Women Entrepreneurship Studies in the Philippines
An Inventory
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Divina M. Edralin (Project Head), Ma. Cresilda M. Caning and Kathrine Abbey S. Cheng
Women Entrepreneurship Studies in the Philippines: An Inventory

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Foreword

When members of the current board met a few years ago to discuss our future direction, we were reminded of the important roles that inspired the establishment of Women’s Business Council Philippines (WomenBizPh) back in 1997. We had to ask ourselves what our 1997 vision meant to us at this time—“to be the premier advocate and resource for Filipino women in business” with the mission “to be the voice of the Filipino women in business and to be a major force in global networking”. These powerful words expressed confidence, inspired possibility-thinking and innovative implementation—words that guided members of this women’s group for the past 18 years.

While we were quite successful in being advocates for Filipino women in business as well as in global networking, we realized we missed out on being a resource in the area of providing updated data or information that can be used as basis for research and policy advocacy. We acknowledged the need for some scorecard or checklist to verify if we had remained relevant to the many women entrepreneurs in business or women climbing the corporate ladder, who may have required some help from our “voice” joining theirs. To do this, we needed to know things based on facts—on research and not just anecdotes—to get our bearings right, to be ready for the changes that will impact our lives and businesses especially at the onset of the ASEAN integration.

With this in mind, we have decided to prioritize research for women in business so we can develop significant insights and thus be able to design programs and activities and recommend policies that will further empower Filipino women in business. We then envision all Filipino women entrepreneurs to be change agents and become credible advocates in a collaborative society where women really can help other women best. And we needed to know where to start.
This initial research project is an inventory intended to set a baseline of studies already done on women entrepreneurship in the Philippines so we know what are the gaps or what still needs to be studied as a matter of priority. We are grateful to the De La Salle University Center for Business, Research and Development team led by Dr. Divina Edralin, who is a women's advocate herself, for helping us complete this project.

As our readers go through this annotated bibliography of studies on Filipino women in business and entrepreneurship, we hope that we were able to clear some path for future researchers to tread—so there will be more contributions to this list that can harness bigger ideas and even more powerful collaborations.

Chiqui Escareal-Go
Vice President, Women's Business Council Philippines
September 1, 2015
INTRODUCTION

Entrepreneurship leads to innovation, employment generation, value creation, and people development. Concrete manifestations of entrepreneurship are small- and medium-sized enterprises (SMEs), which are a backbone of the national economies in the countries of Asia and the Pacific. The development of the SME sector is essential for sustainable development and economic growth (Asian Development Bank, 2013).

In the Philippines, women constitute more than half of the population of 100 million people and have a very significant role to play in the sociocultural and economic spheres of the society. Women entrepreneurs, in particular, make a substantial contribution to national economies, through their participation in start-ups and their growth in the informal sector, in achieving sustainable and competitive growth of businesses (United Nations, 2006). Women now are stepping forward, beyond being just consumers, as industry leaders and entrepreneurs (Planters Bank, 2011). In several OECD countries, women-owned SMEs are growing at a faster rate than the economy as a whole. The increased flexibility inherent in owning one’s business allows women to contribute to the income of their families while balancing work and family responsibilities, enhancing social cohesion and giving educated and trained women an outlet where they could capitalize on their skills without the “glass ceiling” roadblock in corporate advancement. The resulting economic independence also reduces disparities between men and women, leading to a more active and representative role by women in the economic and political life of their countries (Organisation for Economic Co-operation and Development, 1998). Filipino women have the ability to develop various types of micro and small enterprises, but the business segments traditionally accessible to them often experience high competition, coupled with low productivity and low profit margins (Edralin, 2007).
This inventory of literature on women entrepreneurs examined the different researches and publications done about Filipina entrepreneurs for the past 45 years. It can be seen that the 15-year period beginning in 1970 produced only three published researches, which includes one book done by the PBSP profiling women entrepreneurs, an article in a conference proceeding, and another report on the fertility behavior of Filipino women entrepreneurs, which related entrepreneurial competency to fertility and family planning. The subsequent years showed an increase in the number of researches on women entrepreneurs. Researches done in the early 90’s were more focused on competency (e.g., personal attributes, skills), resiliency (e.g., overcoming challenges), empowerment (e.g., self-efficacy, influencing others), and support given to women entrepreneurs. During this period, more books were published and scholarly interest started with more theses/dissertations being done, journal articles increasing in number, and case studies profiling the role and traits of women entrepreneurs starting to come out. Subsequent studies were still focused on the same themes, but a significant number has now focused on the story of successful women entrepreneurs, how they started and overcame the barriers towards becoming successful entrepreneurs who are highly regarded in their community or in their specific industries. The review of related literature has shown that Filipina entrepreneurs are now more empowered, resilient, competent, and given more support by the government, which can lead to influence in shaping our society and the economy.

**OBJECTIVE OF THE STUDY**

The objective of this report is to prepare a comprehensive inventory of studies on women entrepreneurship in the Philippines that policy makers, government agencies, nongovernment organizations, and other research institutions could tap as a source for their decision making and for the implementation of their activities.
METHODOLOGY

Data collection for this inventory on studies on women entrepreneurship was done using field and archival research. Various libraries of academic, government, and other organizations from Luzon, Visayas, and Mindanao and online databases were utilized in mining data. The abstract of each accessed article was initially read by a research assistant. Then, the selected articles’ abstracts were read again by another research assistant. Finally, the project head reviewed the complete set of abstracts included.

In the process of data collection, the research team had difficulty accessing many studies, particularly theses/dissertations, articles in newspapers, and books that were published many years ago. It was also a challenge to find researches from Visayas and Mindanao due to either online inaccessibility or absence of archived or published data on women entrepreneurs.

The 249 sources of data gathered from December 2014 to April 2015 cover feature stories, studies, and reports about women entrepreneurs in the Philippines from 1970 to present. Table 1 shows the type and specific sources of data that were accessed.

An Appendix, available in Excel and PDF formats, that contains the complete set of the raw data can be accessed at the website of Women's Business Council Philippines (http://www.womenbiz.ph).
Table 1. Sources of Data

<table>
<thead>
<tr>
<th>Sources</th>
<th>Name</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
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<tr>
<td></td>
<td>ProQuest</td>
<td>Data available</td>
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<tr>
<td></td>
<td>Google</td>
<td>Data available</td>
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<tr>
<td></td>
<td>Google Scholar</td>
<td>Data available</td>
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<td></td>
<td>Entrepinay</td>
<td>Data available</td>
</tr>
<tr>
<td></td>
<td>HerWord</td>
<td>Data available</td>
</tr>
<tr>
<td></td>
<td>Philippine Center of Entrepreneurship: Go Negosyo</td>
<td>Data available</td>
</tr>
<tr>
<td>Libraries</td>
<td>Asian Institute of Management</td>
<td>Data available</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>Ateneo de Manila University</td>
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<tr>
<td></td>
<td>Ateneo de Naga University</td>
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<tr>
<td></td>
<td>De La Salle Araneta University</td>
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<tr>
<td></td>
<td>De La Salle University-Manila (main library)</td>
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<td></td>
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<td>Data available</td>
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<tr>
<td></td>
<td>University of Asia and the Pacific</td>
<td>Data available</td>
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<td></td>
<td>University of San Carlos (Visayas)</td>
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<tr>
<td></td>
<td>University of the Philippines-Diliman: Institute of Small Scale Industries</td>
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<td>University of the Philippines-Diliman: Women Studies</td>
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<td>Xavier University - Ateneo de Cagayan (Mindanao)</td>
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<td></td>
<td>Saint Mary's University</td>
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<td></td>
<td>Siliman University (Visayas)</td>
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<td></td>
<td>Department of Science and Technology: DOST ScINET-</td>
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<td></td>
<td>Department of Trade and Industry: eLibrary</td>
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<td></td>
<td>Philippine Council of Women</td>
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<td></td>
<td>Philippine Institute of Developmental Studies (PIDS)</td>
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<td></td>
<td>The National Library</td>
<td>Data available</td>
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<tr>
<td>Organizations</td>
<td>Ayala Foundation, Inc. (AFI): Filipinas Heritage Library</td>
<td>Data available</td>
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<tr>
<td></td>
<td>International Labor Organization: Women's Entrepreneurship Development (WED)</td>
<td>Data available</td>
</tr>
<tr>
<td></td>
<td>Plantersbank Foundation, Inc.</td>
<td>Data available</td>
</tr>
<tr>
<td>Others</td>
<td>Business Mirror</td>
<td>Data available</td>
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<tr>
<td></td>
<td>Business World</td>
<td>Data available</td>
</tr>
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<td></td>
<td>Manila Bulletin</td>
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<td></td>
<td>Philippine Daily Inquirer</td>
<td>Data available</td>
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<td></td>
<td>Philippine Star</td>
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</tr>
</tbody>
</table>
### Findings

Extensive data gathered on women entrepreneurship studies in the Philippines showed patterns of recurring themes from 1970 to the present. The patterns of studies and features stories are analyzed by theme, by year, by source, and by author.

It was seen from the 249 studies gathered that studies on women entrepreneurship in the Philippines started to gain momentum in 1996, as illustrated in Figure 1.

<table>
<thead>
<tr>
<th>Years</th>
<th>Number of Studies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961-1970</td>
<td>9</td>
</tr>
<tr>
<td>1970-1975</td>
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</tr>
<tr>
<td>1976-1980</td>
<td>1</td>
</tr>
<tr>
<td>1981-1985</td>
<td>1</td>
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<tr>
<td>1986-1990</td>
<td>6</td>
</tr>
<tr>
<td>1991-1995</td>
<td>8</td>
</tr>
<tr>
<td>1996-2000</td>
<td>22</td>
</tr>
<tr>
<td>2001-2005</td>
<td>32</td>
</tr>
<tr>
<td>2006-2010</td>
<td>45</td>
</tr>
<tr>
<td>2011-2015</td>
<td>124</td>
</tr>
</tbody>
</table>

*Figure 1. Number of Studies*
Kaur and Bains (2013) defines competency as “the concept of knowledge, skills and attitude of the person. It is a broad concept that helps a person perform better, it is the transformation of knowledge, skills and attitudes to performance for a particular task successfully”. Resilience is a combination of “a range of personal and behavioral qualities include self-efficacy, need for achievement and aspiration, creativity and innovation, flexibility, and knowledge seeking” (Chen & Yang, 2009; Karra et al., 2008). In the context of women's development, empowerment is “a way of defining, challenging and overcoming barriers in a woman’s life through which she increases her ability to shape her life and environment” (Sharma & Varma, 2008). Support is the various forms of assistance—social, technical, financial, etc.—extended to the entrepreneur or aspiring entrepreneur to pursue her goals. Hence, this inventory classified the different researches according to the following themes based on these operational definitions.

Figure 2 reveals that studies on women entrepreneurs’ resilience and competence have been a recurring theme since the 1970s while studies on empowerment support such as policies and frameworks have noticeably increased in the last decade. Some of the studies covered multiple themes. The brief perusals of the abstracts on the themes according to time period of five years reveal the following patterns:
Competence: The early studies were all descriptive in that most were on motivation, characteristics, profile, traits, and contribution of women entrepreneurs, but the researches were disjointed. For instance, in one of the earlier studies published in a scientific journal, Gonzalez-Marbella in 1983 described women entrepreneurs in the Philippines as a group in the upper income bracket, highly educated (71% attended college), high achievers, and mostly from urban areas. This study however, aimed to relate the fertility behavior of women to certain variables in that the greater the need for women to be freed from the tasks of child rearing and close home management supervision, the less the extent to which children stand for economic security to parents, and the more egalitarian the conjugal role relationship, the lower the fertility. In another study, Santiago (1988) explored the traits and resources of Filipina entrepreneurs that allowed them to engage in entrepreneurship. The objective then was to determine the character traits as a basis for recommendations for an educational curriculum. Still another early scholarly study examined the roles and contributions of women fish vendors in terms of income, household tasks, and areas of decision making, participation in community organization, and involvement in the family. Subsequent studies focused on the role of women in the development of a certain industry or community (de Castro & Formacion, 1990; Licuanan, 1994), how they coped with their multiple roles (Jimenez, 1992; Resurreccion, 1991), and motivation (Mangioet, 1995), and one scholarly research explored not just the characteristics but also the weak points in the competency of women entrepreneurs (Atienza, 1990). This trend continues until today with 22% of studies coming out in newspaper articles, 25% in reports, and 15% in journal publications.

Empowerment and Resilience: From the 80’s, the researches/publications were mostly on the role, traits, motivation, and profile of women. Around 17 books on women entrepreneurship have been published, and scholarly interest has been generated through thesis/dissertation, journal articles, and conference proceedings. Interestingly, there were 10 studies on women in the agricultural sector, at least 9 studies on retail, 7 studies on manufacturing, and many other studies related to problems, challenges, and strategies done. Most of the studies
done on women entrepreneurship cut across the empowerment and resilience themes where stories indicative of resilience eventually discussed women strategies on how they overcame the barriers.

Studies dealing with the challenges and issues faced by women entrepreneurship started coming out in the mid 90’s and reached their peak within the period of 2011–2015 through the studies done by Ofreneo, Tiong-Aquino, Fajardo and Panlilio, Acosta, Quisumbing, Battad, Malapit, Chamos, Africa, Camares, and Fernandez, among others, together with publications of UP-ISSI and DOST. Other noteworthy studies explored how women coped with the challenges of entrepreneurship and learned work–life balance (Edralin, 2012). The Great Women Project has been instrumental in developing resilience among women through the different trainings and capacity building interventions it initiated. The different industry reports of UP-ISSI-SERDEF, DOST, APEC, Philippine Commission on Women, and other agencies all highlighted the complexities, dynamics, difficulties, and issues faced by women entrepreneurship as well as how they overcame such difficulties.

Support: The role of the different agencies, both government and private, in providing social, technical, and financial support is undeniably one of the factors that push women entrepreneurship in the country. The Great Women project not only provided technical support to the women group all over the country but also ensured the involvement of the local government units (LGUs) in all of its interventions. The Great Women project not only provided technical support such as trainings but also helped establish common service facilities in local sites of the Great Women project. Alcid (1997) examined the assistance provided by CIDA to increase income of women while the Private Sector Promotion (SMEDSEP) Program came up with policy recommendations to truly integrate gender into the Philippine MSME Development Plan. In 2007, Edralin examined the Philippine regulatory frameworks, support policies, initiatives, and barriers for encouraging women entrepreneurship and concluded that currently, women entrepreneurship seems to be nurtured with the right environment, including regulatory frameworks, financial resources, and support programs. However, although many SME-friendly laws and policies exist, their implementation and even
their bases need continuing assessment to further streamline their future implementation. Other studies such as those of Bautista and Milgar highlighted the role of microfinance to empower women and to expand their businesses. Another study looked at the role of organization or support network in women entrepreneurship.

Table 2. Authors and Publications

<table>
<thead>
<tr>
<th>Author</th>
<th>Studies</th>
<th>Publications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edralin, Divina</td>
<td>5</td>
<td>Kadin/Woman 2000, DLSU Business &amp; Economics Review</td>
</tr>
<tr>
<td>Africa, Leila</td>
<td>3</td>
<td>University of the Philippines</td>
</tr>
<tr>
<td>Bonnin, Christine</td>
<td>3</td>
<td>Dalhousie University, Research and Practice in Social Sciences</td>
</tr>
<tr>
<td>Concepcion, Joey (books)</td>
<td>3</td>
<td>Go Negosyo</td>
</tr>
<tr>
<td>Lazo, Lucita</td>
<td>3</td>
<td>Philippine Institute for Development Studies (PIDS) Policy Notes</td>
</tr>
<tr>
<td>Licuanan, Victoria S.</td>
<td>3</td>
<td>Asian Institute of Management</td>
</tr>
</tbody>
</table>

Table 2 is a listing of seven authors who have at least three studies on women entrepreneurship in the Philippines from the data collected. Edralin topped the list with five studies focusing competence, empowerment, resilience, and support; followed by Roffey with four studies on competence and by Africa, Bonnin, Concepcion, Lazo, and Licuanan with three studies each on competence and empowerment. The studies of the authors in Table 2 are mostly published in journals such as the Asian Studies Review, DLSU Business and Economics Review, Human Organization, International Journal of Entrepreneurship, Kadin/Woman 2000, Labour and Management in Development Journal, Philippine Institute for Development Studies (PIDS) Policy Notes, Women in Management Review, and World Journal of Entrepreneurship, Management and Sustainable Development among others.
Based on Figure 3, of the 249 compiled literatures on women entrepreneurship in the Philippines, 25% are reports, which include research studies. Newspaper articles from online sources account to 22% of the literature; this covers both feature stories and news. Journal articles take 15% of the data gathered followed by articles in newspapers (printed periodicals) at 9%, with books and theses and/or dissertations at 7% each.
CONCLUSION AND RECOMMENDATIONS

Our data on women entrepreneurship studies and articles gathered from online and printed sources from 1970 to April 2015 show that competence and empowerment are the predominant thematic concerns. Literature highlighting women entrepreneurial competence peaked within the last five years with more than 50 published materials on the topic. The literature was published mostly through reports (25%), online newspaper articles (22%), journal articles (15%), printed newspaper articles (9%), theses/dissertations (7%), and books (7%).

This inventory of women entrepreneurship studies and articles reveals gaps on themes focusing on innovation, succession, and sustainability. There is also a need for more regional studies as well as empirical quantitative analyses about factors that can explain the outcome of women entrepreneurs’ competence and empowerment. This annotated bibliography lends support to the desirability of taking these studies a notch higher through collaborative action research between the researchers and the women entrepreneurs as research participants. It means that aside from gathering information from them, certain interventions should be implemented to effect certain changes that can benefit these women entrepreneurs.

Based on the data from the abstracts of the studies and the reports, it is recommended that a women entrepreneurs network be established, one that can act as a support system for women entrepreneurs. Through this network, the more successful women entrepreneurs can mentor, coach, or advise other women entrepreneurs on their common concerns such as capacity building, research and development, market opportunities, and financing.

To further assist women entrepreneurs, it is also proposed that a database on women entrepreneurs be initiated by the Women Business Council Philippines, patterned after the community-based monitoring survey (CBMS) on poverty alleviation. Through a women entrepreneurship and innovation survey (WEIS), baseline data can be generated on the status of women-led enterprises, with special attention on their innovative practices, one that can be updated over time. This
can be a source of longitudinal data that can be used as a basis for policy formulation, as well as for the design and implementation of programs that support women entrepreneurs.

With the impending ASEAN integration, opportunities to share knowledge and experiences and to broaden networks through cross-academic and industry collaborations are abundant. The Women Business Council Philippines, together with business schools, can collaborate on the conduct of regional studies modeled on existing successful women networks found in Malaysia and Thailand. These collaborative studies can look at not only the different support programs for women entrepreneurs provided by government and other institutions but also cultural elements affecting women entrepreneurship across the region. The insights from these regional studies will be valuable in refining plans, programs, and projects for women entrepreneurs in the Philippines.

Finally, we suggest the publication of this annotated bibliography/inventory on women entrepreneurs in a monograph or book form. This can serve as a reference and advocacy material for all those who are concerned with promoting the issue of women entrepreneurship in the Philippines and the ASEAN region.

ABSTRACTS

The abstracts in this compilation of women entrepreneurship studies in the Philippines are organized by type of source: books, conference proceedings, journal article, lecture, report, thesis/dissertation, and working paper arranged by year in descending order. The themes of the studies are shown below each abstract. The printed newspaper articles in the inventory cannot be retrieved online but are physically available at the library indicated on the inventory list (refer to Excel file).
BOOKS

2014

*GO NEGOSYO: Joey Concepcion's 50 Inspiring Stories of Entrepreneurs (Celebrity Edition)*
Concepcion, Joey
Zurbano Publishing and Printing Corp.

This is a compilation of stories featuring celebrities from show business and the fashion industry who have fulfilled their entrepreneurial dreams. Featuring artists such as Judy Ann Santos, Aga Muhlach, Ding Dong Dantes, Angel Locsin, Abbygale Arenas-de Leon, Tin-tin Bersola-Babao, and Anthony and Maricel Pangilinan, this book hopes to encourage Filipinos to develop an optimistic and entrepreneurial mindset to move up in life.
*Themes: resilience, empowerment*

2013

*Aspirations and Inspirations: Filipino Women Entrepreneurs*
Zafra, Jessica
SGV Foundation (SGVF) and the Women’s Business Council of the Philippines (WBCP)

The book features the women winners and finalists of the EY Entrepreneur of the Year Philippines program, whose passion, talents, and sense of nurturing have helped them build significant enterprises.
*Themes: competence, resilience, empowerment*
Factors Associated With Poverty Movement of Negros Women for Tomorrow Foundation’s Clients  
Sebastian, Asuncion M.  
Ateneo de Manila University, Makati City, Philippines  

This study identifies the poverty status and poverty movements of clients of Negros Women for Tomorrow Foundation (NWTF) using the Progress out of Poverty Index (PPI). The 10,650 samples were randomly selected from among the clients with 2008 PPI baseline data and were based in the six provinces where NWTF had operated the longest. The study also identifies the factors associated with their positive poverty movement. The variables tested for association were income of clients’ business location, the clients’ initial poverty index, and entrepreneurial capacity of clients, as measured by the number of their business in the base year and the change in the number of their business over a three-year period.  
Themes: competence

2011  
Father–Daughter Succession in Family Business: A Cross-Cultural Perspective  
Santiago, Andrea  
Gower Publishing, Ltd., Surrey  

This unique compendium of case studies on father–daughter succession in family enterprises sheds light on the varied pathways adopted to negotiate this key transition in the life cycle of families and their firms. With cases from 25 countries around the globe and a large spectrum of industries, this pioneering work is a must read for all entrepreneurial family enterprise owners and progressive scholars who want to keep pace with the changing world of women leaders taking over from their fathers.  
Themes: competence, empowerment
Nanay Coring: The Story of National Book Store's Socorro Ramos
Fernandez, Yvette
Summit Publishing Company, Inc.

Socorro Ramos, known as Nanay Coring, is the founder of National Book Store, the largest bookstore chain in the Philippines. She has many grandchildren and great-grandchildren. She loves to read and learn. But Nanay Coring was once so poor she could not afford to go to school. She went through many hard times, including the Second World War. This is the story of how a young girl with no money learned to work hard, to survive the bad times till they became good again, to live and to love, and to never stop dreaming. Other Dream Big Books include Big John, the Story of John Gokongwei, Jr.; Ninoy, Cory, and Noynoy, the Story of the Aquino family; and Simply Jesse, the Story of Jesse Robredo.
Themes: competence, resilience, empowerment

2009
GO NEGOSYO: Joey Concepcion's 55 Inspiring Stories of Women Entrepreneurs
Concepcion, Joey
Philippine Center for Entrepreneurship

Behind every successful woman is a story. Go Negosyo: Joey Concepcion’s 55 Inspiring Stories of Women Entrepreneurs shares the stories of successful “womenpreneurs” such as Zenaida Tantoco of Rustan’s, Milagros Yee and Clarita Go of Goldilocks, Elizabeth Lee of Universal Motors Corporation, Myrna Yao of Richwell Trading Corp., and Vivian Sarabia of Sarabia Optical. The book was edited by Philippine Star columnist and People Asia editor-in-chief Joanne Ramirez, and photography was provided by celebrity-photographer Sara Black.
Themes: competence, empowerment
2006

GO NEGOSYO: Joey Concepcion’s 50 Inspiring Entrepreneurial Stories
Concepcion, Joey
ABS-CBN Publishing, Inc.

This book features stories of accomplished and remarkable entrepreneurs and business personalities such as Tony Tan Caktiong, Socorro Ramos, and Henry Sy.
Theme: resilience

2005

Women and Work
Ofreneo, Rosalinda I.

This module describes the situation of women in the informal sector, the issues and problems they encountered and went on to identify the facilitating factors in the empowerment of women in the informal sector.
Theme: empowerment

2001

Holding up Half the Sky: Success Stories in the Economic Empowerment of Women
Fajardo, Heminia R., and Panlilio, Erlinda E. (ed.)
Milflores Publishing, Inc., Philippines

As a response to this global and seemingly timeless problem, Zonta Foundation Phils. has compiled, in this book, a series of carefully documented cases of its successful projects to empower women economically in order to protect them from violence, from the violation of their human rights, and to redress the many social inequalities that they face in the Philippines. Part One of this book presents several theoretical frameworks used by Zonta Foundation Phils. for the economic empowerment of women. The frameworks are thoroughly and expertly explained by Dr. Herminia R. Fajardo and Dr. Paz H. Diaz,
both of whom have spent many decades of their lives working with disadvantaged women in the informal sector. Part Two is comprised of detailed case studies of successful projects for the economic empowerment of disadvantaged females. The studies carefully analyze the peculiar circumstances of the major participants in each project and the processes, outputs and outcomes that took place. They also identify the factors that were behind the success of the projects in order to facilitate their replication in similar efforts in the future. Finally, they capture the heartwarming drama inherent in each project to empower women—the triumph of the extraordinary spirit of ordinary women against formidable obstacles, the inspiring tales of their victories over their unfortunate circumstances, and the stirring emotions they felt as they struggled for survival and development.

**Themes: resilience, empowerment**

1999

**Confronting the Crisis: Women in the Informal Sector**

Ofreneo, Rosalinda P.

The paper looked at the challenges and issues faced by women microentrepreneurs such as invisibility, lack of organization, vulnerability and lack of social protection. The paper then went on to discuss stories of women entrepreneurs and how they coped with the financial and economic crisis.

**Themes: resilience, empowerment**

1998

**Women Entrepreneurs in Tourism**

UP-Asian Institute of Tourism

This book features women engaged in the tour operation, restaurant, convention, transportation, handicrafts, and tourism training business. This book identified the characteristics, traits, skills, values, attitudes, and beliefs of these women entrepreneurs.

**Theme: competence**
1997

*Women's Socio-Economic Experiences*
Alcid, Malou

*DIWATA Foundation, Inc., Quezon City*

This book documents three projects initiated by DIWATA through the assistance of the Canadian International Development Agency to address the needs of women for increased income.

*Theme: support*

1996

*Business in the Real World: My Own Way Profile of a Filipina Entrepreneur*
Lim, Elena S.

This is a book about the experiences of Elena Lim, who, while building her own business empire, contributed as well to the economic growth of our country through her efforts at attracting investments from abroad.

*Themes: competence, empowerment*

1994

*Breaking Barriers: Businesswomen of Southeast Asia*
Licuanan, Victoria S.

*Asian Institute of Management with the assistance of the Canadian International Development Agency*

The book illustrates the different roles that women play in Southeast Asia. It shows the contribution of Asian women to the economic success of this region.

*Themes: competence, empowerment*
1992

*Study on Women's Participation for Sustainable Development in the Cordillera*
Casambre, Athena Lydia, Cruz, Gladys A., Salinas-Ramos, Tala, and Torres, Ricardo E., Jr
*National Commission on the Role of Filipino Women*

Eight case studies of women of diverse situations in a farming community in La Trinidad, Benguet, are presented in this report. Discussed is the exploration of gender and development issues in an upland agricultural community engaged in both subsistent rice and commercial vegetable production.
*Theme: competence*

*Women Entrepreneurs in Southeast Asia*
Licuanan, Victoria S.
*Asian Institute of Management with the assistance of the Canadian International Development Agency*

This book focuses on women entrepreneurs who comprise a distinct group in the region's economic development.
*Theme: competence*

1991

*Remy Villaluz of the Philippines: A Woman of Strength*
Resurreccion, Angelita B.
*Handbook for Women Entrepreneurs*
*Foundation for Asian Management Development*

This is a case of a woman who took on business activities to help augment the income of the husband and help provide for some of their household needs.
*Themes: competence, empowerment*
BROCHURE

n.d.

GREAT Women Project common service facility brochure
GREAT Women Project

This brochure features the common service facilities, trade depots, and display centers built for women entrepreneurs in local sites of the GREAT Women Project. These facilities are intended for consolidation, production, upgrading, and marketing of women's products. This brochure provides a directory of enterprise desks in GREAT Women Project sites that can assist women microentrepreneurs with services and resources for their businesses. It informs prospective women microentrepreneurs how to contact their respective local government units to access these common service facilities.

Theme: support

CONFERENCE PROCEEDINGS

2015

Microcredit and Women Entrepreneurship in the Philippines: Out of Necessity or Opportunity?
Conchada, Mitzie Irene
DLSU Research Congress 2015

One of the ways to address poverty in developing countries is the promotion of entrepreneurial activities. This provides employment and earning opportunities, which is especially beneficial for a country with a growing population. In rural areas where poverty is persistent, entrepreneurial activities help augment the income of the family that is reliant on the agricultural sector. Entrepreneurial activities include among others technical, business, financial skills training, microcredit loans and grants, and business counseling (Cho and Honorati, 2013). Moreover, they are targeted towards different sectors such as women, indigent groups, youth, farmers, former migrant workers, etc. The
study investigated how women are involved in entrepreneurship in the Philippines using the Global Entrepreneurship Monitor (GEM) 2013 and the Annual Poverty Income Survey (APIS) 2011 databases and if those who availed of any microcredit loan experienced an improvement in their welfare. Moreover, the study also looked into whether the women who started their business did it out of necessity or because of an opportunity. Through comparing the beneficiaries of microcredit with those who did not avail, the study determined whether extending microcredit among women is effective or not using the propensity score method. Results reveal that microcredit increases household expenditure but not profit from entrepreneurship.

*Theme: empowerment*

*Developing a Change-Adept Organization: The Case of Naga City Women Entrepreneurs*

Caning, Ma. Cresilda

*DLSU Research Congress 2015*

This study probed into the organizational change-adept strategies of women entrepreneurs from Naga City that assured the continued existence of their businesses. It explored how the women entrepreneurs developed the concepts, competence, and connections needed to develop the adeptness needed by organizations to survive in a fast changing business environment. Kanter’s dimensions of a change-adept organization as measured through the following constructs: imagination to innovate, professionalism to perform and openness to collaborate were used to assess the organization’s change-adeptness. Key informant interview with business owners/managers using Kanter’s Guide to a Change-Adept Organization was done to document their change strategies. Results of this study indicated that the women-entrepreneurs strongly demonstrated the imagination to innovate as seen in their continuous product development and innovation strategies, professionalism to perform and openness to collaborate as displayed in their willingness to work with other agencies and their active membership in both professional and socio-civic organizations.

*Theme: competence*
2014

A Study on the Management Styles Among MSME Owners in the City of Manila
Cada, Leonardo
7th Asia-Pacific Business Research Conference

This study aims to identify the different managerial styles employed by owners of legitimate micro, small and medium enterprises (MSME) in different localities within the city of Manila in the day-to-day management and supervision of their enterprises. According to the Department of Trade and Industry of the Philippines (2003), micro, small and medium enterprises (MSMEs) are defined as any business activity/enterprise engaged in industry, agribusiness/services, whether single proprietorship, cooperative, partnership, or corporation whose number of employees are categorized as follows: for micro enterprises, 1–9 employees; for small enterprise, 10–99 employees; and for medium enterprises, 100–199 employees. Out of the 99.6% MSMEs, the average micro-enterprises share 91.5 and the remainder is the share of SMEs.

The concentration of the number of establishments was in three regions, namely: National Capital Region (NCR), Southern Tagalog and Central Luzon. Unlike large firm, a micro, small or medium enterprise is managed by an individual who is usually the owner-manager. Management style in large firms is mostly systematic and procedural while MSMEs management and operation is flexible, personal and direct.

This research used a self-assessment questionnaire formulated by two American psychologists Robert Blake and Jane Mouton. Face-to-face interviews were also administered to several MSME owner-managers. The interviews revealed that owner-managers are inclined to being task-oriented and people-oriented. However, women are more task-oriented than men. Base on the result of the self-assessment test the dominant management style among owner-managers is Team management.

Theme: competence
Innovation Management Through an Entrepreneurial Lens: The Case of Two Filipina Pioneering Entrepreneurs From Naga City
Edralin, Divina, and Caning, Ma. Cresilda
International Conference of Organizational Innovation

In this study, we investigated the case of two pioneering Filipina entrepreneurs from Naga City who managed to survive the initial risks associated with start-ups to become one of the market leaders in their respective industries. Naga City is one of the least developed areas in the Philippines but is rich in human and natural resources. Given this background, our study examined the innovation management practices of two women entrepreneurs engaged in the trading and food business in the city. Our study determined and compared the degree by which these entrepreneurs implement practices along the seven innovation management areas. The framework posited by Adams, Bessant, and Phelps (2006) on measure of innovation management was used. Their model consists of seven categories, namely, inputs, knowledge management, strategy, organization and culture, portfolio management, project management, and commercialization. Innovation as an output and as a process is the result of novel combinations created by the entrepreneur (Schumpeter, 1934). Based on the content analysis of the interview data, our results revealed that the two Filipina entrepreneurs rated high on the following innovation management measures: innovation strategy, organization, and culture. Innovation strategy is manifested in their vision, commitment to innovation, and leadership while their efforts to motivate their people and propensity to take risks and efforts to make the organization an attractive place to work on point to the value they put on the measure “organization and culture.” We proposed that successful entrepreneurs like these Filipinas should have succession plans to ensure the continuity of their innovative management practices.

Themes: competence, resilience, empowerment
Targeting Disadvantaged Women—Advancing Women’s Empowerment Through Library Entrepreneurship Workshops
Cabanilla, Gianina Angela Celine
International Federation of Library Associations and Institutions (IFLA) Conference

Barugo Leyte Region in the Philippines consists of a society where socio-cultural patriarchal values are still deeply rooted in Leyte behaviors and perceptions. Women, particularly in rural areas, lack choices and opportunities to improve their living standards and to play as economic agents with potential to contribute to local development. They are restricted by poverty, cultural stereotypes, and poor access to education and health care services. These strong socio-cultural restrictions perpetuate gender discriminations. However, women are aware of their potential and are stepping into improved livelihoods for the future through entrepreneurship facilitated by the rural library. Although the economy of Barugo Leyte is still strongly dependent on agriculture, land is not available to everyone, particularly the very poor families, and farm and livestock activities are no longer profitable enough to improve living standards in rural areas. Moreover, women are becoming freer from traditional burdens and are willing to work towards their economic independence. Therefore, the rural non-farm economy is growing hand in hand with women entrepreneurs committed to non-farm activities and thus, playing an important role in economic local development. It is widely recognized that the involvement in income-generating activities by means of female entrepreneurship is a valuable precondition for economic growth, household-level poverty alleviation and women’s empowerment. Nevertheless, given personal conditions and external environments, not all nonfarm women entrepreneurs are able to achieve the same extent of business success. Therefore, this research aims to get insight on what key factors are influencing the success of recently library started or strengthened ongoing microenterprises of rural women engaged in non-farm income generating activities, in Barugo Leyte, Philippines. Subsequently, the research aims to address the contribution
of female entrepreneurship facilitated by rural libraries to women’s economic empowerment.

Themes: competence, empowerment

2013

Aspirations of Filipino Women Entrepreneurs in the Informal Economy
Tiongco, Marites M.
Philippine Economic Society

This study attempts to measure women's level of aspirations and their consequences for entrepreneurial-oriented behavior, i.e. to invest in income-generating activities. Understanding the aspirations that women entrepreneurs have is of crucial importance to designing policies in education, health, finance, social protection, and other development areas related to poverty reduction and socio-economic transformation. A simple instrument is used that covers six dimensions (i.e., income, assets, education, children’s education, social benefits and social status) aggregated with individual-specific weights to come up with an aspiration index. The challenge is the measurement of aspiration level itself since, unlike income and wealth, attitudinal traits are not directly observed. By its nature, there is a large set of determinants or patterns of individual’s choices that can be associated with aspiration. This study uses the Community-Based Monitory System (CBMS) data to gather baseline information of the households/communities, and women entrepreneurs in the informal sector. Based on the sample population of the CBMS, a sub-sample of women entrepreneurs will be decisively selected to collect attitudinal data. Data collected is used to test for the reliability and validity of the instrument in its capacity to predict entrepreneurial-oriented behavior and estimate expected determinants of aspirations. This study therefore aims to measure differences in entrepreneurial attitudes activity and aspirations among women particularly in the informal sector. The relationship between aspiration formation and rates of return to investment is also explored.

Theme: competence
Current Status and Attributes of Filipino Women Entrepreneurs: Basis for an Entrepreneurial Model
Quinay, Erma Balde
4th Asia-Pacific Business Research Conference

This study aimed to determine the attributes of inner drive to succeed, competitiveness, high level of energy, openness to change and appreciation of support network of women entrepreneurs in the province of Batangas, Philippines and their extent of contribution to the success in women in business. A model was conceptualized to enhance the success of women entrepreneurs. Research design was descriptive with the use of a research constructed questionnaire as tool to gather data. A focus group discussion was also conducted to gain in-depth information on the responses of 250 employees of women entrepreneurs from the four districts of Batangas Province. Findings of the study revealed that women entrepreneurs were sole proprietors of a small scale business which had been in operation for at least ten years. They were mostly involved in women-aligned business as wearables, general merchandise and food products; however, some of them had ventured into non-conventional women business associated with male entrepreneurial business. Of the attributes exemplified by women entrepreneurs, the respondent-employees assessed that inner drive to succeed was main attribute contributory to success of women entrepreneurs while appreciation of support network was least attribute contributory to women's success in business. The women entrepreneurs' attributes of inner drive to succeed, competitiveness, high level of energy and openness to change were assessed to contribute to a high extent to women entrepreneurs' success in business while appreciation of support network had moderate contribution to women's success in business. A comparison of assessments of the respondents on the extent of contribution of attributes to success of women entrepreneurs showed by and large, there were no significant differences in their assessments when grouped according to type of business, and number of years in operation; however, significant differences were obtained on the
extent of contribution of attributes of high level of energy, openness to change and appreciation of support network when grouped according to scale of business. Based on the findings and analyses, the researcher conceptualized a model to enhance women's success in business. The model targeted on the development of the attributes of innovation and appreciation of support network through the appropriate constructs on education, policy and social network which may be applied to assist the business endeavors of women entrepreneurs. The constructs on education covered gendering of education, capability building, and differentiation of human capital skills. The construct on policy includes policy on curriculum integration, gender budgeting and creation of women organization. Constructs for the social network includes role models, financial networking and technological support.

*Themes: competence, empowerment, support*

**Measuring Entrepreneurship From a Gender Perspective: Tidbits From the Philippines**
Castro, Lina V.
*EDGE Technical Meeting on Measuring Entrepreneurship from a Gender Perspective*

A presentation on the situation of women microentrepreneurs which highlights that women microentrepreneurs suffer from lack of capital, increasing dependence on lenders, overwork, limited supply on raw materials due to their inability to purchase in bulk, and limited access to the market among others. Not only are women workers in the informal sector also suffer from low productivity, low pay, poor working conditions and long working hours but they also have to deal with unpaid work, such as house care activities that contributes to work overload.

*Themes: resilience, support*
2010

A Baseline Study on Women Micro-Entrepreneur (WME) and Women Workers in the Microenterprise (WWME) in Real, Infanta and General Nakar (REINA), Quezon
Africa, Leila S.

11th National Convention on Statistics (NCS)

Addresses the need for information as sound bases for a more concrete planning and identification of Women Economically Empowered (WEE) programs and services was consistently highlighted. In addition, the overall design of the GREAT Women Project requires the generation of baseline data for the purposes of identifying project interventions and tracking changes brought about by the project. Thus, the PCW, the Quezon Province and ReINA municipalities identified the conduct of baseline data gathering as a major activity.

Theme: support

Innovation and Women's Entrepreneurship: An Exploration of Current Knowledge
Womenable
United Nations Conference on Trade and Development

The primary focus of this study is on women business owners and their enterprises rather than on women in the labor force—whether in the informal economy, in small- and medium-sized enterprises (SMEs), or in large corporations—or on women who may not even be in the workforce. It is a fact that women are more likely to be found in informal sectors of the economy compared to men. They are also less likely to hold higher-level managerial positions in the formal sector and are less likely to be economically active in the first place, both of which have a dampening effect on the level of enterprise creation among women. These issues—important as they are in an overall sense for enterprise creation—will not be directly addressed in this review.

Several other issues impacting the level of innovation and enterprise creation among women will be mentioned however, such as persistent
gender gaps in science, technology, engineering or mathematics (STEM) professions and the lower level of commercialization of technologies by women in these fields. Both of these circumstances more directly impact gender differences in the level of innovation in SMEs.

Further, while the immediate purpose of this report is to provide guidance to an upcoming survey research project, the articles and other resources uncovered and listed in the bibliography at the end of this report are a valuable resource for a broader and deeper exploration of the issues of women's economic empowerment and fostering creativity and innovation.

**Themes: empowerment, support**

**Management Practices and Needs of Women Farmers in Occidental Mindoro, Philippines: Their Implications to Rural Livelihood**

Lumbo, Susanita G., Declaro, Mary Yole Apple, and Casanova, Venessa S.

4th Asian Rural Sociology Association (ARSA) International Conference

This paper describes the demographic and socioeconomic characteristics, farm management practices and needs of women farmers in Occidental Mindoro, Philippines. The women farmers in Occidental Mindoro are small landholders who practice multiple cropping and are engaged in small-scale animal production. They are not affiliated with any organization and have not attended training programs, especially those related to agriculture and farm business management. They have not received any technical and financial assistance from government and non-government organizations. They occasionally practice farm record keeping for planning and decision making. However, their farm records are not updated regularly. They do not seem to appreciate the importance of preparing project proposals. Sourcing of funds is the women's foremost consideration to improve agricultural productivity and income towards a better quality of life. They do not think of farming as a business but only a source for family subsistence.

**Theme: competence**
The Small and Medium Enterprise Development for Sustainable Employment Program (SMEDSEP) is a development cooperation project of the Philippine and German governments. It falls under the German development cooperation sector entitled Economic Reform and Development of the Market System. The purpose of SMEDSEP is to shape the business environment in the Philippines, particularly in the Visayas Region, to enhance the development and use of entrepreneurial potential and stimulates competition. This case study has been prepared for the International Conference on Reforming the Business Environment; From Assessing Problems to Measuring Results held in Cairo 29 November to 1 December 2005. Its purpose is to help other donor agencies, development organizations, and governments to learn from the experiences of designing a program of this kind. Since SMEDSEP began in late 2003, this case study does not focus on the results or impact of the program. Instead, it is the process undertaken to assess the need for business environment reform program and the processes that led to the design of the program that are of interest. The design of a donor-support business environment reform program can involve a range of assessment tools and processes, as well as a high degree of consultation with key stakeholders. The development of SMEDSEP illustrates how donor agencies can build on their previous experiences in a host country and elsewhere and draw from the findings of assessments undertaken by other donor and development agencies and build collaborative partnerships with key local actors. Even in the early stages of implementation, SMEDSEP has shown a commitment to collecting good information that can guide the program in its reform efforts. SMEDSEP contains four components, only one of which deals with reforming the business environment. The other three components, while not described in detail in this case study, complement the business
environment component. These components are financial services, business development services, and skills development (specifically vocational training). Another noteworthy feature of SMEDSEP is its dual focus on national and local business environments. Building on previous experience in German development cooperation in the Philippines and the networks already developed in the Visayas Region, SMEDSEP has designed interventions that endeavor to improve the business environment at the national level, while working with local government units and other local and regional actors to test-out approaches that lead to local business environments that are more conducive to small enterprise development.

**Theme: support**

**2004**

*Women Entrepreneurship: Issues and Policies*

Organization for Economic Co-operation and Development (OECD)

2nd OECD Conference of Ministers Responsible for Small and Medium-Sized Enterprises (SMEs)

Women's entrepreneurship is about both women's position in society and the role of entrepreneurship in the same society. Women are faced with specific obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labor force is a prerequisite for improving the position of women in society and self-employed women. The report takes a closer look at how the gender belief system and personal motivation affect the self-selection of women from entrepreneurship (demand side). From a supply side perspective, the role of occupational closure, family policy, tax regime, and access to information are investigated. In addition, the report investigates the specific obstacles facing women's entrepreneurship when engaged in the entrepreneurial process, e.g., lack of role models and social position and access to finance.

**Theme: competence, support**
2001

Women in Fisheries in the Philippines
Siason, I.M.
Global Symposium on Women in Fisheries: Sixth Asian Fisheries Forum

Several studies on gender dimensions in fisheries (de Castro et al., 1986; Hondrade & Rodriguez, 1994; Illo & Polo, 1990; Israel-Sobritchea, 1994; Ardales, 1997; Villacorta, 1998) show that the majority of female respondents have completed an average of 4 to 6 years or less of education. Their level of education is not very different from that of the men. While this figure is similar to rural women in general, it is lower than the average among women in urban areas (6.9 years). Accurate income data are difficult to obtain, although in the above studies, when household income is reported, the range has been from ₱13,740.00 (USD327.00) to ₱37,000 (USD880.00) in 1991. Data from the 12 bays in the Philippines (PRIMEX-ANZDEC, 1996) reported an average annual income of ₱25,426 (USD605.00) in 1992. Therefore, despite the importance of the fisheries sector to the national economy, the majority of those who engage in it as a livelihood earn average incomes way below the poverty threshold.

Theme: competence

1988

Entrepreneurship: Filipina Style
Santiago, Carmen
Women in development and the teaching of the social sciences and the humanities.

This paper explores the Filipina entrepreneur and attempted to uncover the traits and resources that allowed her to engage in entrepreneurship. The objective is to determine the character traits as a basis for recommendations for an educational curriculum.

Theme: competence
JOURNAL ARTICLES

2015

*Empowering Women at the Grassroots*
Wesely, Marissa, and Dublon, Dina
*Stanford Social Innovation Review, Spring, pp. 27–33*

Initiatives to develop the economic potential of women are becoming a staple of corporate activity in many parts of the world. But companies often overlook an important set of would-be partners—locally rooted organizations that promote a multifaceted approach to women’s empowerment. Here’s a guide to cultivating partnerships that yield lasting value.
*Themes: empowerment, support*

2013

*Agri-Entrepreneur Empowerment for Sustainable Living: The Case of an Ilocano Rice and Rice-Based Farmer-Woman*
Abrogena, Nida, and Tapec, Leah May
*Philippine Journal of Crop Science, 38(1), 47*

Women’s contribution to additional food and income to the economy through farming and entrepreneurship should be meaningfully recognized. With increasing interventions in agricultural development, more women are emerging to contribute to agricultural growth. Hence, an attempt to assess women empowerment was undertaken. This paper aimed to elicit understanding of the contribution of capability building on empowerment and the connection of empowerment to food security and income through a case study of a woman-farmer-partner of PhilRice and Currimao LGU [local government unit] project. Different interventions were evaluated to conceptualize empowerment as a way to increase food availability and income that leads to agricultural growth. Empowerment was assessed through an internal relationships evaluation as describe
in “before” and “after” development interventions and power shift situations. Results revealed the capacity development which was initially delivered by PhilRice-JICA [Japan International Cooperating Agency] and Currimao LGU was indeed instrumental for the empowerment of farmers. The capacity enhancement activities based on needs analysis of production-income constraints resulted to crop production increase; and as the production flow became sustainable, the farmer became empowered. With increased yield, cropping intensity and product quality as a result of interventions, capacity enhancement on entrepreneurship was then delivered. An agri-entrepreneurship capability building conducted in 2008 challenged the farmer to become efficient also on the production flow to capture higher price-premium, volume disposal and value adding. The capability enhancement empowered the farmer-partner to find other means to create added income. By venturing into value adding, the farmer eventually slowly shifted in her internal power relations; from mere receiving order on what to do, she evolved to be searching for information, open to consultations and collaborations. Internal relationships showed that the farmer had changed her attitude from mere implementer to essentially assertive, confident woman in control of her activities as agri-entrepreneur.

Themes: competence, empowerment, support

Functional Managerial Competencies of Women Managers and Entrepreneurs
Custodio, Lily P.
Philippine Journal on Innovation and Entrepreneurship, 1(1), 15–24

This study determined the importance of using functional management areas in discharging the duties and functions of organization executives. The managerial competencies of women managers and entrepreneurs in Catanduanes were investigated. The descriptive method of research was used with the questionnaire as the main tool in gathering the data. The respondents of the study included managers and entrepreneurs in the province and three of their subordinates. Convenience sampling and quota sampling were used. Statistical tools used included frequency
The study ascertained that: (1) the managerial competencies of women managers and entrepreneurs as perceived by them and their subordinates are highly important in discharging managerial duties and functions; (2) the managerial competencies on: (a) strategic thinking and scenario-building, (b) analysis, problem solving, and decision making, (c) planning and organizing, and (d) change management were perceived differently by the executives and their subordinates; and (3) the executives had similar perceptions of their competencies on the 13 functional management areas investigated in the study. Recommendations are offered, and managerial implications of the study are emphasized.

**Theme: competencies**

**Work and Life Harmony: An Exploratory Case Study of EntrePinays**

Edralin, Divina M.

*DLSU Business and Economics Review, 22(2), 15–36*

This study aims to explore how Filipina entrepreneurs (EntrePinays) harmonize their work demands with their family responsibilities and personal needs in order to sustain their business and at the same time live a meaningful and happy life. As an exploratory study utilizing nine participants, the case study approach based on the multiple case dimensions was used. Findings revealed that there are positive and negative spillover effects of work–life relationships. The negative spillover induces stress among the EntrePinays, and the positive spillover can lead to their high levels of life satisfaction. Results also showed that EntrePinays are able to harmonize their work and life through various strategies such as personal planning with proper time management, having a flexible work schedule and workload, and delegating routine jobs to trusted employees, usually a family member. Moreover, the extent of spouse support for married entrepreneurs or the degree of support of the family members for non-business work responsibilities and activities has a crucial impact on the extent to which EntrePinays are able to balance their work and family demands.

**Theme: competencies**
Entrepreneurship and Growth in Emerging Mini-Dragon Economies: A South-East Asia Perspective
Maritz, Alex, Le, Viet, Masli, Simon, de Waal, Anton, Verhoeven, Bert, and Shieh, Chich-Jen
Chinese Business Review, 12(1), 48-61 ISSN 1537-1506

Entrepreneurship and growth are driving forces in the development of emerging economic systems. In this exploratory study we discuss emerging economies within a South-East Asia context. In particular, we expand on a previous study on the East Asian Tiger economies (Maritz, 2011), and introduce the mini-dragon economies of Indonesia, Malaysia, Thailand and Philippines. We explore the role of various economic indicators and indices, entrepreneurship and SMEs as drivers of growth in these emerging economies. Growth factors unique to the region are also identified; and institutional and government interventions are recommended. Furthermore, we elaborate on the interdependence of the entire region on each of the mini-dragon economies. Since we have highlighted only a few of the emerging economies in the region, opportunities exists to expand the base for further study.

Theme: empowerment, support

Level of Management Practices of Micro and Small Businesses in Ilocos Norte
Parilla, Eric S.
International Journal of Academic Research in Business and Social Sciences, 3(7)

This research work determined the similarities and differences of the management practices and entrepreneurial competencies of micro business and small business owners in Ilocos Norte. This study focused on the similarities and differences of the management practices of micro business and small business owners in the Province of Ilocos Norte. It looked into the entrepreneur profile such as personal characteristics, entrepreneurs’ competencies and on the organizational profile and
management practices. The respondents consisted of two groups; a sample of business owners coming from the different municipalities namely Badoc, Burgos, Bacarra, Pasuquin, Bangui, Pinili, Piddig, Solsona, Currimao, Batac, Banna, Marcos, Paoay, Sarrat, Pagudpod, Dingras, San Nicolas and Laoag City and sample of employees of these business owners. The respondent businesses were limited to those who have been existing for five years and more because they are already established and successful businesses considering their number of years of existence. Questionnaires were constructed by the researcher to determine the level of management practices and for the level of skills and competencies, questionnaire was adapted to the PECs Questionnaire of McClelland and Mcber. The micro-businesses and small business owners in Ilocos Norte is relatively young dominated by college graduate and married women. Most of them have not attended seminars and trainings and are not members of professional organizations. The small business owners, on the other hand, are also relatively young, dominated by college graduate and married men. They have attended seminars and trainings and are members of professional organizations. Majority of the micro-businesses in Ilocos Norte have existed for less than 5 years engaged in retailing and are sole proprietor. Majority of the micro-businesses in Ilocos Norte started with less than ₱500,000.00 as initial capital from their savings and hired 1-2 employees who are usually family members. Lastly, they are averaging below ₱150,000 annual sales. On the other hand, small businesses in Ilocos Norte have existed for at least five years and are engaged in retailing and are sole proprietors. Majority of them have at least 10 employees. Micro business and small business owners have the capability to handle and manage businesses as revealed by their level in the personal entrepreneurial competencies survey. Micro-entrepreneurs of Ilocos Norte observe moderate level of management practices while small business owners observe high level of management practices.

*Theme: competencies*
How Agricultural Value Chain Development Can Empower Women in Developing Countries: Evidence From Nigeria and the Philippines

Sagagi, Murtala S., and John Octavious S. Palina

*International Journal of Arts and Sciences, 6*(2), 757-763 ISSN: 1944-6934

It is recognised that poverty and gender disparities in Africa and many parts of Asia is attributed to limited participation of women in high-income sectors of the economy. The problem is that the income they generate and the value they add remain very low in many trades. Thus, it is emphasized that empowering rural women in developing countries depends on opportunity creation in sub-sectors where women have unique advantages. By understanding underlying issues and binding constraints to agribusiness, it is likely that women’s economic status will be enhanced. In this respect, this paper examines the differences in income and wellbeing among rural women in Nigeria and Philippines based on their participation in agribusiness. We adopted the Agricultural Value Chain approach to observe the upstream and downstream opportunities for growth. We also investigated the economic and social status of rural women, growth opportunities and constraints along agricultural value chain using panel discussions and questionnaire from three states in Northern Nigeria and three upland towns of Nueva Vizcaya in the northern region of the Philippines. Inferential statistics was used to ascertain the effect of agribusiness development on women empowerment (increased income and opportunities). It was found that some historical and cultural differences were observed in the two countries, but on the average, those communities that exhibit strong community-based collaboration in processing, financing, marketing and deploy medium-level technology at farm-level tend to have more economically empowered women than those that operate individually relying on government assisted programmes. The paper recommends renewed advocacy to influence policy change in re-organising rural farmers in order to approach agriculture with renewed business mindset thereby transforming subsistent farming.

*Themes: competencies, empowerment*
On the Road to Sustainability Entrepreneurship: Filipino Case
Santiago, Andrea

The purpose of this paper is to apply the model in the Philippine setting to determine if there exists a special entrepreneur who looks beyond profit motivations, considers social inequities, and looks towards future generations. The paper used the narrative approach in learning more about the motivations and sustainability practices of two Filipino entrepreneurs. The objective was not to compare the practices of both but to match it with the 12 elements of the sustainability entrepreneur model of Young and Tilley.

The concept of sustainability entrepreneurship is unknown to the two entrepreneurs. Yet, both engaged in sustainable business practices, meant to improve living conditions of marginalized groups. However, while they have actually helped communities to take better control of their livelihood, they have not yet consciously imbibed the element of futurity. The paper attempts to further the model of Young and Tilley. However, since the measurement of sustainable entrepreneurship is not definitive, the researcher used pseudo-measures.

**Theme: competencies**

Determinants of Financial Literacy of Microentrepreneurs in Davao City
Sucuahi, William T.
*International Journal of Accounting Research, 1*(1), 44–51

The study determined the financial literacy of the selected microentrepreneurs in Davao City. A total of 100 micro-entrepreneurs participated in the study. On the whole, the level of financial literacy of the micro-entrepreneurs was moderate indicating a not so impressive financial management of their resource. To obtain the determinants of financial literacy, multiple regression analysis was employed which revealed a significant influence of educational attainment on the
financial literacy. The result however showed that gender cannot predict the financial literacy level among micro entrepreneurs.

Theme: competence

2012

A Baseline Study on Livelihood Initiatives Among Women Entrepreneurs in Real, Infanta, and General Nakar (ReINa) in the Province of Quezon


Online; University of the Philippines–Los Banos, 2(1)

The study determined the engagement of women in Real, Infanta, and General Nakar (ReINa) in Quezon Province in their micro-enterprises. Trained enumerators interviewed 437 systematically sampled women entrepreneurs. Focus groups were also facilitated on 35 selected respondents. Descriptive statistical analysis was applied in determining the respondents’ demographic and personal characteristics and their experiences with economic security, empowerment, and satisfaction in accessing services. Findings show that women entrepreneurs have acquired a relatively high level of education and were mature enough to deal with the day-to-day needs of the business although the income may not be as high compared to other economic undertakings. Social issues illustrating the general characteristics of women entrepreneurs in micro-enterprises confronted respondents. Most of the respondents noted that limited investment or capital primarily affected their enterprise operations while limited market, high cost of materials, and non-repayment of consumer goods by customers were identified as common business problems. Gross income from micro-enterprises was spent mostly for household expenses and labor in the form of wages and benefits as well as for savings. Across municipalities or towns studied, almost all the respondents expressed that they were not aware of any law or policy that supports women entrepreneurship.

Themes: competence, resilience
Women Entrepreneurs in Pangasinan: Their Motivations and Gains
Dulos, Cristeta C.

The study determined the socio-economic profile, the motivations, type of enterprises, and operational activities that the women entrepreneurs are involved in, the gains they derived from entrepreneurship and the problems they encounter in the operation of their business. Considered were 105 women entrepreneurs chosen from purposive sampling. Results show that the respondents have an average age of 49.60, married, have elementary education, with at least five children and a mean family income of ₱267,180.11. Few have skills training, and assistance from government and non-government agencies is limited. The respondents are personally more than economically or socially motivated to succeed in their business. Their enterprise, mostly family-owned and double-product business have an average start capital of ₱11,219.40. The major operational activities as managers are decision-making shared with the husband, and managerial functions like planning, supervision, production, marketing, accounting, control, monitoring and evaluation. The respondents are satisfied in their managerial functions, however, the management performance of those engaged in bagoong industry significantly differs from those engaged in other industries. Education and other sources of income significantly influence the economic gains derived from the business venture. Generally, the respondents are satisfied with their quality of life. Lack of capital, stiff product competition and high costs of production are the most pressing problems encountered.

Theme: competence

Innovative Work-Life Balance Strategies of Filipina Entrepreneurs: New Evidence From Survey and Case Research Approaches
Edralin, Divina M.
International Conference on Asia Pacific Business Innovation and Technology Management, 57, 201–208

This paper aims to explore the innovative strategies by which women entrepreneurs integrate their work demands with their personal
responsibilities and family needs to create value for their sustainable business and at the same time live a meaningful and happy life. As an exploratory study, it used the survey and case study approaches. Some 140 women entrepreneurs in the Philippines were interviewed to established common patterns and eight selected cases from among the samples were used to substantiate more the findings. Results showed that the positive spillover effects of work on family needs and personal needs of the women entrepreneurs is having good reputation in the community while negative spill over is having to do with health problems/physical exhaustion/stress due to long work hours and workload. The top three strategies done by women entrepreneurs to integrate work and life demands are on engaging in activities to manage stress, having the business located at home or near residence and planning work and household chores ahead of time. Moreover, the personal entrepreneurial competencies of the Filipinas which they use to integrate work–life demands are information seeking, goal setting, and systematic planning/monitoring. To ensure work–life balance, women entrepreneurs, are encouraged to adopt innovative work–life balance strategies like strengthen support from spouse and family, engage in stress management activities, and redesign work structure to make it more flexible.

Themes: resilience, support

Entrepreneurial Competencies and Work–Life Balance of Rural Women Entrepreneurs: Evidence From the Philippines
Resurreccion, Pamela F.
Journal of Sociological Research, 3(2), 544–556

With the increasing number of women engaging in entrepreneurial undertakings, it is deemed relevant to capture the entrepreneurial competencies and work–life balance experiences of rural women entrepreneurs. Using the descriptive approach, the study found that rural women entrepreneurs in the Philippines are strong in the goal setting, information seeking, and systematic planning and monitoring competencies. It was further found that they are generally able to
maintain work–life balance through proper time management and striving to spend more time with family members through a wide array of activities done together with their spouses and children.

**Theme: competence**

**2011**

*In Violence as in Peace: Violent Conflict and Rural Entrepreneurship in the Philippines*

Cañares, Michael P.

*Journal of Small Business and Entrepreneurship, 24(2), 253–264*

Using case studies of entrepreneurship in two rural barangays in Central Visayas in the Philippines, this paper argues that conflict has little impact on the decision to start or continue entrepreneurial activities when it is many people's only risk-coping strategy. Conflict does, however, impact on the investment or expansion decision of an entrepreneur. The context of the conflict determines how entrepreneurs are affected by the conflict and this, in turn, determines how they will correspondingly behave.

**Theme: resilience**

*Victoria Jardiolin: (The Fair Lady) Entrepreneur*

Cantoria, Filomena M.

*International Journal of Entrepreneurship, 14, Special Issue*

This paper is about Victoria Bello-Jardiolin, a lady entrepreneur who is pioneering activities in the marketing of ladies shoes and who has created an empire for her family in the Philippines. My research is on entrepreneurship centers and on whether the entrepreneur is born or made.

**Themes: competence, resilience**


**Dermatologist and Woman Entrepreneur**

Cudia, Cynthia P.
*International Journal of Entrepreneurship, 14(1), (pages not indicated)*

Skills and treating people right are necessary as capital for dermatologist and woman entrepreneur Audrey Claire Lucero-Camacho, a medical doctor who owns a skin clinic in the Philippines. She faced numerous challenges and difficulties in pursuit of her medical degree, but all her struggles started to pay off when she passed the medical examination in 1996. Her training in a residency program with Dermatology Institute Foundation of the Philippines established her professional career as a good dermatologist. After seven years of obtaining knowledge and practising her profession, she started to follow her dream of having her own clinic. She initiated the business in 2005 and realized the problems of being an entrepreneur and a manager of a business. Constrained resources and economic conditions in the Philippines are among the major problems in carrying out her plans and in implementing her business strategies. Nevertheless, she responds with perseverance and has shown that success is possible by being determined to achieve her goals, passionate at work and toward her business, sensitive to the needs and insights of clients and employees, and vigilant in reinvesting her profits in line with her vision. She exemplifies an ordinary woman whose motivation led to extraordinary achievements in different fields and in her profession, both as a dermatologist and as a woman entrepreneur.

*Themes: competence, resilience*

**Nene and Her Businesses: Entrepreneurship by Necessity**

Ruane, Maria Claret M.
*International Journal of Entrepreneurship, 14(1), (pages not indicated)*

This paper documents the life of Nemesia “Nene” Magbuhat, described here as an “entrepreneur by necessity”, and the series of businesses she created as well as some unintended entrepreneurial activities in which she engaged. The paper highlights how Nene's early life experiences...
shaped her character and developed the skills that prepared her for her journey as an entrepreneur. The paper identifies the key factors that contributed to Nene’s success as a woman entrepreneur.

**Themes: competence, resilience**

*Does Niche Marketing Lead to Business Success? The Case of M.C. Tamura*
Suplico-Jeong, Luz T.
*International Journal of Entrepreneurship, 14, Special Issue*

Does market niching lead to business success? Maria Cecilia G. Tamura has used this strategy in managing her businesses. These businesses are Okasaki Industrial Corporation, which is engaged in import and export, and Airily Corporation which is mainly a Business Process Outsourcing (BPO) company. The case discusses how a female employee, who later became the employer, use market niching and product life cycle as business strategies. In so doing, the case shows an example of how a highly motivated woman entrepreneur managed her businesses through good and bad times.

**Themes: competence, resilience, empowerment**

*Entrepreneurship: Spirit inherited*
Thi Lan Huong Bui, and Perez, Karri
*International Journal of Entrepreneurship, 14(1)*

A story of the entrepreneurial journey of a 42 year old Filipina, born and raised on an island in Micronesia and how entrepreneurship was born from the necessity to support her large family.

**Themes: competence, resilience**
2009

The Gender Dimension of the Agrarian Transition: Women, Men and Livelihood Diversification in Two Peri-Urban Farming Communities in the Philippines
Angeles, Leonora C., and Kathryn Hill

*Gender, Place and Culture—A Journal of Feminist Geography, 16(5), 609–629(21)*

Based on parallel field research conducted in two peri-urban villages in the cities of Naga and Valencia, the Philippines, this article deploys gender analysis to understand livelihood diversification in the context of agrarian change. In analyzing the role of state organizations and NGOs in (re)producing gender differences, hierarchies, roles and identities within agrarian settings, it brings poststructuralist and postcolonial theory into conversation with political economy to explore how gender is at stake in daily livelihood struggles. Specifically, attention is drawn to how structural constraints and institutional discourses still render livelihood diversification a gendered project, and how state and other development organizations are continuing to perpetuate gender inequalities and reinscribe normative gender discourses, particularly around masculinities and women’s reproductive roles, in agrarian communities.

**Theme: competence**

Post-MFA Adjustment in the Philippine Garments Sector: Women’s Cooperatives Amid Manufacturing Decline
Beerepoot, Niels, and Hernández-Agramonte, Juan

*European Journal of Development Research, 21(3), 362–376*

The end of the Multi Fibre Arrangements (MFA) in 2005 led to the reconfiguration of international value chains and to major international shifts in garments manufacturing which generated both winners and losers among countries and workers. Based on empirical data collection by means of open interviews and a workers’ survey, this paper focuses on the survival of the Philippine garments sector in the post MFA-era. Particular attention is paid to three groups of displaced women in Metro
Manila who took action to safeguard their employment in this declining sector by forming manufacturing cooperatives. It demonstrates how they can sustain their employment after displacement and identifies the lessons it provides for women in similar situations elsewhere. Herewith the paper contributes to the research agenda on how international dynamics in production have an impact on the position of women working at the bottom of international value chains.

*Themes: competence, resilience, empowerment*

2008

*Activating Frontier Livelihoods: Women and the Transnational Second-Hand Clothing Trade Between Hong Kong and the Philippines*

Milgram, B. Lynne

_Urban Anthropology and Studies of Cultural Systems and World Economic Development, 37(1), 5–47_

This paper explores the work of Filipina entrepreneurs in Baguio City who have developed a branch of the global trade in second-hand clothing between Hong Kong and the Philippines. Building on kinship networks of women working in Hong Kong, these entrepreneurs navigate formal government and informal economic and cultural channels to operationalize a transnational trade that straddles legal-illegal practice in both locales. I argue here that these women emerge as transnational market players whose actions unsettle essentialist categories of economy, work, value and legality. Through their cross-border work, they connect parts of societies not previously linked, or connect these in different ways, capturing contested markets and fashioning new spaces of consumption. At the same time, state and cultural constraints on their newfound economic flexibility, mean that traders continue to depend on community networks in both the Philippines and Hong Kong rather than being able to consistently use formal infrastructure options and more visible avenues of action to facilitate their businesses. Because the status of the used clothing trade remains under legal debate, Filipina's entrepreneurial work in this sphere thus helps us situate local initiatives within wider negotiations of agency and understand the extent to which
personalized actions on the edge can transform political and global forces.

Themes: competence, resilience, empowerment

Agri-Based Rural Women Entrepreneurs in the Provinces of Batangas, Laguna, and Romblon, Philippines
Sulabo, Evangeline C., and Domingo, Lorna P.
University of Southern Mindanao R&D Journal, 16(2)

Entrepreneurial ventures have provided women in agri-based communities resource capabilities to cope with rising social and economic pressures on their families. Rural women entrepreneurs, mostly married and with college education, gleaned their entrepreneurial ideas outside their formal education, i.e. inclinations, needs, exposure, experiences, and influence of other people. Although a significant portion of them inherited their business from their parents, most of them decided to engage in business after consultation with their husbands and other people in the same business. Proprietorship was the most common type of business ownership. Trading, particularly selling of fresh, cooked or processed agri-based food items was the most popular type of business engaged in. The use of feasibility study or other form of written business plan was not commonly practiced and they determined the business feasibility of an enterprise “mentally.” Business earnings were determined mostly on the basis of expenses and sales of the business or on the mark-up for the items bought. The ambulant peddlers or vendors did not register their businesses because they considered these petty or “small time” businesses where income was only meant to meet the daily basic needs of their families. Lack of capital was considered the major impediment to their business growth. Majority of the rural women entrepreneurs were not aware of government units providing support or other forms of services to small entrepreneurs like them. The rural women entrepreneurs viewed women as better business people than men contending that women possess qualities favorable to business. They were moderate risk-takers, “imitative” type of entrepreneurs, and democratic in their style of business management.

Themes: competence, empowerment
Edralin, Divina M.
*Kadin/Woman 2000, 8(1), pages not indicated*

This paper examines the Philippine regulatory frameworks, support policies, initiatives, and barriers to encouraging women entrepreneurship. Currently, women entrepreneurship seems to be nurtured with the right environment, including regulatory frameworks, financial resources and support programs for, as well as business practices and social attitudes in the country towards women entrepreneurs and entrepreneurship in general. However, though many SME-friendly laws and policies exist, their implementation and even their bases need continuing assessment to further streamline their future implementation. Likewise, the fuller implementation of recent laws and the effectiveness of regulatory and related promotional measures need a thorough review. This will enable the SME sector, particularly women entrepreneurs, to contribute significantly to national development. Some of the gender-based barriers to implementing laws, policies, and programs in support of women entrepreneurship, such as the lack of institutional support; differences in social roles, cultural practices, capacities, and complexity of the process and cost of legal requirements to do business in the country, also need improvements. Since most interventions to encourage and strengthen women entrepreneurship come from the government, it must exert stronger political will and commitment to implement the required policies and support programs, in close partnership with the academe, employers, NGOs, and individual entrepreneurs.

**Theme: support**

Filipina Managers and Entrepreneurs: What Leadership Models Apply?
Roffey, Bet H.
*Asian Studies Review, 23(3), 375–405*

Reports the findings of a study on women business leaders and entrepreneurs in the Philippine industry. Philippines business structure and dynamics; Filipino management literature; Comparison of results
with previous Philippine studies; Analysis on the effectiveness of Filipino women as business leaders.

**Theme: competence**

**Small-Scale Business Enterprises in the Philippines: Survey and Empirical Analysis**

Ruane, Maria Claret M.

*International Journal of Entrepreneurship, 11, 1–25*

This paper is a two-part study of small-scale business enterprises in the Philippines: survey and empirical analysis, both of which are combined in an attempt to understand what determines entrepreneurial motivations and success in the Philippines. The survey was conducted in order to study entrepreneurship development and motivations in the Philippines and also to understand the challenges and sacrifices faced by Filipino entrepreneurs. In particular, this survey is quite comprehensive in scope and comprised 202 questions. Aside from data on the general characteristics of the business enterprise and the entrepreneur, the survey also asks questions about important issues in the study of entrepreneurship such as entrepreneurial intensity, sacrifice, motivation, business plans, the business’ effect on the entrepreneur’s quality of life, the entrepreneur’s personal beliefs and attitudes, and difficulties and problems that the entrepreneur encountered at different stages of operating the business enterprise. This study also presents an empirical analysis of the determinants of success by Filipino small businesses. This analysis made use of the survey data and is based on the estimation of a regression model using Ordinary Least Squares technique.

**Theme: competence**

**2006**

*Women’s Experiences as Home-Based Traders in Metro Manila: A Case Study of the Neighbourhood Store*

Bonnin, Christine L.

*Research and Practice in Social Sciences, 1(2), 132–155*
In the Philippines, the home-based neighborhood variety store (sari-sari store) has endured as, arguably, the most popular form of informal livelihood for women. Drawing on research conducted in the Philippines in 2003, this article presents key findings of a case study exploring the complexities and dynamics of the home-based store within urban low-income communities in Metro Manila. The conceptual framework incorporates the literature on the informal economy, complementing it with the more recent livelihoods approach, which it is argued permits a more actor-informed and holistic interpretation of informal trade. The aim of this paper is to shed light upon the specificities of this type of informal home-based retail activity and on women’s work and experiences as operators in the context of recent economic hardship and housing insecurity. Furthermore, it expands upon previous academic literature on this type of informal venture by addressing some of the gender dimensions of this activity.

Themes: competence, empowerment

A Gender-Based Analysis of Performance of Small and Medium Printing Firms in Metro Manila
Malaya, Milagros F.
Journal of International Women’s Studies, 8(1), 83–95

The objective of the paper is to present a comparative analysis of the performance of men-owned and women-owned businesses. The study uses a multidimensional framework of entrepreneurial success, where the indicators refer to the financial, nonfinancial and personal goals indicated in literature as being important to entrepreneurs. Economic performance was measured as change in sales and profitability for a period of one year and over three years. Data were obtained from printing firms based in Metro Manila, Philippines, a country in Southeast Asia. That no variations attributed to gender were found in firm performance on the short-term scale further support the findings that financial goals are actually considered by Filipino women to be vital to their success. Over the longer time period of three years, female underperformance became manifest perhaps because these women possess personal and
nonfinancial priorities and their growth strategies may be different.

*Theme: competence*

2005

*Prospects for People Living in Poverty to Participate in Growth-Oriented Enterprises*

Illo, Jeanne Frances

*Review of Women’s Studies, 15*(2), 6–40

The paper explores challenges and prospects for cooperatives in engaging the poor, particularly women, in so-called growth-oriented industries. It uses a local economic development model that includes social enterprises as well as household and informal economies, privileges meeting real and otherwise unmet needs of households and communities at the same time that it admits the links of local economies with global markets, and lays bare the totality and centrality of the work and economic enterprises of women living in poverty. As cooperatives seek to engage the market and broker the participation of the poor in growth-oriented enterprises, they face the daunting challenge of helping create sustainable livelihoods for women and men to make local economies grow. This will require balancing their multiple bottom lines (primarily profits and social goals), advocating for a policy environment that will work especially for women living in poverty, and linking with a private sector that is socially responsible.

*Themes: competence, empowerment*

2004

*Normative, Social and Cognitive Predictors of Entrepreneurial Interest in China, Vietnam and the Philippines*

Baughn, C. Christher, Cao, Johnson S.R, Le, Ling Thi My, Lim, Victor A., and Neupert Kent

*Journal of Developmental Entrepreneurship, 11*(1), 57–77

This study addresses normative, social and cognitive factors related to
the interest in becoming an entrepreneur in China, Vietnam, and the Philippines. The study’s findings are based on surveys of 782 business students in these countries. A rather consistent pattern of country differences was found on most of the measures, which may reflect differences in the historical, cultural, economic and political contexts of these nations. The results of this study emphasize the importance of developing both self-efficacy and close social supports in enhancing potential for entrepreneurial activity in these countries.

Themes: competence, support

2002

_Beyond Culture Centric and Gendered Models of Management: Perspectives on Filipina Business Leadership_
Roffey, Bet H.
*Women in Management Review, 17*(8), 352–363

This paper argues a case for the integration of grounded theory and indigenous research principles in international management research. Through presenting results of a study of women managers in the Philippines, the paper shows ways in which culture-bound or ethnocentric management theory and practice can be enriched by analysing culture and gender dimensions of dominant discourses around women in management.

Theme: competence

2001

_Operationalizing Microfinance: Women and Craftwork in Ifugao, Upland Philippines_
Milgram, B. Lynne
*Human Organization, 60*(3), 212–224

In the 1990s, microfinance emerged as the leading development strategy adopted to alleviate poverty and empower the “poor,” particularly women. Views differ, however, on the extent to which access to financial services
can enhance participants’ quality of life. This paper addresses this ongoing debate by analyzing a new (mid-1997) microfinance program in the northern Philippines established by the Central Cordillera Agricultural Programme (CECAP). Focusing on women’s work in crafts, this paper argues that CECAP has initially focused on achieving financial self-sustainability within the short time frame allotted to the project, rather than emphasizing social change objectives. In so doing, primarily those women with already existing businesses or microentrepreneurs, not the “poor,” are benefiting from the system; and many women are behind in their loan repayments. The fluctuating demand for crafts prevents entrepreneurs from passing on gains to small producers. By stressing timely loan repayments and not considering the broader socioeconomic and class infrastructure, CECAP’s microfinance program has failed to build borrowers’ collective agency and empowerment. This paper suggests that for microfinance to contribute to the needs of its members, programs must enfold social initiatives other than credit.

*Themes: empowerment, support*

2000

*Strategic Leadership and Management: Dynamics of Gender and Culture*

Roffey, Bet H.

*Labour and Management in Development Journal, 1(10), 1–31*

A recent study of Filipina leadership and managerial behavior in the Philippines was embedded in culture and gender dimensions. The study examined industry peer and employee perceptions and expectations of strategic leaders and strategic managers in the Philippines and the ways in which effective Filipina business leaders in Metro Manila enact their roles in everyday work situations. Many effective Filipina business leaders integrated direct power roles—traditionally associated with male Filipinos—indirect power and influence strategies, and formal position power to achieve their strategic objectives. Gendered values in perceptions and expectations of women in leadership are identified, as are the ways in which effective leaders reconciled these tensions. The ways in which Filipino businesswomen integrated ethical leadership
practices with gender role expectations and cultural dynamics are also analysed. The paper concludes that dimensions of business leadership must be examined through multiple lenses of gender as well as culture for a more complete understanding of effective strategic leadership and management.  

*Theme: competence*

**1992**

*The Socio-Psychological Impact of Work on Small-Scale Women Entrepreneurs*

Jimenez, Maria Carmen  
*Review of Women’s Studies, 2(2), 98–105*

This study answered the research questions: what happens to these women, in the agriculture or traditional female industries wherein activities are similar to household chores, as a result of their work? What change, if any, occur? How do they manage to cope with the demands of their multiple roles?  

*Theme: competence*

**1990**

*The Role of Women in the Development of Fisheries in Panay*

De Castro, L., and Formacion, C.  
*Review of Women’s Studies, 1(1), 134–140*

The study is focused on the role of women in the development of fisheries resources in Panay, with view to their integration in the fisheries development program in Western Visayas. Several government development programs have not been effectively beneficial because of beneficiaries; mostly rural people including women have not been involved in these programs. Data analysis based on results of the interview schedules used frequency distribution and cross tabulation. The study has brought to light the need for society to give recognition to the role played by women in production, marketing, and preparation
of fish food for themselves and their families. The women's education, religion, marital status, decision making function and community participation do seem to be selectively related to the roles they play in these activities. At the moment, most women are helpmates of their husbands in the fishing industry. However, the division of labor existing in the fishing activities in the island showed dominance of men in the production function and the salience of women in the post-production activities. The study also brought out the fact that the women of Panay fishing villages are production but on a part-time or seasonal basis, being predominantly occupied with their traditional household activities. The practices followed by the women in their assistance to the men related to production, handling, processing and marketing of fishery resources are traditional and are mostly family and household based rather than community and collectively oriented. Dietary child and healthcare practices are still traditional but are slowly being influenced by the coming of more recent practices and technology. The main factor of the women's future plans seems to be for the economic upliftment and well-being of their families.

Theme: empowerment

1972

The Filipino Family-Owned Business: A Matriarchal Model
Alvarez, Benjamin, and Alvarez, Patricia
Philippine Studies, 20(4), 547–562

This study tests the validity of the claim that in the Philippines, it is the women who holds the purse rings and runs the home. In contrast, the Filipino male is regarded as a happy-go-lucky husband, interested only in procreation to assert his virility but not in the corresponding obligation of bring home the daily rice. Left to himself, he is likely to use his undeclared overtime pay for a “blow-out” with friends. Unlike her husband, the Filipina scrimps down to her last centavo, thus providing financial stability in the home and protesting the family’s future by providing fiscal responsibility for the household.

Themes: competence, resilience
LECTURES

2009

*Market Networking and Trading: Transforming Women’s Lives in Southern Philippines*

Chiong-Javier, Ma. Elena

An informal group of rural women residing in a Southern Philippine watershed community demonstrates that networking and market participation are viable means for self-transformation amidst limited opportunities. Based on network analysis and qualitative interviews, this article delineates the women’s marketing ties and experiences as vegetable biyahidors (“traders”) who hurdle constraints like capital shortage, losses incurred from grading and transporting perishables, increasing market competition, and lack of organized response to problem solving, through marketing practices established individually as well as collectively. The article underscores the necessity of institutional support through responsive market policies and programs to ensure the sustainability of the women’s entrepreneurial endeavors.

*Themes: resilience, empowerment, support*

2003

*Women Entrepreneurs in Home-Based Dairy Industry in Bulacan, Philippines*

Quisumbing, Norberto

In general, this study attempted to provide an understanding of the business challenges and experiences faced by female entrepreneurs who in turn provided insights that could stimulate discussions and guide the future development of programs to help enhance women’s success as entrepreneurs. The study involved the collection of primary data using a 15-page questionnaire from 42 women business owners in Metro Manila, Southern Tagalog, the Cordillera Administrative Region (CAR), Cagayan Valley, Western Visayas, Central Visayas, Eastern Visayas, Western Mindanao, Southern Mindanao and the CARAGA region.
[Philippines]. Personal profiles of the respondents were discussed. As for the profile of their enterprises, most of the businesses were processing/manufacturing enterprises and retailing and predominantly handicraft and processed food products—traditionally “female” businesses. Most of the women’s businesses were also sole proprietorships, informally organized enterprises and were cottage-to-small-scale enterprises despite their having an average length of existence of 14.3 years. Majority of the businesses were not exporting their products directly or indirectly but were marketing their products outside of their provinces/cities/town. Lastly, in terms of ICT equipment, majority of the businesses limited their ICT equipment to the basics—telephone, cellphone, and computer. The top 2 sources of motivation for the women were financial-related—to improve the standard of living and to be financially independent. An interesting result was that there were some who were motivated because of community orientation/social conscience considerations. The entrepreneurial management practices/trait in which the respondents scored highly were those which reflected women’s innate characteristics: having a high demand for quality, having good relationships with customers and suppliers, and being meticulous in handling business problems. On the other hand, the entrepreneurial traits where the respondents manifested lower scores were in the areas of information-gathering before decision-making; asserting their decisions even if others disagree strongly with them, being aggressive in the export market and in their business strategies; having access to technology; and networking. The problems encountered by women were still primarily financial problems—access to finance for business growth and to start-up finance. The top 2 identified areas for assistance were also related to finance—low cost loans for business development and start-up. The factors were identified to be significant to business success were identified after conducting a t-test were: business growth strategies being affected by household responsibilities; being concerned with quality standards; maintaining very good relationships with customers; maintaining very good relationships with suppliers; being conscious about the safety of workers; getting others to support recommendations; feeling conflict in work role and family or personal commitments; being not that exposed to different markets as they had few opportunities to move to different
places; the problem of balancing time between family and business; and the number of telephones. On the other hand, the factors identified to be significantly related to business success after conducting a chi-square were: the business was the only source of support; whether the enterprise was exporting its products; whether the enterprises had a fax machine; whether their computers were connected to the Internet; whether the enterprise utilized fax for other purposes; and whether the enterprise utilized the Internet for advertising. Lastly, only 2 variables turned out to be the most critical to business success; the entrepreneur’s relationship with her customers and the entrepreneur’s consciousness about the safety of their workers. Recommendation of the study were presented

**Theme: resilience**

**REPORTS**

2015

*Challenges in the Economic Participation of Women as Entrepreneurs*

Lazo, Lucita

*Philippine Institute for Development Studies (PIDS) Policy Notes*

Filipino women are active as entrepreneurs. A Department of Trade and Industry data in 2009 showed that 54 percent of enterprises are owned by women. This Policy Note discusses the challenges faced by women entrepreneurs. To achieve inclusive growth in the Asia-Pacific region, it is critical to increase the economic opportunities of women in the Asia-Pacific Economic Cooperation (APEC) economies. APEC members must take national-level and regional actions toward creating enabling environments for women enterprises and empowering women entrepreneurs. The significant numbers of women entrepreneurs reflect the huge potential of women to make substantial contributions to the national economy. For this to be realized, they need to be supported through appropriate and timely interventions toward growing and scaling up their business.

**Themes: resilience, support**
Increasing Economic Opportunities of Women in the APEC
Lazo, Lucita
Philippine Institute for Development Studies (PIDS) Discussion Paper Series No. 2015-18

The paper argues for increasing women’s economic opportunities in the APEC region and states that women’s participation in the economy is skewed toward micro and small enterprises and they are mostly self-employed entrepreneurs in the informal economy. It summarizes the challenges commonly encountered by women entrepreneurs in the APEC economies and recommends actions to address these at the Philippine economy level and at the APEC regional level.

Themes: empowerment, support

Promoting Women’s Participation in the APEC Economies:
Some Recommendations
Lazo, Lucita
Philippine Institute for Development Studies (PIDS) Policy Notes

Increasing women’s economic participation is not yet universally accepted despite three decades of global advocacy; and women empowerment and gender equality are still a work in progress. A mechanism that can be tapped to promote women’s economic participation is the Asia-Pacific Economic Cooperation (APEC). This Policy Note outlines some recommendations on how to enhance women’s participation in the APEC economies. The recommendations are organized into two strands: at the level of the national economy and at the regional level.

At the level of the national economy, efforts must now be taken to ensure that women’s economic opportunities are not eroded and that women are prepared to cope with the challenges of the new order. Women enterprises should be strengthened to prepare them to compete in the global marketplace amid environmental and business challenges. At the regional level, APEC has implemented a number of women-related directives and initiatives. One of the recommendations is more involvement of women in the business sector. Close collaboration with
the business sector should lead to the formulation of initiatives that would promote women’s economic empowerment and enterprise growth. It is also important for APEC economies to continuously conduct labor market intelligence studies and monitor as far as possible the opportunities for women’s greater economic involvement in the APEC region and all over the world.

*Theme: empowerment*

**2014**

*ADB-OECD Study on Enhancing Financial Accessibility for SMEs: Lessons From Recent Crises*

Asian Development Bank

The Asian Development Bank (ADB) and the Organisation for Economic Co-operation and Development (OECD) have recognized that it is crucial to develop a comprehensive range of policy options on SME finance, including innovative financing models. With this in mind, sharing Asian and OECD experiences on SME financing would result in insightful discussions on improving SME access to finance at a time of global financial uncertainty. Based on intensive discussions in two workshops organized by ADB in Manila on 6–7 March 2013 and by OECD in Paris on 21 October 2013, the two organizations together compiled this study report on enhancing financial accessibility for SMEs, especially focusing on lessons from the past and recent crises in Asia and OECD countries. The report takes a comparative look at ADB and OECD experiences, and aims to identify promising policy solutions for creating an SME base that is resilient to crisis, from a viewpoint of access to finance, and which can help drive growth and development.

*Theme: support*

*Women Entrepreneurship in the Digital Age: The Philippine Experience*

Edralin, Divina, and Nolasco, Liberty

In this report, we examine the impact and outcome of ICT based training programs on women entrepreneurs in the Philippines. We also
identified the dimensions of the training programs that were addressed or neglected during their implementation. These dimensions we assessed are the ICT skills and competences acquired by women, their access to market and capital, their leadership, and opportunities possible for public–private partnership (PPP).

Data gathered for this report came from the interviews with eight organizers and eight female participants of the training programs of the Philippine Community e-Centers Network (PhilCeCNet) and the Philippine Trade Training Center (PTTC). From 2008 up to present, PhilCeCNet and PTTC have implemented training programs with national and/or local scope but it is only PhilCeCNet that was able to customize a training program for women.

Our findings show that the ICT based training programs implemented by the CeCs and PTTC were generally not customized for women entrepreneurs either for women. The extent of the responsibility of PTTC constrained it from offering and implementing customized training programs. As for the PhilCeCNet, the customized training program failed to take root in the CeCs. The training programs they implemented primarily catered to the general public. There are two major explanations for this situation. First, only a few organizers were knowledgeable of the international commitment of the national government for widened access of women to ICT based trainings. Second, there are some CeCs that have been inactive for years and cannot effectively fulfil their mandate at present. Despite these limitations, the CeCs and PTTC were able to generate participation of women and women entrepreneurs. This suggests that women and women entrepreneurs have always been looking for venues to improve their technical skills and/or explore their business opportunities.

Themes: competence, empowerment, support
This study focused on women who engage in entrepreneurial activities, their plight, and what pushes them to excel in their chosen field. It aimed to determine the predictors of women's participation in entrepreneurial activities as measured by qualitative and quantitative indicators. The study intended to: 1. Describe the profile of the respondents in terms of personal and family related factors, namely: income, household size, civil status, access to credit, personal entrepreneurial characteristics (PECs), awareness and availment of support from Government, NGO's or Community Programs, age, education, and consent of husband; 2. Describe the extent of women's entrepreneurial participation in terms of: —Qualitative measures such as passion for business —Quantitative measures such as capital investment and size of manpower; and 3. Analyze the significance of selected push/pull and personal and family factors as predictors of the extent of women's participation in entrepreneurial activities.

Theme: competence

“The Kneading” Success for Barugo Roscas—Making GREAT Women Project
Convergence for Enterprise Development

GREAT Women’s Project
Philippine Commission on Women

The case study trails the growth of the women-led rosca-making enterprise of Barugo, Leyte. It shows how convergence efforts of national agencies, the local government as well as civil society supported a family enterprise such as rosca-making into a community livelihood towards a commercial enterprise.

Themes: empowerment, support
Innovating Governance for Women's Empowerment Results of the Partnership Between the PCW–GREAT Women Project and the Municipality of Sta. Cruz in Davao del Sur

GREAT Women’s Project

Philippine Commission on Women

This case study discusses capacity development on women’s economic empowerment (WEE) and the results of partnership of the Philippine Commission on Women–GREAT Women Project and the Municipal Government of Sta. Cruz, Davao del Sur.

Themes: empowerment, support

Making Social Enterprise Work to Create a Women’s Brand Results of Partnership Between the PCW–GREAT Women Project and the ECHOSI Foundation

GREAT Women’s Project

Philippine Commission on Women

The Philippine Commission on Women–GREAT Women Project initiated a public–private sector partnership with Enabling Communities With Hope and Opportunities for Sustainable Initiatives (ECHOSI) Foundation, a non-government social enterprise organization, to provide direct services for women on product development. ECHOSI Foundation has a strong track record of developing community products to provide market access, visible support to women's groups, and advocacy of women empowerment and fair trade.

Theme: support

The Enabling Environment for Women’s Economic Empowerment Featuring Results of the GREAT Women Project from 2007–2013

GREAT Women’s Project

Philippine Commission on Women

This infographics booklet summarizes the results and accomplishments towards women's economic empowerment of Philippine Commission
on Women, national government agencies, local government units, private sector, and WME groups under the GREAT Women Project. The booklet features the enabling environment for the GREAT Women Project.

Theme: support

Weaving Progress for the Miag-ao Hablon Industry
GREAT Women’s Project
Philippine Commission on Women

This case study highlights the role of as well as challenges faced by women in the hablon-making industry of Miag-ao, Iloilo. The GREAT Women Project supported the Municipality of Miag-ao to create a local enabling environment responsive to women hablon makers.

Themes: empowerment, support

Empowering Women in the Philippines Through Social Enterprises
Lauron, John Frederick A.
UP Diliman—Social Development: History and Perspectives College of Social Work and Community Development

One of the most popular initiatives or development programs that have been employed to promote women empowerment is through social enterprises which originated from Yunus’ assertion that credit as basic human rights. Yunus microfinance model to empower women were enhanced and later on transformed into the so-called social business which is a specific kind of social enterprise. This paper makes use of Dacanay’s SEPPS framework or social enterprises with the poor as primary stakeholders, Longwe’s women empowerment framework and CARE International framework as the author’s bases in analyzing the three social enterprises in the Philippines: ECHOstore, Rags2Riches, and Hapinoy.

Theme: empowerment
Access to Trade and Growth of Women’s SMEs in APEC Developing Economies: Evaluating Business Environments in Malaysia–Philippines–Thailand

The Asia Foundation
APEC Policy Partnership on Women and the Economy

Research for this project aimed to illuminate the complex array of factors affecting women in business through a mix of quantitative and qualitative methods. A quantitative survey targeted SME owners in domestic and exporting firms, half of whom were women. Qualitative methods included focus group discussions, semi-structured interviews and case studies. Study findings are presented with accompanying policy recommendations designed to address the specific challenges identified in the research with the aim of accelerating the number and size of women owned SMEs in the APEC region while fostering greater cross-border and regional trade.

Themes: resilience, empowerment

Entrepreneurship in the Philippines: 2013 Report
Velasco, Aida, Conchada, Mitzie Irene, Gozun, Brian, Largoza, Gerardo, Perez, Junette, and Sarreal, Emilina
Global Entrepreneurship Monitor

This monograph summarizes the major findings of a nationwide survey on entrepreneurship conducted in 2013. The report highlights the attitudes, activities and aspirations of Filipinos as entrepreneurs using the Global Entrepreneurship Monitor (GEM) as a frame of analysis. Because many countries worldwide are also using the GEM framework, the results of the Philippine survey are now comparable with global norms. The publication of this monograph is just one of the outputs of the DLSU-AKI project entitled Promoting Entrepreneurship Research in South East Asia: Applying Global Entrepreneurship Monitor. In partnership with the Universiti Abdul Razak in Malaysia and with funding support from the International Development Research Center (IDRC) in Canada, the team from DLSU-AKI was able to carry out this important milestone in entrepreneurship research in the country. The institute is thankful to
the Universiti Abdul Razak and to IDRC for choosing DLSU-AKI as their partner institution in the Philippines for this important multi-country venture. Aside from putting De La Salle University in the global map of entrepreneurship research, the DLSU-AKI is particularly excited with this project for several reasons. First, with this project DLSU-AKI is able to contribute in addressing inclusive growth, one of the research thrusts of the university. Understanding the Filipino entrepreneurs can be an important input in making appropriate policy recommendations that would enhance the role of entrepreneurship in employment and income generation and hopefully in promoting inclusive growth in the economy.

Themes: competence, resilience, support

Asia SME Finance Monitor
Asian Development Bank

The Asia SME Finance Monitor (ASM) aims to present a comprehensive SME financial and nonfinancial information-sharing platform in Asia and the Pacific in the form of an annual periodical. The main objectives of the ASM are to (i) provide in-depth analyses relevant to SME sector development and SME finance, (ii) exchange country best practices and experiences on SME finance, and (iii) present timely and comparative data on SMEs and SME finance in Asia and the Pacific. The target beneficiaries are policy makers responsible for enhancing SME access to finance in ADB’s developing member countries (DMCs). In principle, the ASM uniformly makes use of the term SME throughout, even if the data include micro enterprises.

Themes: support

Women Entrepreneurs in Mobile Retail Channels: Empowering Women, Driving Growth
Cherie Blair Foundation

The expansion of the mobile industry across developing and emerging markets enables a number of social and economic opportunities. In addition to the benefits that mobile technology provides, mobile
network operators (MNOs) themselves can offer many opportunities for basic employment and entrepreneurial activity. Some women have been able to benefit from these opportunities, while many others remain marginalised. In this report, we investigate the gender composition of the “mobile value chain” (MVC) in 11 different markets around the world. We examine the current level of women’s participation in the MVC and the benefits of such participation both for MNOs and for women entrepreneurs. In addition to undertaking an analysis of the MVC, we broadened our scope to encompass the wider political, social and institutional conditions in each market. We interviewed policy makers and spoke to other stakeholders who have an interest in women’s economic empowerment in the markets concerned.

**Theme: support**

**Hardin ng Kalikasan: An Emerging Model of a Learning and Resilient Women’s Cooperative**

GREAT Women’s Project  
*Philippine Commission on Women*

Hardin ng Kalikasan is the cooperative partner of the Department of Trade and Industry–Cottage Industry and Technology Center (CITC) under the GREAT Women Project in Real, Quezon. From a livelihood project for women, Hardin blossomed into a resilient women’s cooperative that sprung from adversity and scarcity of resources.  
**Themes: competence, resilience**

**Raising Computer Literacy Among Women Microentrepreneurs in Tanauan, Leyte**

GREAT Women’s Project  
*Philippine Commission on Women*

The Philippine Commission on Women (PCW), through the GREAT Women Project, forged partnership with the municipal government of Tanauan to enhance its local enabling environment for women’s economic empowerment. Capacity development activities were implemented in
the municipality, resulting to plans, programs and projects that support its women microentrepreneurs; noteworthy of which is its computer literacy program—Community eCenter—for women.

*Theme: competence*

*Convergence for Women Calamaderas: Developing a Traditional Enterprise in Jagna, Bohol*

GREAT Women’s Project

*Philippine Commission on Women*

The case report presents the convergence efforts in the Municipality of Jagna to further develop the women-led calamay-making industry. This convergence model drove the local government to create the Jagna Sustainable Microenterprise Development (JASMED) Unit which is aimed not only to support the calamay-making industry, but enterprise development, in general.

*Themes: empowerment, support*

*Creating a Local Enabling Environment for Women’s Economic Empowerment: Results of Partnership With PALMA+PB Alliance*

GREAT Women’s Project

*Philippine Commission on Women*

The case study examines the initial results of partnership between the Philippine Commission on Women–GREAT Women Project and PALMA+PB Alliance in North Cotabato, which aimed toward creating a local enabling environment for women’s economic empowerment (WEE).

*Themes: empowerment, support*
Expanding Social Protection for Women: The Partial Subsidy Scheme of PhilHealth in Microenterprises and in the Informal Economy
GREAT Women’s Project
Philippine Commission on Women

The Philippine Health Insurance Corporation expanded its existing health insurance program to address issues and needs of women in microenterprises. Through the GREAT Women Project, a partial subsidy scheme was developed and implemented by PhilHealth which enabled women to gain access and benefits from health insurance at a low cost, and engaged local governments and other sponsors in supporting such social protection scheme for women.

Theme: support

Integrating Environmental Governance in Women’s Economic Empowerment Initiatives Towards Environmentally-Sound and Gender-Sensitive Enterprises
GREAT Women’s Project
Philippine Commission on Women

Most micro, small and medium enterprises, such as agri-based livelihoods, fisheries and handicrafts, are women-led and highly dependent on natural resources. Such resources are limited yet rapidly depleting and adversely affected by the radically changing climate. These challenges are recognized by the Philippine Commission on Women (PCW), through the GREAT Women Project, making environmental governance as one of the cross-cutting themes in the pursuit of women’s economic empowerment.

Themes: empowerment, support

Surveying Women Microentrepreneurs: Highlights of the Baseline Study on Women Microentrepreneurs and Women Workers in PPALMA Alliance
GREAT Women’s Project
Philippine Commission on Women

The baseline studies were conducted by the Integrated Development
Services (IDS), which took on the local enabling environment for women’s economic empowerment component of the research and the Social Research, Training and Development Office of the Ateneo de Davao University (AdDU), for the women microentrepreneurs (WME) and women workers in microenterprises (WWME) component. For the WME/WWME component of the research, feminist descriptive research was used as the research methodology of AdDU, mainly using triangulation of data collection methods (quantitative and qualitative), and sources of information (women entrepreneurs and women workers).

Theme: support

Women in Fisheries in the Philippines
Siason, I.M.

Fishing has been identified as an occupation dominated by men because of the image that only men go out to sea in their fishing boats. For this reason, industry studies and statistical data are about men. Women who are also fisherfolk because they are engaged in pre- and post-catch activities are rendered invisible. This paper presents women’s situations in and contributions to the fishing industry which has ranked the Philippines as the 11th most fish-producing countries.

Theme: competence

2011

Strengthening Access to Finance for Women-Owned SMEs in Developing Countries
Global Partnership for Financial Inclusion

“Strengthening Access to Finance for Women-Owned SMEs in Developing Countries” was produced by IFC on behalf of the G-20 Global Partnership for Financial Inclusion’s (GPFI) SME Finance Sub-Group. Launched at the G20 Summit in November 2011, the report highlights key trends, challenges, and opportunities for advancing women’s entrepreneurship and increasing their access to finance. Due
to their high growth potential, women-owned SMEs in developing countries are of particular interest.

**Theme: support**

**Gender Responsive Environment and Natural Resources Enterprises (GREEEn) Kit**

GREAT Women’s Project  
*Philippine Commission on Women*

The kit on Gender Responsive Environment and Natural Resources Enterprises (GREEEn) in the Philippines shows how to go about establishing various environmental enterprises, based on real-life models, as guide to new investors. It features 63 ongoing micro- and small enterprises (MSEs) of women and men entrepreneurs. The GREEEn Kit is divided into two volumes, upland ecosystem and lowland–urban and coastal ecosystems. The manuscripts are arranged alphabetically and by region. Depending on the ecosystem that is of interest to the reader, the volume provides brief information about the enterprise, methods of production (including materials and equipment), cost and expected returns, economic benefits, ecological implications, laws and restrictions, and tips for consideration. An important section of the GREEEn Kit is the segment, Gender Analysis. It highlights the role complementation of men and women in every aspect of the business activity, including time spent (i.e., labor hours) for each. Under this segment, hefty reminders on health and safety requirements are also presented. The GREEEn Kit can be used as a reference material on the implementation of ENR-based enterprises (i.e., micro- and small) for upland, lowland–urban, and coastal ecosystems. DENR-FMB hopes to generate greater interest on ENR-based enterprise development among the following: (1) men and women individuals who subsist primarily from natural resources; (2) cooperatives, associations, and local communities in upland, lowland–urban, and coastal ecosystems; (3) local government units (LGUs); (4) non-government organizations (NGOs); and (5) the private sector.

**Themes: competence, support**
Getting a Good View of Buenavista: Successes of Buenavista in Building a Local Enabling Environment for WEE
GREAT Women’s Project
Philippine Commission on Women

This case study looks into the entrepreneurial efforts that had been initiated among women micro-entrepreneurs in Buenavista. It also highlights the role played by the LGU leadership and the GWP to support these efforts and how these helped the process of empowering women in the long term.

Themes: empowerment, support

Harnessing Bamboo Production: Development of a Business Plan for Women-Led Bamboo Production in Bula
GREAT Women’s Project
Philippine Commission on Women

The development of the Business Plan for Bamboo Production in the town of Bula serves as a stage on which a committed Local Team for Project Implementation (LTPI) membership, equipped with support from the LGU leadership and technical assistance from concerned government agencies, played a critical role as an effective catalyst for effecting interventions for gender-responsiveness at the local level. The key elements of success, as the case on Bula has shown, are the presence of a WEE champion to harness the personal commitment of the LTPI members, the convergence of goals and strategies, and the adaptability and growth of the LTPI to keep up with the demands of the project. This case study highlights the experience that the key players went through in creating the local enabling environment for WEE in partnership with the GWP. It covers project events in one of the eight project partner LGUs within Metro Naga from the project inception in 2006, its formal launching in March 2007, until September of 2009.

Themes: empowerment, support
Supporting Enterprises of Women: Balilihan Experience in Supporting Current and New Enterprises of Women
GREAT Women’s Project
Philippine Commission on Women

The case study documents changes among women in Balilihan, Buenavista and Jagna municipalities of Bohol through GREAT Women Project, a capacity development and governance project. The case study focuses on how the local enabling environment is gradually enabling the Balilihan Association of Women for Development (BAWOD) and the women involved in the local women-led handicraft-making enterprise, known as tuhog-tuhog, to branch out into new enterprises and opportunities for women.

Themes: empowerment, support

Transforming Crab Paste Processing
GREAT Women’s Project
Philippine Commission on Women

This case study documents the was the experience of the women entrepreneurs in Cagbunga engaged in crabmeat pre-processing and the role of the GREAT Women Project (GWP) in creating a supportive political and social environment that helped empower the women entrepreneurs.

Themes: empowerment, support

Rags2Riches: Transforming Poor Filipino Women’s Lives by Creating Stylish Eco-Ethical Products
Santa Clara University Profile

Rags2Riches Inc. partners with high-end designers to create eco-ethical fashion and home accessories out of up cycled scrap cloth, organic materials and indigenous fabrics by working with women living in the poor communities across the Philippines.

Themes: competence, empowerment, support
2010

A Technical Note for the Policy Coherence Forum Overcoming the Jobs Crisis and Shaping an Inclusive Recovery: The Philippines in the Aftermath of the Global Economic Turmoil

Santos, Lourdes Kathleen

*International Labour Office, Policy Integration Department*

This technical note highlights the major findings of the focus group discussions (FGDs), which covered groups of women in rural communities, displaced women and men working in the export processing zones, returning overseas Filipino workers (OFWs), dependents or household members receiving remittances, informal sector workers and/or informal service providers and the unemployed youth. The FGDs covered five provinces (Tarlac, Batangas, Laguna, Bohol and Cebu) and two cities (Taguig and Pasig). The note also seeks to provide an analysis on the behaviour and coping patterns of specific sectors of the population and households and how these relate to the overall economic situation of the Philippines. Its ultimate purpose is to support a more informed decision-making by policy makers and practitioners, tripartite constituents, academics and the international community.

*Themes: empowerment, support*

2009

Baseline Study on Local Enabling Environment and Survey of Women’s Micro Enterprise and Their Women Workers

Africa, Leila S.

With National Commission on the Role of Filipino Women (NCRFW), the provincial government of Quezon [Philippines] and the pilot municipalities of Real, Infanta, General Nakar entered into a partnership agreement to promote women’s economic empowerment through local economic and enterprise development initiatives under the GREAT [Gender Responsive Economic Action for the Transformation Women
Project] Women Project banner. It aims to enhance the local enabling environment, provide economic access to women over productive resources and participate in community development. In this regard, baseline studies were done during Dec 2008–May 2009 to determine the local enabling environment and characterize women entrepreneurs and women workers. The results show that while the local government units are able to provide an institutional environment for GAD [gender and development] concerns, economic and socio-cultural development, these are seen as generic provisions and not necessarily focusing on the marginalized women entrepreneurs. While the foundation, so to speak, is laid down by these provisions, ordinances and resolutions, further affirmative action may be needed to push forward the advocacy for women's economic empowerment. While indeed there are laws and provisions, these are likewise not known by the entrepreneurs. And even if there are public and private service actors doing capacity building activities with the women entrepreneur respondents, these were seen as inadequate as the respondents’ claim that they still need beyond the normal training interventions, equipment, capital investment, product development and market linkage and networking. The business operations of the micro enterprises were found to be co-mingled with household operations. This means that owners of these businesses do not separate the finances, bookkeeping, operations and general management of the enterprises from their household activities. Revenue derived from the enterprises is plowed back for household expenditures, savings behavior is performed by only a few, and the most revealing of all is the non-registration of the business operation as it operates on a seasonal production basis. Formal social protection for the women workers is lacking, with a few of the employers providing for SSS [Social Security Systems] and PhilHealth payments, however, there is strong informal arrangement based on kinship systems for those who employ their relatives. In general, the Baseline studies on Local Enabling Environment and Women's Entrepreneurs and Workers present a challenge for intervention by the GREAT Women Project because there is much room for intervention considering that there is appreciation and support from the local chief executives, of different offices of the local government units and the business community. The
women owners themselves desire the support and assistance that will make their activities and businesses more market oriented.

*Themes: empowerment, support*

**2008**

*Paradox and Promise in the Philippines: A Joint Country Gender Assessment*


The Philippines has made significant progress in enhancing the opportunities and welfare of its women and men. The Government’s Framework Plan for Women emphasizes women’s economic empowerment, women’s human rights (particularly access to basic social services), and gender-responsive governance as the keys to gender equality and the empowerment of women. The country scores well on international gender equality measures and indices, but there is much to be done both to sustain and enhance the achievements to date, and to overcome old and new challenges. Despite a favorable policy environment—the Philippines is signatory to the main international human rights instruments and has enacted numerous policies and laws for the protection and promotion of women’s rights—the implementation of policies is patchy and slow. The legal and policy framework has thus not delivered the intended benefits for women as extensively and effectively as hoped. This is one of the many paradoxes amid promise in the country.

*Themes: empowerment, support*

*Literature Review on Growth-Oriented Microenterprises*

Pelejo, Meldy A.

*For PinoyME Business Development Services Working Group*

Through a survey of literature this paper looks into the nature of microenterprises, the challenges and barriers to successful
entrepreneurship, as well as the key factors behind the microenterprises that have successfully grown to higher levels of enterprise activity. It focuses on the qualities or traits and skills of successful entrepreneurs based on a content analysis of documented stories, case studies or profiles identifying their traits and skills at various stages of the development of their enterprises. The results of this literature review are expected to help identify the type or kind of microentrepreneurs who manifest greater potential to grow their businesses into SMEs. In turn, identifying their type should guide MFIs and DOs in crafting the BDS interventions needed to bring these microentrepreneurs to the next level. The findings from this paper are also expected to help draw up the variables that will form part of the parameters for the research survey on successful client-borrowers of participating MFIs.

Themes: competence, empowerment

Linking Farmers to Market: Some Success Stories in the Philippines
Rapusas, Rosendo S.

Linking Farmers to Market: Some Success Stories from Asia-Pacific Region
by Asia-Pacific Association of Agricultural Research Institutions (APAARI)

Four successful case studies are presented here to illustrate how various stakeholders, namely, a farmer-entrepreneur, academic institution, farmers’ cooperative, and a food processor developed linkages with a view to improving access of smallholder producers to existing and emerging growth markets. Two of these case studies deal with cashew, one on citrus and the other on a potential underutilized crop—the arrowroot. The case studies reflect different approaches utilizing local experiences and expertise involving farmer communities, cooperatives, public institutions and even the private sector.

Themes: competence, empowerment
2007

Women Vendors in Metro Manila Markets
Chiong-Javier, Ma. Elena

This is an exploratory study that aims to describe and compare the vendors, personal backgrounds, domestic and occupational characteristics, perceptions, motivations and problems.
Themes: competence, resilience

Madarang, Imelda J., and Habito, Cielito F.
Philippine Center for Entrepreneurship

The study, which is part of the Global Entrepreneurship Monitor Research, is distinct as it offers a different perspective in evaluating and addressing the needs of businesses at different stages of the life cycle. It also gives the opportunity of benchmarking our results with the 42 members of the consortium, which represent two-thirds of the world’s population. Unlike past studies on Philippine entrepreneurship, this has been the first one to consider a population-based survey, which included randomly selected 2,000 adult Filipinos nationwide.
Themes: competence, empowerment

The Filipino Sari-Sari Store (draft, not for citation)
Malapit, Hazel Jean
Seminar in Economic History/Empirical Political Economy

The pervasiveness of the neighborhood sari-sari (variety or general) store in low-income residential communities in the Philippines remains an unexplained neoclassical puzzle. How can such micro-enterprises continue to operate despite shrinking market shares from excess competition? What explains the continuous flow of new entrants? Using an agent-based rational choice approach, this paper analyzes the sari-
sari store as an organizational innovation that allows the household to combine production and consumption objectives and overcome constraints. The predominance of women as sari-sari store proprietors is attributed to the relatively low opportunity cost of women’s time, and gender norms that assign domestic responsibilities to women.

**Themes: resilience, empowerment**

**2005**

*Women’s Survival Strategies and Experiences With Support Services as Home-Based Micro-Entrepreneurs in Metro Manila*

Bonnin, Christine L.

*Microfinance Challenges: Empowerment or Disempowerment of the Poor? pp. 159–171*

The study explores the specific constraints, opportunities and needs associated with this livelihood strategy for women in low-income urban communities. It also investigates women’s experiences with the various support services that they have found available to them, such as informal financiers, microfinance institutions (MFIs), and non-microfinance NGOs.

*Theme: competence*

**2004**

*Micro and Small Enterprise Upgrading in the Philippines: The Role of the Entrepreneur, Enterprise, Networks and Business Environment*

Hampel-Milagrosa, Aimee

*German Development Institute/Deutsches Institut für Entwicklungspolitik (DIE)*

In developing countries, micro and small enterprises (MSEs) comprise the largest part of the industrial fabric—offering millions of people worldwide the chance to be employed and earn livelihoods. However, empirical evidence suggests that a large majority of MSEs never manage to upgrade significantly. Defining upgrading as “growth through
innovation” and using the Philippines as a country case, this study evaluates the constraints and success factors for Filipino-owned MSEs to upgrade. It finds that the entrepreneurs’ characteristics and strategies for coping with a range of structural and sectoral constraints are the most important factors for success: entrepreneurs singlehandedly upgrade their firms by ingeniously substituting or complementing factors of production. However, such super entrepreneurs are born into lives of privilege and opportunity. For this reason, now more than ever, creating a level playing field for all should be a priority for both policymakers and donors.

*Themes: competence, empowerment*

**Promoting Entrepreneurship and Innovative SMEs in a Global Economy: Towards a More Responsible and Inclusive Globalisation**

Second OECD Conference of Ministers responsible for Small and Medium-sized Enterprises (SMEs)

This report is an executive summary of background reports for the Istanbul Conference and sets out some policy messages and recommendations that have emerged from preparatory work in the OECD Working Party for SMEs and Entrepreneurship. The wide variation in stages of economic development, institutional arrangements and political context across the economies participating in the Bologna Process, now more than 80, means that not all parts of specific policies and programmes are appropriate for all participants. The messages and recommendations outlined below provide material from which governments may choose to draw in promoting innovative SMEs in the global economy. In broad terms, these policy messages and recommendations elaborate on the themes developed in the Bologna Charter. Ministers will consider these and other recommendations in their deliberations at the Istanbul conference.

*Themes: competence, empowerment*
The study entitled Gender and Technology aims to contribute to APEC’s efforts in building lessons and literature in science and technology and in micro, cottage, and small and medium enterprises (SME). It describes selected research undertaken by research and development institutes (RDIs) of the Department of Science and Technology (DOST), the technologies developed and transferred to individuals and firms, the opportunities and constraints which technology adopters faced as they commercialized the technologies, and the participation of women and men in these endeavors. Technologies selected were herbal medicine technology (sambong and lagundi), nutritious food technology (canton noodle with squash), and technology for the manufacture of furniture (spray booth and tunnel drying). Data were obtained from respondents including scientists, and adopters from Metro Manila, Regions III and VI, and key officials, supervisors, and researchers of the RDIs, DOST, and the University of the Philippines (UP). The data reveal that, generally, adopted technologies were perceived to be simple, easy to adopt, and can be commercialized quite profitably. Opportunities for enhancing or improving the technology were seized by the innovative adopters, tapping in the process the technical advice and services of scientists and researchers. The accessibility of the scientists contributed to the success of some entrepreneurs in the same manner that the financial assistance provided by DOST through the Technology Application and Promotion Institute (TAPI) facilitated the acquisition of equipment to increase productivity. Limited capital, irregular supply of raw material, untrained manpower, and absence of institutional buyers were among the factors pinpointed by the adopters that hindered the effective commercialization of the technologies. Nevertheless, adopters with creative sourcing talent succeeded in mobilizing resources from the community and other institutions to build a stronger capital base.

*Theme: support*
In general, this study attempted to provide an understanding of the business challenges and experiences faced by female entrepreneurs who in turn provided insights that could stimulate discussions and guide the future development of programs to help enhance women's success as entrepreneurs. The study involved the collection of primary data using a 15-page questionnaire from 42 women business owners in Metro Manila, Southern Tagalog, the Cordillera Administrative Region (CAR), Cagayan Valley, Western Visayas, Central Visayas, Eastern Visayas, Western Mindanao, Southern Mindanao and the CARAGA region [Philippines]. Personal profile of the respondents was discussed. As for the profile of their enterprises, most of the businesses were processing/manufacturing enterprises and retailing and predominantly handicraft and processed food products—traditionally “female” businesses. Most of the women's businesses were also sole proprietorships, informally organized enterprises and were cottage-to-small-scale enterprises despite their having an average length of existence of 14.3 years. Majority of the businesses were not exporting their products directly or indirectly but were marketing their products outside of their provinces/cities/town. Lastly, in terms of ICT equipment, majority of the businesses limited their ICT equipment to the basics—telephone, cellphone and computer. The top 2 sources of motivation for the women were financial-related—to improve the standard of living and to be financially independent. An interesting result was that there were some who were motivated because of community orientation/social conscience considerations. The entrepreneurial management practices/trait in which the respondents scored highly were those which reflected women's innate characteristics: having a high demand for quality, having good relationships with customers and suppliers, and being meticulous in handling business problems. On the other hand, the entrepreneurial traits where the respondents manifested lower scores were in the areas of information-gathering before decision-making; asserting their decisions even if others disagree strongly with them, being aggressive in the export
market and in their business strategies; having access to technology; and networking. The problems encountered by women were still primarily financial problems—access to finance for business growth and to start-up finance. The top 2 identified areas for assistance were also related to finance-low cost loans for business development and start-up. The factors were identified to be significant to business success were identified after conducting a t-test were: business growth strategies being affected by household responsibilities; being concerned with quality standards; maintaining very good relationships with customers; maintaining very good relationships with suppliers; being conscious about the safety of workers; getting others to support recommendations; feeling conflict in work role and family or personal commitments; being not that exposed to different markets as they had few opportunities to move to different places; the problem of balancing time between family and business; and the number of telephones. On the other hand, the factors identified to be significantly related to business success after conducting a chi-square were: the business was the only source of support; whether the enterprise was exporting its products; whether the enterprises had a fax machine; whether their computers were connected to the Internet; whether the enterprise utilized fax for other purposes; and whether the enterprise utilized the Internet for advertising. Lastly, only 2 variables turned out to be the most critical to business success; the entrepreneur’s relationship with her customers and the entrepreneur’s consciousness about the safety of their workers.

Themes: competence, resilience

2002

Increasing Opportunities for Technology Adoption and Women’s Participation
Ancog, Amelia C.
Philippine Institute for Development Studies (PIDS) Policy Notes

This article highlights cases of best practices wherein technology was adopted to increase opportunity for women.

Themes: empowerment, support
2001

_Aurora Hats and Crafts: A Legacy of Sabutan Crafters_
DOST/SERDEF
DOST and the Production Sector: Case Story Series

This is a case about Annaliza Tangson of Aurora who explored and developed the potential of the Sabutan plant into various handicraft items through the assistance of several government agencies. This led to the emergence of a new breed of entrepreneurs, manufacturers and traders in the area.
Themes: competence, empowerment, support

_Of Cashew Nuts, Women and Technology_
DOST/SERDEF
DOST and the Production Sector: Case Story Series

A case about the women cashew processors from Lumbia and how Garcia managed to organize the bickering women into one group able to work together and expand their operation with the help of government agencies.
Themes: competence, empowerment, support

2000

_Livelihood Project Comes of Age—With a Little Help From “Friends”_
DOST/SERDEF
DOST and the Production Sector: Case Story Series

This case illustrates the experience of Salay, an obscure town in Misamis Oriental, who overcame initial problems in their hand-made paper making business and became a growing, export-oriented company. The Salay Handmade Paper Industries, Inc. (SHAPII) is a community-based corporation of 200 workers. Mrs. Loreta Rafisura, its manager attributes its success to a network of supporters and benefactors including the government agencies like DTI and DOST.
Themes: resilience, support
Women Managers and Entrepreneurs in the Philippines: A Comparison With Western Theories
Roffey, Bet H.
School of Commerce research paper series 00/7

Women hold significant leadership positions in national and local government, universities, business corporations and family business enterprises in the Philippines. “Western” models developed primarily from studies of male managers, however, still dominate management and business leadership theory and practice in most countries. This paper evaluates the appropriateness of such models for Filipina business leaders. Executives, corporate managers, and entrepreneurs in a wide range of industry sectors participated in a recent study of women business leaders in Metro Manila. In comparing the results with widely-quoted management writers, this paper identifies both universal management and leadership characteristics, and emic components which indicate the deeper meaning of effective management and business leadership within the Philippines context. Finally, the paper explores implications for managing in a global economy.

Theme: competence

1999

Anita Feria: From Hobbyist to World Class Entrepreneur
DOST/SERDEF
DOST and the Production Sector: Case Story Series

This is a case about Anita Feria of Bacolod City, owner of Anaware Ceramics. She successfully turned her hobby into a world class dynamic firm competing in the international market through successful networking and the presence of a support group such as the DOST who provided manufacturing productivity extension and venture financing assistance.

Themes: competence, support
**Chemistry Teacher Concocts Formula for Winning Toy Business**
DOST/SERDEF
DOST and the Production Sector: Case Story Series

This is the story of Rosalinda Miguel, former chemistry instructor, now an analytical chemist, manager and entrepreneur. She owns MERR-C Embroideries International, maker of embroidered educational toys, kitchen decors and accessories. She acknowledged the assistance she got from the Manufacturing Productivity Extension Program for Export Industry Modernization of DOST.

*Themes: support*

**Christine Sicangco: Lady of the Lamps**
DOST/SERDEF
DOST and the Production Sector: Case Story Series

This is a case about Christine Sicangco of Bacolod, owner-founder of the Christine Sicangco Lighting Designs, Inc. (CSLDI) who introduced the concept of lighting design in 1994. Her ideas and designs are original and she wanted to transform the traditional lampshade into a work of art that is at the same time functional.

*Themes: competence, resilience, support*

**Women Entrepreneurs in SMEs in the Philippines**
Tiong-Aguino, Sonia
*Asia-Pacific Economic Cooperation Policy Level Group on Small and Medium Enterprises*

The study confirms some of the problems faced by women entrepreneurs. These are as follows: the effect of the financial crises on business and its ability to survive, the narrow perception of competition, the lack of access to business training and technology, the lack of credibility, the difficulty in finding a niche in the export markets, the difficulty in motivating workers and maintaining quality, and the difficulty in balancing the demands of business and family.

*Theme: resilience*
1991

*Filipino Women in Business: A Casebook*
Small Enterprises Research and Development Foundation, Inc.

This casebook chronicles the stories of 15 women engaged in a wide range of enterprises, made it big in business and who have proven that they can rise above various difficulties.

**Themes:** competence, resilience, empowerment

1988

*Quo Vadis, Entrepreneuse?*
Chico, Leon

*International Workshop on Women Entrepreneurs–Manila, Philippines, August 15–88*

This technical paper studies the metamorphosis of the woman’s role has undergone from generations ago. She is still expected to be a good mother and loving wife, but the socio-economic climate is no longer as effective a barrier any more (to a woman seeking occupation outside her home). The woman entrepreneur, however, still complains of her predicament in living in male dominated bastion and of always being compared negatively against a male counterpart. The feeling is that she is first seen as a woman, and then as an entrepreneur. Several studies in the Asian Context point out that the primary problem of a woman entrepreneur is just being a woman.

**Theme:** resilience

1983

*The Fertility Behavior of Filipino Women Entrepreneurs*
Gonzalez-Marbella SJ

A study describes women entrepreneurs in the Philippines, a group in the upper income bracket, highly educated (71% attended college), high achievers, mostly from urban areas. An important objective was to determine the fertility behavior of these women and its relation to certain variables. It was hypothesized that the greater the need for women to be freed from the tasks of child rearing and close home management supervision, the less the extent to which children stand for economic security to parents; and the more egalitarian the conjugal role relationship, the lower the fertility. In general, it was found that the extent to which a woman was really committed to her business had an effect on her fertility—greater commitment meant lower fertility. Children were not found to be perceived in terms of economic security among these women. The egalitarian relationship was important in lowering fertility, especially when it extended to the home (in cases where women were in business partnerships with their husbands). 55% of the women had never practiced family planning, and among those who had, the family planning variable relating to lowered fertility is believed to be quality of practice, quality also relating to a woman’s commitment to her career. Areas for further study are indicated.

Theme: empowerment

n.d.

Applying and Sustaining Gender-Responsive Governance: Results of the Partnership Between the PCW–GREAT Women Project and Iloilo Local Government Units

GREAT Women Project
Philippine Commission on Women

This case study discusses capacity development on women’s economic empowerment (WEE) and the partnership of the Philippine Commission on Women–GREAT Women Project and the local government units of Iloilo Province and municipalities of Badiangan, Miag-ao and Pavia.

Theme: support
Building Women-Led Enterprises Through Gender-Responsive Interventions: Results of Partnership Between PCW–GREAT Women Project and DTI

GREAT Women Project

Philippine Commission on Women

This case study shares the results of GREAT Women Project interventions in the Department of Trade and Industry (DTI). Through the project, DTI, its bureaus and attached agencies, harmonized their programs and services in support of women microentrepreneurs in the local project sites and developed the Gender-Responsive Value Chain Analysis (GR-VCA) to determine women and men’s roles, profits, opportunities and constraints in the value chain of subsector enterprises. DTI likewise mainstreamed gender in its organization through influencing the National Micro, Small and Medium Enterprises Development Plan 2010–2016, strengthening its GAD Focal Point System and GAD Plan, among other initiatives.

Theme: support

Women’s Empowerment, Development and Gender Equality (WEDGE)
Plan 2013–2016

GREAT Women Project

Philippine Commission on Women

The Women’s Empowerment, Development and Gender Equality Plan 2013–2016 is the fourth gender-focused plan formulated by the Philippines since 1989; the first ones being the Philippine Development Plan for Women (PDPW 1989–1992), the Philippine Plan for Gender-Responsive Development (PPGD 1995–2025), and the Framework Plan for Women (FPW2004–2010). Reports on the implementation of these plans indicate that many of the gender concerns they raised have been addressed. However, there are still many issues that need attention and resolution and recent developments have given rise to yet new issues requiring new solutions. The formulation of the Women’s EDGE Plan provides a timely opportunity to review persistent and emerging gender issues and to take these into account in the existing plans of government.
This is also the time to concretize the gender-responsive provisions of the PDP and translating them into strategies and programs to address the gender issues. As a companion document to the PDP, the Women's EDGE Plan will guide agencies in mainstreaming the gender dimension in their regular programs, as well as in implementing gender-focused activities.

*Theme: support*

**Women Entrepreneurship in the Philippines: A Data Collection**
Southeast Asian Regional Center for Graduate Study and Research in Agriculture (SEARCA)
International Finance Corporation (IFC)

The International Finance Corporation (IFC), through the Southeast Asian Regional Center for Graduate Study and Research in Agriculture (SEARCA), intends this study to focus in primarily gathering information on “women-owned enterprises” in the Philippines to be able to appreciate the gender implications of small and medium enterprise (SME) banking in the country, and enhance the IFC program as appropriate.

*Theme: support*

**THESES AND DISSERTATIONS**

**2012**

*Social Enterprises and the Poor: Enhancing Social Entrepreneurship and Stakeholder Theory*
Dacanay, Maria Lisa
*Copenhagen Business School: Doctoral School of Organisation and Management Studies, PhD Series*

This thesis develops a framework for understanding how social enterprises serve the poor and address poverty. It sheds light on the effects that social enterprises have on poverty in a developing country context, from the perspective of the poor as stakeholders.

*Theme: support*
2009

Leadership Styles of Women Entrepreneurs and Its Effect on Employee Organizational Commitment and Job Involvement in the Spa Business in the Philippines
Cai, Xiaola, Cheng, Caryl, and Soledad, Paula Therese M.
De La Salle University

Women entrepreneurship is increasingly being highlighted as critical economic development worldwide including the Philippines. This study highlighted the leadership styles of women entrepreneurs in the spa industry in the Philippines, particularly on the women entrepreneurs who are members of the Spa Association of the Philippines (as of January 2009). This study aimed to analyze the different leadership styles of women entrepreneurs and their influence on organizational commitment and job involvement of their employees. This was done by conducting a survey on women entrepreneurs and their employees. There were 38 spas included in this study. In the data analysis, the researchers utilized the descriptive and the causal research design. They used the primary research design. Results reveal that the Leadership Styles of the Women Entrepreneur have no significant influence on both the organizational commitment and job involvement of their employees. The researchers would like to believe that the sample size is too small to be sufficient in identifying the degree of influence of the leadership style to both organizational commitment and job involvement. Also, the researchers find possibility that in the spa industry, leadership styles is not a critical factor when it comes to the job involvement and organizational commitment of the employees.

Theme: competence

2007

Understanding the World of Women in the Retail Trade of Second-Hand Clothes: The Case of Women Wag-Wag Entrepreneurs in Baguio City's Central Business District
Chamos, Angela Leung
This study explores the world of women entrepreneurs in the used-clothes trade in Baguio City in an attempt to contribute to a more in-depth understanding of the participation of women in the informal sector as own-account workers. Research attention has been drawn to issues on the women's decision-making as they work as entrepreneurs while simultaneously carrying out their role as homemakers. The impact of the wag-wag trade on their lives is also assessed with a regard for the changes in their socio-economic conditions and the changes in the performance of their reproductive roles.

Themes: competence, resilience

2006

Women Entrepreneurs in Home-Based Dairy Industry in Bulacan, Philippines
Battad, L.G.
Philippines University–Los Banos

This study was conducted in San Miguel, Bulacan covering 11 barangays [villages]. A total of 36 women-entrepreneurs engaged in the home-based dairy industry served as respondents of the study. The general objective of the study was to identify and analyse the involvement and performance of women in the home-based dairy industry. Specifically, it aimed to (1) describe the agribusiness system and the different enterprise modalities in the home-based industry; (2) determined the characteristics of women in terms of socio-demographic-economic-psycho-social attributes and capacities; (3) determine the differences between enterprise modalities in terms of women’s involvement, production and management system, marketing practices and business performance; (4) analyse the relationship among various factors (socio-demographic-economic, cultural, environment) that influenced women’s entrepreneurs performance and involvement in home-based dairy industry and (5) assess the economic consequences of home-based dairy enterprises to the community where they operate. The home-based dairy industry comprised of women-entrepreneurs engaged in pastillas de leche making as the primary stakeholders. Dairy farmers,
ready-made pastillas makers and the traders of material inputs are the secondary stakeholders at the supply chain. Institutional buyers and retailers composed the output side, while the customers are the final stakeholders. The home-based dairy industry has two enterprise modalities. Mode 1 has women-entrepreneurs as large scale processors that have marketing contracts with institutional buyers (i.e. hotels, supermarkets, resorts, restaurants and food shops). Mode 2 comprised of the small scale processors with seasonal production cycles and local market orientation. An inverse relationship was observed between income, hired labor and women’s involvement in home-based dairy enterprise. Additional income derived from HBDE [home-based dairy enterprises] allowed them to delegate work to hired labor. Personnel capacities, cultural beliefs and attitude were directly related to their participation in the enterprise. Factors significantly related to women’s performance included education, entrepreneurial capacities, household income, business experience and the amount of time spent in performing different HBDE activities. Aside from additional income for the women, the HBDE has contributed to the community where they operate in terms of employment and revenues.

Themes: competence, resilience, empowerment, support

Women Empowerment: The Case of Partnership Viability and Socio-Economic Enhancement of Women in Tagum Overland Transport Integrated Terminal (TOTIT) in Tagum City

Lim-Uy, Alma

The main thrust of this study was to assess the level of partnership viability of government and non-government organizations and some private entities and the possible relationship that exist between them to the socio-economic enhancement level of women at TOTIT, Tagum City.

Theme: support
2004

Windows to the Market: Exploring Women's Strategies and Supports as Home-Based Traders in Metro Manila
Bonnin, Christine L.
Dalhousie University

In the Philippines, the home-based neighborhood variety store (sari-sari store) has endured as, arguably, the most popular form of informal livelihood for women. Drawing on research conducted in the Philippines in 2003, this article presents key findings of a case study exploring the complexities and dynamics of the home-based store within urban low-income communities in Metro Manila. The conceptual framework incorporates the literature on the informal economy, complementing it with the more recent livelihoods approach, which it is argued permits a more actor-informed and holistic interpretation of informal trade. The aim of this paper is to shed light upon the specificities of this type of informal home-based retail activity and on women's work and experiences as operators in the context of recent economic hardship and housing insecurity. Furthermore, it expands upon previous academic literature on this type of informal venture by addressing some of the gender dimensions of this activity.

Theme: empowerment

The Profile of the Badjao Women Ambulant ukay-ukay Vendors in Hong Kong, Isla Verde
Espero, Marie Yell

The study found that the dominant religion is Born Again Christian comprising 66% among the Badjao women ambulant ukay-ukay vendors. Majority of the respondents were married. 18% of the respondents claimed that they had transferred to Davao City because of harassment by other tribes in their former residence while only 14% said they wanted to avoid the war and another 14% wanted to seek jobs. In Hong Kong is Isla Verde, most badjao women ambulant ukay-ukay vendors have husbands who were fisher folks and pear/shell vendors. Majority of
working household members had ages 10–19 years. Because of poverty, children and adolescents had to work in order to contribute to the household income. Pearl vending is considered by males and household heads as the next best alternative to fishing as source of livelihood.

Because of the meager income, majority of the respondents was unable to save. Majority of the Badjao women still had the time to rest despite of their household chores and their job as ukay-ukay vendors. All of the respondents affirmed that the reason for not having time for rest was business not just with the job outside but also with the activities at home. Majority of the respondents or 81% claimed they do not have enough time for themselves. They spend long hours under the sun vending their ukay-ukay clothing in the streets.

\textit{Themes: resilience}

\textbf{2003}

\textit{Self-Efficacy and Managerial Skills as Perceived Determinants of Success of Filipino-Chinese Women Entrepreneur}

Pascual, Melanie, Tan, Jayne Carla, and Wee, Lorraine Y.

Study about successful Filipino-Chinese women entrepreneur focusing on the managerial skills and self-efficacy they possess.

\textit{Theme: competence}

\textbf{2002}

\textit{Syzygy Incorporated: An Assessment of the Business Venture}

Batobalonos, Jane, Canlas, Leslie, Carino, Christine, Gapuz, Johanne Marie, Go, Aireene, Marquez-Lim, Mariann Camille, Sy, Meridel, Sy, Rhenee Victoria, and Tiu, Jan Livia

This is a study about Syzygy Incorporated, is a Business Management Practicum company which was incorporated on October 3, 2001 and operated for ten months. The company was then dissolved on August 14, 2002. The company was composed of 10 women entrepreneurs.

\textit{Theme: competence}
Women Entrepreneurs in Naga City: Their Level of Effectiveness
Mariano, Maida

This study sought to determine the level of effectiveness of selected women entrepreneurs in Naga City for C/Y 2001. Problems raised were: 1) what is the profile of the selected women entrepreneurs of Naga City? 2) What is the level of effectiveness of the selected women entrepreneurs along the management functions of planning, organizing, directing and controlling?, and 3) is there a significant difference in the level of effectiveness among the different management functions? The study used the descriptive-evaluative method in analyzing the profile and achievement of the respondents. The effectiveness of the women entrepreneurs was assessed along the four management functions: planning, organizing, directing and controlling. Major conclusions of the study were: 1) majority of the women entrepreneurs in Naga City belonged to age group of 41-50 years old, married and college degree holders. 2) The women entrepreneurs were highly effective in organizing and effective in planning, directing and controlling. 3) There was a significant difference in the level of effectiveness among the management functions.

Theme: competence

2001
A Study of Women Night Street Vendors in Selected Areas of Davao City
Acosta, Ariane

The objectives of this study are: (1) To determine the socio-demographic and economic profile of women night sidewalk vendors in selected areas of Davao City. (2) To determine the business profile of women vendors in terms of: a. Nature of business, b. Source of capital/stocks and credits, c. Income from vending, d. Competition. (3) To know how long they have been engaged in the business and what are the improvements in their business conditions or status in their long years of stay in that enterprise. (4) To identify common issues and concerns confronting
these women vendors in line with their family affairs, working condition and community life.

Themes: competence, support

_Urban Women Microentrepreneurs: Factors Affecting Their Repayment Performance in Tulong sa Pag-unlad, Inc._
Claudio, Claudette B.

This is an exploratory study that attempts to identify the factors affecting the repayment performance of women microentrepreneurs in Tulong sa Pag-unlad Inc. (TSPI).

Theme: competence

2000

_Strategic Plan for Prosperity Link: A Lending Firm_
Bautista, Victor C.
_De La Salle University_

This paper aims to present how a company like Prosperity Link becomes instrumental in the expansion of business in small-scale entrepreneurs, specifically women. While this paper allows us to see the nature and functions of credit as it brings back to our Philippine history and reeducates us on the basic concept of credit. This paper also shows credits influence not only on individuals but also on the entire economy.

Theme: support

1995

_Principles for Self-Empowerment: Tagong Yaman at Kaalaman para sa Bagong Sigla_
Leocadio, Janet
_National Library of the Philippines_

This study identified specific concerns perceived by Meralco Foundation, Inc.’s Community Social Credit Program (CSCP) beneficiaries and
non-CSCP respondents to be serious or grave problems; determined coping mechanisms/strategies are being used by CSCP and non-CSCP respondents; and recommend specific courses of action to address these.

*Themes: empowerment, support*

**Women Entrepreneurs of the Cordillera Administrative Region: Their Characteristics, Motivations, and Gains**
Mangioet, Estela D.
*National Library of the Philippines*

The study aimed to describe the socio-economic characteristics, the motivations, the nature of the enterprises and the gains of the women entrepreneurs of the Cordillera Administrative Region (CAR) and to find out the differences in benefits derived from entrepreneurship by province. The study identified the motivations to engage in business. The primary entrepreneurial activities were in trade and industry, agribusiness, and vending.

*Theme: competence*

1990

**Entrepreneurial Profile of Women of Quezon Province and Its Implication for Entrepreneurship Development Program**
Atienza, Jose G., Jr.
*De La Salle University*

General evaluation shows that the entrepreneurial women of Quezon can be classified not only as real entrepreneurs who possess the basic requisites of being an entrepreneur, but also as organization men. The research data identified some weak points in areas in the competency of entrepreneurial women which can be the focus of programs which can be designed to improve women competence in business.

*Theme: competence*
Tanjay Women Fish Vendors: An Exploratory Study
Bromo, Matilde

Examines the roles and contributions of Tanjay women fish vendors in terms of income, household tasks, areas of decision-making, participation in community organization and involvement in family.

Theme: competence

WORKING PAPERS

Edited by Lam, Swee-Sum, Dela Cruz, Leland, Seah, David Jeremiah, and Jacob, Gabriel Henry
ACSEP. National University of Singapore and Ateneo de Manila University

This is the second working paper in the series on Social Entrepreneurship in Asia published by the Asia Centre for Social Entrepreneurship and Philanthropy (ACSEP). The 10 cases discuss 12 different social business enterprises. Most of the cases discuss one social business enterprise each but the case on Fair Trade Practices in the Philippines discusses three social business enterprises: People's Recovery Empowerment Development Assistance (PREDA) Fair Trade, Community Crafts Association of the Philippines (CCAP) and World Fair Trade Organization (WFTO)–Philippines. The business enterprises were chosen to represent different kinds of social enterprises, engaged in different kinds of earned-income activities, and demonstrating different points regarding social entrepreneurship.

Themes: competence, resilience
Globalization has brought about many benefits to global trade but it has also brought about some adverse consequences, particularly to workers in developing countries such as the Philippines, where the globalization mantra of labour market flexibility has led to loss of formal sector jobs and their replacement by lower paid, less secure work in the informal economy. In such cases, poverty has not been alleviated by globalization, indeed in many instances it has worsened. A key focus of the Decent Work Decade has therefore been to bring the concept and practice of “Decent Work” to those in the informal sector. Improved access to microfinance, particularly programmes aimed specifically at women, is often seen as one means of lifting the poor and marginally poor (those with the capacity to repay their loans) out of the poverty trap and into decent work. However, our research suggests that microfinance may be of only marginal importance in this area although it has an important role to play in assisting the poor in management of their income and expenses since often loans obtained through these programmes are used to smooth consumption patterns. In particular it can play a crucial role in empowering women within their communities. This study based on an analysis of the SikapBuhay Programme of the Quezon City Government, contributes to the analysis of the impact of local level interventions in the informal economy against the goal of creating decent work for all and how these interventions have brought about changes in the lives of target beneficiaries, mostly working women. One important finding is that microfinance provides an avenue for those persons with entrepreneurial ability to unlock their skills. For the majority of participants however, participation in the programme allows for social networking and improved cash management but does not play a significant role in alleviating poverty.

**Themes: empowerment, support**
2001

Jobs, Gender and Small Enterprises in Africa and Asia: Lessons Drawn From Bangladesh, the Philippines, Tunisia and Zimbabwe
Marcucci, Pamela Nichols
ILO-InFocus Programme on Boosting Employment through Small Enterprise Development, Job Creation and Enterprise Department

This SEED Working Paper, No. 18 in the series, is quite unique in so far as it is a synthesis of reports prepared for four separate countries, selected as being in some way representative of different socio-cultural, education, legal and political conditions where women are involved in micro-entrepreneurship in the developing world. In the African context, Tunisia is a country from the Maghreb region, while Zimbabwe is in sub-Saharan, southern Africa. In Asia, Bangladesh is within South Asia, and the Philippines in South-East Asia. However, the comparisons go much deeper than those between Africa and Asia, or indeed between respective sub-regions. While the main purpose of the report is to look at the situation of women entrepreneurs in those four countries, comparisons are also made between female and male entrepreneurs and this presents us with very interesting and informative findings—with samples made up of 70 per cent female and 30 per cent male entrepreneurs. Comparisons cover a range of characteristics, including age, civil status, level of education, and previous work experience.

Theme: competence
NEWSPAPER ARTICLES
(Print)


NEWSPAPER ARTICLES

(Online)


Women’s Business Council Philippines (WomenBizPh) was established in 1997 through the endorsement of then President Fidel V. Ramos and then Trade Secretary Ernesto V. Ordonez. It was formed to provide a platform to hear about women’s issues in business and to discuss possible policies that could be endorsed to government bodies to help women in general, through business-focused solutions.

As an advocacy group composed of the country’s top women business leaders and entrepreneurs, WomenBizPh is an active force in looking for solutions to challenges women generally face in the conduct of their business. Further, it seeks to promote women-led and women-owned enterprises through networking and through the use of technology.

WomenBizPh was cited by the Bureau of Gender Equality, International Labor Office, Geneva Switzerland, as among best practices in the workplace on “Enabling Women’s Businesses to Flourish” and trailblazed the generation of benchmark data on Asian women in business through the conduct of a Three Country Study (Malaysia, Thailand and the Philippines) in partnership with the Asian Institute of Management, the United Nations Development Programme and the United Nations Office of Project Services.

In collaboration with the Japan International Cooperation Agency (JICA), WomenBizPh developed modules on entrepreneurship training, i.e., the Business Start-up Course (BSuC) and the Business Improvement, Survival, and Expansion Course (BISEC). These modules, first given in March 1999, at the Women’s Center in the Technical Education and Skills Development Authority (TESDA) helped crystallize TESDA’s Program of promoting entrepreneurship.

Last year 2014, WomenBizPh partnered with the Development Bank of the Philippines (DBP) to launch a special loan program for
women entrepreneurs dubbed ILAW (light) to mean Inclusive Lending for Aspiring Women Entrepreneurs. The program earlier garnered an award of merit for DBP from the Association Development Financing Institutions in Asia and the Pacific (DFIAP) in ceremonies held in Vietnam last May 2015.

Besides the bi-annual women’s summit (a learning event featuring outstanding women in business, government and other sectors who serve as inspirations for women empowerment), this group of dynamic women also organize quarterly WomenBizTalks featuring professionals, experts and known personalities who speak about current issues, including business, health and other subjects that interest women in general.

For more information, please visit http://www.womenbiz.ph.
The *Center for Business Research and Development* (CBRD) is the research and advocacy arm of the Ramon V. del Rosario College of Business (RVRCOB) of De La Salle University (DLSU). As a signatory of the UN-backed Principles of Responsible Management Education (PRME), the RVRCOB has committed to promote the PRME principles. These principles encourage us, among others, to “engage in conceptual and empirical research that advances our understanding about the role, dynamics, and impact of corporations in the creation of sustainable social, environmental and economic value”, and to “facilitate and support dialogue and debate” among different stakeholders “on critical issues related to global social responsibility and sustainability.”

Keeping in mind DLSU’s mission «to be a leading learner-centered research university, bridging faith and scholarship in the service of society, especially the poor, CBRD provides support to research programs and activities that address the following themes: responsible management education, multistream management approaches, humanistic management, ethical business practices, sustainable business practices, corporate social responsibility, corporate governance, social marketing, SME development, family business management, and social entrepreneurship.