-end reports ready/clean and orderly elections held = 16
 - Office systems and infrastructure in place = 13
 - Annual plans formulated in consultation with all group members = 10
 - Program operations and problem-solving processes in accordance with organizations' By-Laws = 10
 - Regular meetings of producers' groups with proper attendance and documentation = 9
 - Producers' group members abide by organizational rules and policies = 6
 - Attendance in leadership/organizational management trainings sponsored by CCAP and other alternative trading organizations = 6
 - Producers' group officers fulfill their duties and responsibilities = 5
 - Annual compliance with legal requirements of government agencies = 4

4. Community Networking Skills
 - Formed networks/linkages with relevant government and non-government agencies = 37
 - Participates as an organization in community activities, e.g. health, agricultural, handicraft projects = 28
 - Has received recognition for exemplary work as an organization at the village and municipal levels = 20
 - Invited to community meetings and trainings involving the craft industry = 15

(Source: CCAP, 2006)

PRRM and its Organizational Capability Index (Duran, 1994; Duran, 2006)

PRRM is an NGO engaged in sustainable area development model building and advocacy. As part of its local economic development program component, PRRM seeks to empower the rural poor to set up, own, and manage cooperatives and other social enterprises. PRRM developed the Organizational Capability Index (OCI) as a proxy measure for empowerment of the people's organizations and cooperatives they assist (*See Box 3*).

The OCI evaluates four main areas of organizational capability: orientation and basis of unity, sustainable area development management, organizational development, and development cooperation and advocacy. All four major components are given equal weights for a perfect score of 100 (*See Exhibit 2* for the complete version of the OCI).

The second component, sustainable area development management, has five subcomponents, each with a perfect score of "5." For the subcomponent of economic enterprise management, the organization or cooperative is given a score of "1," "2," "3," "4" or "5" depending on its assessed capability. For example, it is given a score of "5" if the cooperative has self-sustaining, scaled up projects with industry and/or ecosystem linkages, benefits or contributions, but is given a score of "1" if the cooperative is still just at the level of being able to plan and set up projects.

PRRM had evolved a full blown instrument and guidelines for the use of the OCI at all levels of its organization and had fully integrated such in its planning monitoring and evaluation system. At the level of the communities served, PRRM staff engage their partners in a process of self-assessment using the tool as guide. Strengths and weaknesses of each partner are noted and tabulated to become the basis for planning capability building interventions at various levels.

Since the 90's when the instrument was first developed, PRRM has had a continuing process of improving the instrument and practice of using such. To do this, it conducted seminars and assessment workshops among its community development officers, technical staff and managers as well as convened confederal meetings across branches to evaluate and enhance the tool and the guidelines for its use.³

³ At the time of the research, PRRM had completed its Rural District Development Program/Sustainable Rural District Development Program where the OCI was extensively used.

**Box 3: PHILIPPINE RURAL RECONSTRUCTION MOVEMENT (PRRM)
Organizational Capability Index (OCI)**

The OCI has a perfect score of 100 with equal weights given to its four main components:

1. Group Orientation and Basis of Unity: Range of orientation covers the breadth and depth of comprehensive sustainable development, community development, sectoral awareness/consciousness, all the way down to personal benefit/self-help.
2. Sustainable Area Development Management: Organizing, education/training, economic enterprise management, health program management, natural resource management
3. Organizational Development: Research and analysis, PME, organizational structure and systems, member-participation, local leadership development, financial self-reliance
4. Development Cooperation and Advocacy: Networking, claim-making, bargaining, negotiation, campaign management

OCI Rating Scale: Subcomponent on economic enterprise management (rating from 1-5, with 5 as highest)

1 - Able to plan (inclusive of feasibility evaluation and resource mobilization) and set up projects

2 - Project/s on track but no income gains yet; requiring intensive supervision/guidance from CO/program technical staff

3 - Project/s with gains but not enough to be sustained over the long term; decreased CO/technical assistance

4 - Self-sustaining project/s on a limited/micro scale

5 - Self-sustaining, scaled-up project/s with industry/ecosystem linkages/benefits/contributions

(Source: PRRM, 2006)

CWFI and its Quality of Life Index of Kids With Cancer (Auste, 2006; Auste, 2004)

CWFI is dedicated to improving the quality of life of indigent children with cancer. Its Quality of Life Index of Kids with Cancer (*See Box 4*) was a framework developed by CWFI's founder, Mr. James Auste, as a qualitative measure of impact of CWFI's work in transforming the lives of Kids with Cancer (KWCs). Mr. Auste describes the impact of the framework on him as leader of CWFI: "I came to a realization that CWFI's success should not just be measured by how many poor kids with cancer we have helped in terms of treatment (Level 1), but by how many of these kids are able to graduate from treatment without any relapse (Level 2) and are assisted to go back to school to lead normal lives (Level 3). This provided a clear framework for setting our objectives, helped to rationalize what we are doing and more importantly, helped define what else we should be doing to achieve our objectives."

Box 4: CANCER WARRIORS FOUNDATION, INC. (CWFI)
Quality of Life Index of Kids with Cancer

- Level 1: Treatment
- Level 2: Graduate/Remission
- Level 3: Mainstreamed / Back to school

Level 1 (Treatment) – KWCs in this induction stage undertook maintenance chemotherapy that generally continued until two to three years of continuous complete remission.

Level 2 (Graduate/Remission) – KWCs at this stage have completed treatment and attain remission, during which time the symptoms subside and no relapse occurs since graduating from the disease.

Level 3 (Back to School/Mainstreamed) – KWCs assisted are back to school to accomplish their dreams and enjoy a productive life in mainstream society.

(Source: Auste, 2004)

FSSI and its Eco-Enterprise Index (Sandrino-Lim, 2006; FSSI, 2006)

FSSI is a social entrepreneurship resource institution that provides financial services to enterprises that share their perspective of pursuing a triple bottom line. FSSI's Eco-Enterprise Index was conceptualized during its Medium Term Development Planning Process in 2004 and reflects such commitment for its partnerships to contribute to the pursuit of social and environmental objectives as well as financial/economic viability.

The Eco-Enterprise Index has five levels, corresponding to the stages of enterprise development and the desired level of eco-enterprise model building that should be manifested at that stage (*See Box 5*). Ms. Sandrino-Lim points out that “FSSI still has to define how these five levels are to be operationalized per eco-enterprise type. There are at least four main types we support: manufacturing, aquamarine, agricultural, and microfinance eco-enterprises.”

While a full blown planning, monitoring and evaluation system consistent with these outcomes still need to be evolved, the framework has made FSSI conscious of ensuring that all the projects approved for funding are eco-enterprises that are at various levels of development, to be assisted to reach a stage (Level 5) where their environmental and social positioning would have become a source of competitive advantage and would be able to demonstrate environmental and social impact.

In 2005, FSSI came up with an assessment rating guide for project appraisal consistent with this triple bottom line framework among enterprises engaged in microfinance and joint ventures. (*See Box 5*).

The assessment rating guide incorporates indicators to measure the eco-enterprise's financial/economic viability (50%), ecological soundness (25%), and social/community

orientation (25%), for a total rating of 100%. Its rating scale measures the degree of risk involved in supporting the enterprise applying for support. The rating instrument guides FSSI in decision-making on which ones are viable to support (average to low risk) and those which are not (high to very high risk) (See *Exhibit 3* for the complete version of the FSSI Assessment Rating Guide).

**Box 5: FOUNDATION FOR A SUSTAINABLE SOCIETY, INC. (FSSI)
Eco-Enterprise Index**

Five Levels of the Eco-Enterprise Index:

- Level 1: Startup Stage: Eco-enterprise conceptual model clear
- Level 2: Strengthening Stage: Operations reflect eco-enterprise agenda
- Level 3: Commercial Operations Stage: Profitability demonstrated, social and environmental effects achieved
- Level 4: Growth Stage: Sustained profitability demonstrated, verifiable social and environmental effects achieved
- Level 5: Mature Model: Environmental and social positioning has become source of competitive advantage; environmental and social impact demonstrated

Assessment Rating Guide for Microfinance and Joint Venture Eco-Enterprises:

1. Economic Viability (50%):
 - Historical financial performance = 10%
 - Projected financial performance = 8%
 - Organizational and management competence = 10%
 - Appropriateness of technology = 6%
 - Market condition = 10%
 - Collateral/security adequacy = 6%
2. Ecological Soundness (25%):
 - Organizational Policy Supportive of Eco-Enterprise Development = 5%
 - Environmental Management Systems/Sustainable Production Systems = 8%
 - Ecological Impact/Benefits = 7%
 - Monitoring System on Ecological Compliance = 5%
3. Social/Community Orientation (25%):
 - Community Outreach = 8%
 - Impact on Women = 5%
 - Economic Benefits Derived = 12%

(Source: FSSI, 2006)

Range of Actual and Potential Usage and Applications

Among the five cases, the most developed practice of development indexing was observed with PRRM and CCAP, as they have evolved various guidelines and rating instruments integrated into their management systems and have been through a process of continuous improvement. FSSI is just starting while CCT and CWFI still have to start defining their instruments.

While the power of development indexing may not be evenly observable across the five cases, one could identify a range of actual and potential uses and applications of the tool and the practice.

A common use or application is the development of a user-friendly indicator for the monitoring and evaluation of a qualitative impact of the social enterprise or social enterprise resource organization on its primary stakeholders consistent with its vision, mission and objectives. Among the five cases, the practice of development indexing evolved a proxy measure (or at least a framework of a performance indicator) of what is usually impossible to measure -- the extent of transformation of the partner organizations or individuals directly resulting from the intervention of the social enterprise or social enterprise resource institution.

For PRRM, the Organizational Capability Index was a proxy measure for the level of empowerment of its partner cooperatives and people's organizations. For CCT, its Microfinance Partners' Level of Development Index was a proxy measure for the extent of transformation from being beneficiaries towards becoming change agents in their own communities. For FSSI, its Eco-Enterprise Index was a proxy measure for the extent to which their partner small and medium enterprises have been transformed as economically viable, socially responsible, and ecologically friendly enterprises. For CCAP, their Producers' Organizational Performance Rating Instrument measured the level of preparedness and maturity of their partners to graduate from various forms of CCAP assistance towards becoming full-fledged members and partners. For CWFI, the Quality of Life Index measured their partners' transformation from being cancer patients with access to medical care towards their leading fruitful lives.

All five used their respective tools (no matter the level of development) for strategic and/or operational planning. CWFI was able to more clearly define not only its objectives and targets over a five-year period, but also the need for programs beyond mobilizing resources to enroll indigent kids with cancer. PRRM, CCT, and CCAP actively used their respective tools for guiding/determining the capacity building requirements of their partners. CCT also used the tool for segmenting their partners and planning the financial products appropriate for each segment.

Though still being evolved, FSSI, CCAP and CCT are also showing how development indexing may be useful not only for planning, monitoring and evaluation but also for project appraisal, performance management and organizational development.

As a social entrepreneurship resource organization that had limited resources for providing financial and other services to small and medium enterprises (SMEs), FSSI found its eco-enterprise framework useful for screening which projects to prioritize for support.

Both CCAP and CCT showed how their respective Producer's Organizational Performance and Partner's Level of Development could be used as criteria for membership. On the part of CCAP where the practice is more developed, this meant that

only partners reaching a level of organizational maturity became full fledged members with decision making and representation powers.

CCAP also showed the way in terms of how the tool could be useful for performance management with the Producers' Organizational Performance scores garnered by CCAP's partners determining their proportionate share of incentive bonus.

Towards a Development Indexing Methodology for Social Enterprises

There are as of yet few users of development indexing among social enterprises and social enterprise resource organizations. But among these few users, as indicated by the five featured in this paper, they express appreciation for the clarity of outcomes captured by their respective development indices and the profound impact it has had on creating more effective management systems to produce results consistent with their respective visions, missions and objectives.

Although there are few users, the five who have adopted its use in their respective organizations, exemplify social enterprises or social enterprise resource organizations utilizing a mix of social enterprise development models.

The case of PRRM exemplifies how development indexing may be useful for social enterprise resource organizations pursuing the empowerment model. Such models concern themselves with enabling a poverty group to reap maximum benefits by owning and managing the social enterprise themselves. (Dacanay, 2004)

The cases of CCAP, CCT, and FSSI exemplify how development indexing may be useful for social enterprises (CCAP and CCT) or social enterprise resource organizations (FSSI) pursuing intermediation models. Such models concern themselves with providing poverty groups and social enterprises immediate access to financial, marketing and other critical services to assist their transformation as socially responsible and effective market players. (Dacanay, 2004)

The case of CWFI exemplifies how development indexing may be useful for social enterprises pursuing the social inclusion model. Such models concern themselves with assisting groups of people who are stigmatized or marginalized by virtue of their physical, psychological or social circumstances, to restore their dignity and create avenues for their participation as productive members of society. (Dacanay, 2006)

The relevance of the tool as demonstrated by these five cases indicate a high potential for evolving a Development Indexing Methodology that could help resolve the problem of defining appropriate measures for the outcomes of social enterprises and social enterprise resource organizations. Likewise, as the art of managing multiple bottom lines starts with clarifying key result areas and defining quantifiable performance indicators, such a Development Indexing Methodology would greatly contribute to the evolving body of knowledge of social entrepreneurship towards its recognition as a distinct field in management education.

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