

## **MARANAQ ENTREPRENEURS\***

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Who are the Maranao entrepreneurs? Do they form a group distinctively different from Maranao society or from other populations? If so, what peculiar traits set them apart from others? What problems, if any, do they have in running their business enterprises? These are questions that so far have not been adequately addressed or answered by available information. This research is an attempt along the direction consistent with these queries. It shall discuss four aspects of Maranao entrepreneurship and some policy implications.

This research describes the entrepreneurial patterns among the Maranao and is concerned with the possibility of promoting entrepreneurship development, especially among Muslims, along lines specified by the Center for Entrepreneurship Studies and Development of MSU Iligan Institute of Technology.<sup>1</sup> Already the Center, or CESDEV as it is called, has conducted various training programs and research aimed at activating the spirit of enterprise within the region. Data for this study, as those from other research, shall be utilized to shape the contours of such entrepreneurship programs.

### **The Maranao Entrepreneurs in Historical Perspective**

A study of Maranao entrepreneurship is incomplete without mention of its past. The Maranaos have been an enterprising people as far back as history can recall. Early historians observed that

the Maranaos had been a trading people even prior to contact with the Spaniards and later with the Americans. Forrest (1779), for example, noted that they (whom he called by the name Illanos) travelled with some regularity not only to nearby places in Mindanao but also to faraway islands such as the Celebes, the Moluccas, Borneo and Sumatra for purposes of trade. Genealogically, many of the Maranaos had family ties which they still nourish until now with the residents in those areas, especially in North Borneo (Saber, n.d.). Their visits to these communities were at odds with the voyages made by European traders who were at first inspired by the sheer spirit of mercantilism and later by a higher goal of scouting for possible colonies. Because the Maranao (or Illanun) traders posed some degree of threat to the Europeans, hostility erupted in the course of what might have started as a plain business competition. Labels were tagged on these Muslim traders of Lanao as "pirates" and piratical raids of foreign ships were blamed on them.

The European voyagers, who were technologically superior to Illanuns and whose military strength was mightier than the native traders emerged as the masters of the high seas. They methodically cut off mercantile competition by the Muslim traders and happily divided among themselves the bounties from the conquered lands. The result is predictably known: Maranao trading ceased outside of the territorial jurisdiction of what became the "Philippine Islands" and was confined within the archipelago where it was permitted by law to operate.

Today, the Maranao traders of history are no longer to be found only in Lanao. In their wake, new trading activities reminiscent of the past loom large. A curious observer will easily notice that the Maranaos can be seen in all parts of the country and the best site where he finds them is the marketplace. Mamitua Saber points out that the Batanguenos and the Maranaos are similar in this respect. Other observers have noted that pockets of Maranao trading communities exist in various cities in the South (not to mention their seeming dominance in the Barter Trade

Market in Zamboanga City) and in as far north as the Mountain Province and Ilocos region.) This piece of evidence can only suggest that Maranao entrepreneurship, still following tradition, is alive and well among this group to this day..

### **Social Characteristics**

Focusing attention on the "group" character of Maranao entrepreneurs, it may be well to refer to what constitutes an entrepreneurial act, or who an entrepreneur is. In our usage we define an entrepreneur as any individual who combines the basic factors of production to set up a business. In this study, he is one who engages in agro-industrial ventures for profit, rent or fee. Limiting usage to agro-industrial entrepreneurship is just a matter of focus; it does not exclude other entrepreneurial activity in the domain of entrepreneurship. Also, we are only concerned with small entrepreneurs, where "smallness" is taken in terms of a range or ceiling imposed on a particular class or category. Small entrepreneurs are those who own agro-industrial enterprises with a minimum of one and a maximum of 10 paid employees, and whose initial capitalization does not exceed P 150,000. Our description of the social characteristics of Maranao entrepreneurship conforms within the scope of this operational definition.

Furthermore, observations only apply to a sample of 194 Maranao entrepreneurs whom we interviewed about two years ago from the sister cities of Iligan and Marawi and from the town of Baloi, all in Lanao.<sup>2</sup> It is possible that the description is "generalizeable" to an ideal population of Maranao entrepreneurs, but we do not wish to go that far.

We now turn to our Maranao entrepreneurs of the 20th century. Perhaps surprisingly, the Maranao entrepreneurs today can be compared to that American folklore character Rip van Winkle, who was said to have fallen asleep for 20 years. When he awoke, he found that everything had changed beyond his wildest expectations. After centuries of isolation and rush exposure to modern-

ity, Maranao entrepreneurs now find themselves different from their ancestors and yet dissimilar from other businessmen. In more ways than one the Maranao entrepreneurs have become "marginal," torn between the culture of modern business and the culture of their own society.

Among the entrepreneurs we interviewed, ignorance from lack of education is not the problem. They are witty, shrewd and calculating, which traits may stand in sharp contrast to what had been their trading ancestors, who failed to deal with the European traders according to the terms of business. The Maranao traders of history, as we call their ancestors by another name, had been unable to answer in kind, or repudiate, the demeaning journalistic charges levelled at them as pirates of the Philippine seas. Today, there is reason to believe that Maranao entrepreneurs have the ability to outwit, by clever maneuvering, their business rivals. A bit of formal education will probably make them better able to cope with many trying situations.

Viewed from the standard of Maranao society, however, these entrepreneurs are largely more literate and educated than the average Maranao. Where close to half of Maranao adults have not had the benefit of formal education, only 26 cases or 13.4 percent of our entrepreneurs admitted that they have had no formal schooling. (It is, however, possible but not verified that this category is literate in Arabic.) The majority (60 percent) said they completed the elementary level; a fifth (20.6 percent) reached high school, while 12.9 percent were proud to have had some college education. Only 17 cases have finished college with a bachelor's degree, most of them having taken up business or commerce.

From these data it may be said that the Maranao entrepreneur's level of education is lower than the national standard but higher than that of Maranao society. There is some indication, however, that school now attracts Maranao businessmen, who have recognized its importance. Those who have missed schooling opportunity express the desire that their children should have better education if they are to move up in their business careers or in other professions. It may be a good study to probe into the ef-

fects of education in the economic success and social mobility of Maranaos entrepreneurs, whose social stratification combines both the old system and the new one. Where before social status and deference have been automatically conferred on the basis of descent (*bangsa*), today an individual of lesser or unknown lineage can go up to and, to a large extent, function in the social level of the nobility (datu class). We have observed that numerous cases of upward movement have occurred among those with a traditionally-low social status, placing them on equal footing with the sultans and datos (elites of Maranao society) at least in terms of wealth. But this observation is yet to be confirmed by systematic studies on a wider scale.

Speaking now of the sex difference in entrepreneurship, the majority (94 percent) of the entrepreneurs are males, nearly all of whom are married. Traditionally, Maranao women tend to stay in the home as partners in homemaking, attending to the needs of the children rather than carrying out a major role in breadwinning which is normatively for the men. Some exceptions to this pattern are nonetheless discernible. In some specific types of entrepreneurial activity such as handicraft (weaving), the women are at the forefront. Seldom do the men participate in the weaving, although they assume the task of marketing the product and deciding on the quantity of goods to be produced and the price per unit of goods or services delivered.

However, in the professions Maranao women are beginning to emerge in large numbers. It will come as no surprise someday if they excel in entrepreneurship in areas where business and the professions meet.

Maranao entrepreneurs are relatively young. Their median age is 40, with 50 percent within the 30-44 age bracket. Apparently entrepreneurial activity requires vigor and strength and, therefore, youth.

On the more social side of the ledger, we have discovered evidence that the entrepreneurs largely come from big families, judging from their number of brothers and sisters and from the number of children they raise themselves. Most of them have been

bred in large families (of 5 to 9 children), and they seem to repeat this family cycle themselves. While the norm on large family size is at odds with the demands of an effective business, Maranao practice tends to indicate otherwise. There appears to be a positive association between successful entrepreneurship and large family size, not that families impede business but that business enhances the opportunity for having a big family.

explained by a third one, religion. In Islam a man can take on several wives (as many as four), provided he can provide them equal affection and protection. While love cannot be quantified, wealth can be. And so a "big" businessman is justified by his society to contract plural marriage and have as many children as his wealth permits. His status also provides an occasion to rekindle vague relationships with his kin, allowing him to solidify and mobilize a large, extended family whose support is itself an asset among the Maranaos.<sup>3</sup>

More insights into this phenomenon, however, would have to be made through further analytic research before a solid generalization and theory can be made.

Another observation that may be presented pertains to the relationship between family enterprise and the social structure. As already indicated, business among the Maranaos tends to be synonymous with the family, which is probably true also in other cultures when one speaks of small business. The Maranao entrepreneurs almost always prefers a relative to an outsider as an employee; the closer the blood relationship the higher the preference. This pattern has endured as a tradition in Philippine cultures, as elsewhere, and the Maranaos are no exception to the rule. Business holds the promise and the opportunity of keeping the family in a spirit of togetherness and solidarity. It is a locus where the members of blood-related groups are pitted against each other not as employers and employees in a modern bureaucracy but as patron and clients of a mutually aiding organization.

In a Maranao society, as ethnographic studies would bear (see Mednick, 1965; Warriner, 1964), the kinship group is the focal point of social organization and important clue to explana-

tion of political, social and economic behavior. In more ways than one, the kinship group (including the nuclear family) provides, or even dictates, the basis for particular behavior. Like the court system that it is, the kinship group acts as either a judge, a plaintiff and a complainant—or as all of these combined as one making each member aware of the reciprocal obligations, filial piety and the sanctions that go with violations or conformity.

Whatever happens to entrepreneurship among the Maranaos cannot be divorced from the phenomenon of kinship. The former's success or downfall has something to do with the latter, although it is difficult to estimate how much weight the kinship factor exerts on business. We cannot evaluate with certainty whether the extended family obstructs or promotes entrepreneurship in this society, although cases that we have observed seem to support that it obstructs.

While history seems to indicate that the Maranaos are fascinated by commerce, as confirmed by current observations on their widespread presence in different marketplaces throughout the country, a great number of our entrepreneur-respondents do not come from a family of businessmen. Only 28 percent of them mentioned have parents who had been in this occupation, implying a relative absence of "intergenerational phenomenon" in entrepreneurial sharing, contrary to what might be expected as a strong pattern of entrepreneurial succession. This anomaly in the results can be explained by our failure to consider the kinship system as the unit of analysis as we just asked the entrepreneurs if they had entrepreneurial parents.

Considering the important role relatives play, it might be the case that the extended family of the entrepreneurs is partly or wholly entrepreneurial and that their family of orientation (parents) happened not to share that status. If this presumption is correct, we should find a greater proportion of entrepreneurial families within the kinship group. Thus, we cannot dismiss the effects of the family tradition of business if by "family" we mean the extended family within whose orbit of influence or significance a Maranao claims implicit recognition.

Speaking of geographical origins, the Maranao entrepreneurs are principally rural folks; 57 percent come from places of no more than 5,000 inhabitants. Even those who currently reside in the two cities of Iligan and Marawi were born in other small towns which, as most remote villages around the Lanao Lake, are not reached by the amenities of modernization. Only three percent of the entrepreneurs claimed to have been raised in urban areas (Marawi, Iligan and other cities) or have visited urban places other than those in the two Lanao provinces. These findings are quite opposed to the experiences of Maranao traders (who were not agro-industrialists by our definition) who travel places in selling their wares. Our entrepreneurs are thus more sedentary than nomadic, the latter being a characteristic of itinerant merchants.

### **Business Information**

Favored with a climate suitable for agriculture, the major industries engaged in by the Maranao entrepreneurs are intrinsically agri-based. Indeed the major occupations of the Maranaos are classified as agricultural (farming, fishing and related extractive activities) and secondarily as industrial. Many of them are in the production and distribution of agricultural products like corn, rice or coffee and other cash crops such as sweet potato, peanuts and other legumes. Others are involved in processing agricultural products, while some are engaged in the wood industry (petty lumbering). Factories, except baking industries, are virtually inexistent among the Maranao entrepreneurs in Marawi City, and seldom do they stay in business even if initiated by non-Maranao entrepreneurs. Rattan dealing and craftsmanship and weaving industries (making baskets, malong, and embroideries) would seem to be common activities, while hollow-block making, balusters and tiles-production are rare. Maranao entrepreneurs are better known for brasswork, aside from handicrafts, for they have produced fine artisans in metal work (making bladed weapons) and brasscasting. While the brass industry appears to be a dying business, the technology behind it is one among the indigenous works credited to

the Maranaos. Cannons and krises are no longer produced for battle, as they were, for the Maranao artisans have learned that these items sell better as antiques or ornamental weapons highly desired by foreign tourists.

Relatively recent in modern business and few as they are, the Maranao entrepreneurs started with a relatively small capital, between P 5,000 and P 10,000, with only 29 cases admitting to have started their business with more than P 50,000. Hardly have they risen from the subsistence level, and many are still caught in the critical stage of surviving. Only a few have attained a point where business begins to show signs of development. Maranao entrepreneurship in agro-industrial lines is thus largely a marginal business. The more successful cases are the few who happen to qualify in the category of "large" enterprises such as in logging, aquaculture and construction, among others. They are those whose markets go beyond the shores of Lake Lanao into the complex cities of Cebu, Cagayan de Oro, Manila and even outside the country.

In short, the more lucrative types of agro-industrial ventures happen to be large, not small, businesses. The few who are in these activities or category of enterprises are suspected to have characteristics vastly wider in scope or higher in degree than the ordinary agro-industrialists we have studied.

When asked what concepts they closely associated with business, "money" and "autonomy" were the most favored responses. The money motive for going into business reinforces the familiar reason most people know as the incentives that draw individuals into entrepreneurship. Many men of wealth and influence do not come from the ranks of professionals or titled individuals of a traditional society; they derive such status from the opportunity offered by business. Among the Maranaos, economic success is also achieved from business, especially among those who possess neither the education nor the traditional social status that backs them up in the economic stratification.

The need for "autonomy" (the social, not the political variety) is quite the same psyche that most entrepreneurs, Maranao notwithstanding, invoke as one instigating factor for entrepre-

neurship. But for the Maranao entrepreneurs, this need is interpretable as something more than the usual sort. It suggests a break from the age-old tradition which limits social mobility by virtue of descent. Commoners (*pegawid*, as the Maranao calls them, meaning those who support the datu class) are no longer bound to stay at the bottom of the social hierarchy as more avenues for mobility are now available, business being one of the most promising. While the more prominent cases of successful Maranao entrepreneurs seem to belong to the "nobles" or datuship, there are those who come from unknown lineage as close scrutiny may reveal.

### Problems and Prospects

The Maranao small entrepreneurs are not without pressing problems. The foremost problem confronting them is financial in nature, that is, the acute need for capital. It is noteworthy to mention that borrowing from banks seems to scare many of them. Only a very minimal eight percent of the respondents have availed of a bank loans. They detest the complicated procedures and prolonged waiting in loan processing, making them resort to borrowing from friends and relatives.

This claim is probably astonishing. When one looks into the records of financing institutions in the area he may discover that the Maranao borrowers top the list of those regarded as "delinquents." For instance, the Development Bank of the Philippines branch in Iligan City shows that from 60 to 70 percent of those whose property is foreclosed (i.e., lands which were mortgaged and confiscated by the bank) and offered for public bidding are Maranao borrowers. It is unknown, however, if these borrowers are mainly entrepreneurs; hence an interpolation is not warranted. At their "face value," bank records are certainly scary to future Maranao borrowers regardless of their purpose for loan application.

Other problems identified by the entrepreneurs include, among other things, procurement of raw materials, search for

market outlets, inadequacy of technical assistance for business and the lack of peace and order. These problems are obvious and require no elaboration, but we wish to take a special note of the problem of peace and order in conjunction with entrepreneurship.

An overview of the situation prevailing in Mindanao, particularly in the Muslim areas, cannot escape an analysis of the relationship between conflict and development. For more than a decade now the areas where large Muslim settlements are found have been troubled by the internecine conflict that has its beginning in the Muslim secessionist movement. One may thus wonder how economic processes grow under a condition of turmoil. No doubt economic development is hampered when there is no peace. Energies that should have been devoted to improvement are directed to destruction. Activities that should have been economically beneficial are avoided, or repressed, since people consider safety first before livelihood. (There are, of course, some enterprising individuals who manage to do business and still make profits out of the conflict: they kidnap prominent officials for ransom, sell firearms at attractive prices, collect tributes in the name of protection, intimidate a business rival who eventually gives up a promising enterprise, and so on.)

By and large the results are on balance inimical to business as a lawful activity. The Maranao entrepreneurs are quick to recognize this problem, just as any entrepreneurial person in the affected areas, as a distressing matter for normal and successful business. Some of them have learned to combine illicit practices with lawful business just so they would be guaranteed safety and at the same time survive in the trade. One such result, which anyone familiar with the economics in these places is aware of, is the unusually high and exorbitant prices of goods and commodities which consumers are forced to buy unless they have the means or opportunity to get them from safer places. For instance, a kilo of first class fish (locally called *bariles* or *malasugi* by the Visayans) would cost ₱25.00 in Marawi when it could be bought for only ₱18.00 in nearby Iligan, a price difference that cannot be attributed to ship-

ping cost alone. An informant unhesitatingly told us that this was the only way to recover the cost and still make a marginal profit since along the way from Iligan (where the fish is also bought on wholesale) to Marawi, he was obliged to contribute part of the "goodies" to some friendly soldiers manning strategic checkpoints.

Thus innovation in business becomes a recourse among those who want to survive. In a way they approximate Robert Merton's concept of "innovators," which term is applied to deviations from socially-approved norms of society. The Maranao entrepreneurs do not wholly conform to Joseph Schumpeter's "innovators" who ingeniously combine the factors of production and seize upon business opportunities for profit. This ambivalence makes the Maranao entrepreneurs truly interesting subjects for analysis.

Any interpretive probe into Maranao entrepreneurship has to take not only the social milieu under which it occurs but also the unique phenomena shaped by the time, if it is to be made with meaning. Its lessons for theory buildup and methodology are something we reserve for a subsequent task and cannot be handled adequately in this exploratory research.

### **Concluding Remarks and Policy Implications**

The plight of the small agro-industrial entrepreneurs of Maranao society should not be seen as having a bleak promise. Their smallness and apparent difficulties to graduate into desired levels have to be viewed against the context of challenges on the part of planners. They should be seen as partners of development, taking a more active part beyond their traditional roles as providers for their own family. It is wishful thinking, however, to expect of them to go all out in contributing to regional or national welfare, by helping raise the gross national product and paying more taxes, if right in their own backyard they have not become quite successful. Something more has to be done, giving out things that are still needed and giving up other things that one cherishes but are disliked by another.

Already we can see favorable signs along this direction. The

government's various programs in the Muslim areas of Mindanao, the Lanao provinces included, tackle the problems attendant to social and economic development. Massive infrastructure, one of the major thrusts which undertake construction of feeder roads meant to connect isolated communities to main highways or markets, is getting visible. Government lending institutions are also trying to reach out to the majority of entrepreneurs who still struggle for survival and identity and who do not seem interested in such projects intended for them. All these tangible efforts are thus salient to the boosting of economic growth. Yet many have failed to take advantage of the opportunities.

What went wrong among the entrepreneurs? Have they been reduced to passive businessmen and alienated citizens who care less? These questions have no easy answers. For problems of small business, Schumacher (1973) has these to say:

One of the major fateful errors of our age is the belief that "the problem of production" has been solved. Not only is this belief firmly held by people remote from production and therefore professionally unacquainted with the facts—it is held by virtually all the experts, the captains of industry, the economic managers in the governments of the world, the academic and not-so-academic economists, not to mention the economic journalists. They may disagree on many things but they all agree that the problem of production has been solved; that mankind has at last come of age. For the rich countries, they say, the most important task now is "education for leisure" and, for the poor countries: the "transfer of technology" (p. 13).

We cannot agree more with Schumacher. He is quite right in saying that giving capital (a factor of production) to the entrepreneurs is not enough. Providing them with roads through which to transport their products is also inadequate. The list of economic incentives for entrepreneurial activity can be exhausted, but no meaningful impact shows up when these incentives are taken inde-

pendently and when formulated with just a single goal in mind—to deliver a program by all means.

What might be vitally lacking is an efficient system of delivery, one that takes cognizance of a well-coordinated approach to entrepreneurship development, and one where the participants take a deep sense of involvement and identification rather than feel that they are recipients without any responsibility. The sad aspects of many development programs in the Muslim areas is that they impress upon the recipients the notion of benefits more than responsibility and participation. Still, other programs make the Muslims as victims rather than participants in the development process. No wonder they mistake government programs for “doleouts.”

An outline of this approach as an ideal program is suggested by Boransing (1979) who proposed a “wholistic” package, a “total program of development,” as he calls it. He offers a comprehensive way of solving the complex problem of development in the Muslim areas, of which economic development is part, by garnishing the program with a policy of “protectionism.”

It is not yet clear to us how such a program should be developed and made fully operational, but we would like to believe that economic development should be pursued in conjunction with another equally important goal: social development (more specifically promoting peace, narrowing the gap of advantage between Christians and Muslims, etc.). The state should provide adequate economic incentives side by side with other policies, such as those suggested by Boransing (1979) in the form of:

1. establishing industrial estates in the Muslim areas (NEDA has a similar proposal to this idea);
2. liberal tax rebates for corporations in these estates for a specified period for funds spent on manpower development and skills training for Muslim workers;
3. setting aside sums from loanable funds of government financing institutions to support agro-industrial projects;
4. strengthening and invigorating the Philippine Amanah Bank;

5. reserving a percentage of the electrical energy produced from Agus River through the Lake Lanao for use in the Muslim areas, and
6. equity-sharing in ownership of and employment in business establishments located in the Muslim areas.

These policy implications do not have direct bearing on our survey data, nor do we claim that inference can be made from them. We do believe, however, that they are consistent with what we have found.

Perhaps conclusive statements can only be had with firmer and more solid data base. Our study has only "broken the ground," so to speak, and further analysis has to provide stronger foundations for the insights we have attempted to put forward.

#### NOTES

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<sup>1</sup>Data presented in this study are in their preliminary form. Additional information is being gathered under the auspices of the Philippine Council for Agricultural Resources Research in a research grant which allows a wider study to include not only Maranao entrepreneurs but also a comparative study of the Maguindanao entrepreneurs, Christian (Visayan) entrepreneurs, and our Maranao respondents whose numbers have been increased by about twice.

<sup>2</sup>Interviews and observations were conducted by the authors during 1980-81. Case studies of selected Muslim and Christian entrepreneurs were also made to supplement our data and provide a detailed analysis of the interpreneurship which normally cannot be discerned from one-shot surveys. Some of these case studies appeared in various issues of the *Entrepreneurs*, a newsletter of the Center for Entrepreneurship Studies and Development

<sup>3</sup>Mednick (1965), for instance, talks of the political benefit derived from a large family among the Maranaos in terms of votes secured by a candidate or ally during local elections. Our observations also point to some advantages of a large family whose members are mutually obliged to help one another in times of need such as raising money for a social affair (e.g., wedding), fulfilling a religious vow (joining an annual pilgrimage to Mecca), and more.

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