



# Institute of Social Studies

## **GRADUATE SCHOOL OF DEVELOPMENT STUDIES**

**IMPROVING WOMEN'S LIVES VIA ENTERPRENEURSHIP?  
A CASE STUDY IN THE PHILIPPINES**

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*Espie B. Gargar  
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## Chapter 1

### INTRODUCTION

#### **1.1 Background of the Problem**

“No entrepreneur, no development” is often heard from people who see entrepreneurs as the people behind the wheels of industry. Though there has been no indication that the entrepreneur took a masculine gender form, most people no doubt always consider the entrepreneur as a male because the field of entrepreneurship has always been dominated by men in the past several decades. The ideology that men take on primary role in development while women only perform secondary role has been reinforced in society, which further relegated women into the background.

The inferior status of women vis-a-vis men manifests itself in various forms: marginalization, subordination, multiple burden and violence against women. Women are stereotyped as weak, dependent, and sex objects. These became major stumbling blocks in the development process. Women’s growing awareness of their situation both in the national and global setting stirred the growth of a strong women’s movement that echoed the voices of women throughout the world. The governments then realized that it is time to rectify the situation. The Philippine government, like other developing countries, has committed itself to address these issues. Though women’s struggle for equality may take a long way, the government’s recognition of the existence of these gender issues is in itself a significant development. For advocates of women’s cause, the ‘battle’ is already half-won. There is just the need to enhance women’s capabilities and empower themselves in order to effect social transformation where women and men enjoy equal status.

In recent years, the importance of promoting women to engage in economic activities is being increasingly realized in all developing countries, including the Philippines. The need is two-fold: To empower women by bringing them into the mainstream of development and by improving their economic status; and to provide new employment opportunities by way of income generation, self-employment and entrepreneurship to women from different socio-economic sectors. Though these goals are laudable, some quarters expressed doubt as to whether entrepreneurship can

really help women improve their lives. They opined that since the businesses women undertake are in the nature of micro-enterprises, the income would just be so minimal and may not even be sufficient to provide for the basic necessities in life. In addition to this, women may become over-burdened, what with the business that they have to attend to on top of their domestic responsibilities.

Despite these protestations, promotion of women entrepreneurship especially in developing countries intensified. Much more with the implementation of structural adjustment programme, which promotes market liberalization and encourage competition in the private sector. For most women, however, entrepreneurship became the best option in times of crisis when they or their partners lost their jobs. This is true especially for married people who were adamant to leave home and take on jobs overseas.

## **1.2 Statement of the Problem**

Promotion of women entrepreneurship is becoming popular in most developing countries, like the Philippines, undergoing structural adjustment. The Government believes that efficiency and productivity can best be achieved by tapping women to engage in income-generating and other livelihood activities. The contention was that, through entrepreneurship, women contribute to income, create employment opportunities and generate investments needed for the economy to recover. Women's participation in entrepreneurial activities will then lead to empowerment.

Tagged as the key to economic growth, would entrepreneurship truly transform the lives of women? Will the economic benefits hopefully derived from entrepreneurship bring significant changes to address the gender issues in all development efforts? Are economic solutions enough to liberate women from powerlessness?

### **1.3 Objectives**

- 1.3.1 To explore the extent of women's empowerment resulting from her entrepreneurial activities at the levels of the personal, household, and community.
- 1.3.2 To find out whether entrepreneurship has brought changes in women's lives and whether these changes have improved women's capabilities.
- 1.3.3 To contribute to the growing literature of women entrepreneurs.

### **1.4 Research Questions**

- 1.4.1 How does entrepreneurship affect women's capabilities, entitlements and empowerment?
- 1.4.2 What are the changes in women's lives resulting from their experience as entrepreneurs?
- 1.4.3 How did these changes affect their lives and their families?
- 1.4.4 To what extent did the women entrepreneurs continue to be responsible for domestic affairs?
- 1.4.5 What areas of decision-making in the household level do women entrepreneurs have high influence?

### **1.5 Positioning Myself**

Improving women's lives via entrepreneurship may be a gargantuan task but not impossible. I believe that entrepreneurship can do a lot in terms of providing women with access to resources in order to meet their basic needs. The women entrepreneurs are afforded access to markets. This increase in women's mobility would be helpful in reducing women's vulnerability from domestic violence. With income of her own, the woman entrepreneur can have a strong fallback position. This means increase in her bargaining position in the household decision-making processes.

I am therefore inclined to believe that to some extent women's lives will be improved via entrepreneurship. Since women's capabilities to lead a better life is not only affected by economic factors, entrepreneurship alone cannot stand on its own to fully

achieve women's goals. However, this would serve as a catalyst by which women can attain their desires and aspirations outside of the economic realm.

### **1.6 Scope and Limitations of the Study**

This study is delimited to the women entrepreneurs in Cagayan de Oro City, South of Manila, Philippines and covers only a sample of 25 women entrepreneurs who are into vending/retailing and production of items classified as gifts, toys, and housewares and processed foods. These are women whose businesses are located just within the vicinity where the researcher is based. Furthermore, the study is delimited to the women entrepreneurs who have been in the business for not less than three years.

### **1.7 Methodology & Data Sources**

The study is exploratory and descriptive in nature. It tries to give a profile of women entrepreneurs in Cagayan de Oro City in the Southern part of the Philippines based on the interview conducted by the researcher among twenty-five women entrepreneurs.

The respondents composed of sixteen (16) vendors and nine (9) producers were chosen at random from among the list of registered business in the City of Cagayan de Oro. The selection of the sample was trimmed down to twenty-five based on the proximity of their business location to the place where the researcher lived. In the case of the producers, the researcher used additional criteria such as the respondent's involvement in the Northern Mindanao Producers Association and active participation in trade fairs sponsored by the Department of Trade and Industry. The vendors were further chosen on the basis of their personal acquaintances with the researcher and her aide considering that some of the questions posited were but personal in character.

The study is based on two sets of inquiries. Firstly, it is a sample survey form for the selected twenty-five (25) women entrepreneurs in the city. It seeks data background of the respondent and their enterprise. Another set of inquiry was more personal in character. It seeks information on the 'turning point' of the entrepreneurs' lives, their perceptions about their business, the problems they encountered, membership in

community organizations, involvement in politics, and areas of decision-making in the household where they have high influence than their male counterparts.

A pre-test of the questionnaire was administered to two respondents who were not part of the sample to determine how long would it take to answer the questions. It took the researcher 15 to 20 minutes to conduct the interview for each of the two women. During the pre-test, the researcher also noted that in some questions, choices given to respondents were very limited. This necessitated expanding the number of choices, thus, giving respondent more options with which to choose from. Some questions were modified for purposes of clarity. The actual interview for every respondent took about 15-20 minutes excluding the 10 minutes or so, which the researcher has to spend to explain the purpose of the interview. Sometimes, though, the researcher ended up as 'the respondent' because the women entrepreneurs whom she talked to cannot help but ask about the glitters of ISS and Holland for which this research was being conducted.

The responses were then collated and tabulated using a codebook (Annex Tables 2A, 2B & 2C). The result did not come in easy because of some discrepancies in the formulation of the codebook that failed to capture the multiple responses of the respondents. This called for the revision of the codebook, which the researcher did, to come up with accurate data. The result is then presented in tables and graphs as could be gleaned in Chapter 5 of this paper. The tabular and graphical illustration helped so much in establishing the link between the empirical data and the conceptual framework poised in the paper.

This research relies heavily on primary data. Relevant literature available in the library, Internet and website formed part of the references. Office reports, documents, and empirical data from previous studies were also used to get a comparison and establish trends.

## **1.8 Organization of the Paper**

The paper consists of six chapters. Chapter 1 is the introductory part where the rationale of the study is found. It also states the research objectives as well as the questions that the research intends to uncover. The concepts used in the analysis of data are found in Chapter 2. These concepts provide the framework of the study. Chapter 3 is a survey of relevant literature on women entrepreneurs in Southeast Asia including the Philippines. It deals on the women entrepreneurs' motivation and the issues confronting them. This is followed by a discussion of the socio-economic context of the women entrepreneurs in Chapter 4. The main focus of the chapter is the structural adjustment programme now being implemented in the country. Chapter 5 is a case study of women entrepreneurs in Cagayan de Oro City, Philippines to explore the observed phenomenon at the national level among women entrepreneurs in the locality. This also contains the findings and analysis using the concepts. Finally, Chapter 6 that contains the concluding remark and the recommendation of the researcher on the subject under study.

## Chapter 2

### CONCEPTUAL FRAMEWORK

#### **2.1 Introduction**

Since the United Nation's declaration of the International Decade for Women in 1975, most, if not all, of the third world development programs funded by international development agencies like the World Bank always include a component that is geared towards the advancement of women. This is understood in terms of how the program improves the lives of women in recognition of the vital roles they play in society. Improving women's lives entails a lot of factors and cannot be had overnight. It needs enhancement of one's capabilities and entitlements in society that can only be achieved if one has gained power to take action and control of the resources around her.

This chapter will try to explain these three concepts of capabilities, entitlements, and empowerment and how they relate to each other in providing that mechanism to improve women's lives.

#### **2.2 Capability: Towards a better quality of life**

Amartya Sen (1993:33) defined capability as 'to refer to being able to perform certain basic 'functionings'<sup>1</sup>, to what a person is capable of *doing* and *being*'. To do valuable acts or to reach valuable states of being is what Sen calls capability. In expounding the concept of capability, Sen views human life as a set of 'doings' and 'beings,' and 'quality of life is placed in a causal relationship with the ability to function' (Truong, 1997). This implies that the quality of life that a person leads such as to lead a long and healthy life, enjoy a decent standard of living, freedom, dignity and self-esteem, all depend on his capability.

Sen (1993) further noted that the capability of a person also depends on a variety of factors, including personal characteristics and social arrangements. One factor is the

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<sup>1</sup> 'Functionings' represent parts of the state of a person - in particular the various things that he or she manages to do or be in leading a life. This involves two dimensions - well-being, which has something to do with food security, good health and education; and agency which refers to mobility and self-respect (Sen, 1993:33).

person's freedom to lead different types of life reflected in the set of a person's capabilities. A person may choose to live a life differently, which is not necessarily based on his or her capability but on some other goals or motives.

Truong (1997: 358) mentioned two dimensions of functionings as pointed out by Sen (1993): 'well-being' and 'agency', from which combination the capability of a person is derived. A person's capability in terms of well being involves the combination of what Sen (1993) calls 'elementary' and 'complex' functionings.

Using the capability approach in assessing the impact of entrepreneurship to women will give us a picture of how women entrepreneurs are able to improve their access to primary goods<sup>2</sup> essential in improving their basic 'functionings'.

### **2.3 Entitlement Systems: Who gets what?**

Access to primary goods is based on some set of social rules and regulations defined by law, social norms and conventions known as 'entitlement systems' (Truong, 1997: 359). While it is true that all human beings are entitled to some primary goods as pointed out by Truong (1997) and Fortman (1995), the fact remains that majority in society are deprived of some primary goods. This constitutes one of the reasons for the human poverty particularly in the third world. Poverty described in the Human Development Report (1997:2) as "denial of choices and opportunities for living a tolerable life" reflects how deprivation of primary goods limits a person's choices and reduces one's capability. This is said to have a 'woman's face' because women are portrayed as common victims. The 'feminization of poverty' thus leads one to wonder if it has got to do with the entitlement system, blocking women from making a legitimate claim over some primary goods.

Kabeer (1994) who applied this theory of entitlement from the feminist perspective to analyze gender relations and poverty in rural Bangladesh carefully laid out the

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<sup>2</sup> Primary goods are those things people need to pursue their goal in life, such as income and wealth, basic liberties, social bases of self-respect, and the command of respect over others (Truong, 1997:358).

different forms of entitlements to increase one's capabilities. She categorized entitlements into food, health and personal security, labour-based entitlements, capital-based entitlements and household-based entitlements.<sup>3</sup> Briefly, food security is the right of each person to be well nourished so as to become active and effective members of society. Health security relates to a person's wellness. Good health enhances women's capabilities. Entitlement to personal security relates to women's mobility thereby reducing one's vulnerability to violence inside and outside the home. Labor-based entitlement is linked to the ability to learn new skills and acquire jobs in the labor markets leading to increased opportunities, increased access to resources and markets which would eventually redound to improvement in the quality of life. Capital-based entitlement, on the other hand, means increased access to assets and credit that would enable people to start any form of livelihood and other income-generating activities to sustain them. Finally, the household-based entitlements in which men and women, husbands and wives enjoy a mutual sharing of domestic work and where women and men have an equal gender relations. This presupposes that men and women are equally vested with rights to lay claim on some primary goods and can demand to have these goods as a matter of right.

However, in a situation where there is an unequal power relation between men and women and where men are viewed as more powerful than their female counterparts, the men set the rules. As Fortman (1995:5) wrote: "entitlement is a function of both law and power. Power means 'opportunity and actual command' and law legitimizes and protects this power incase of dispute." Since men exercise more power than women in society do, then it is expected that entitlement system tends to favor men. To influence the system and make it work fairly for men and women, women need to increase their capabilities. This is where entrepreneurship becomes relevant. Since this activity provides income to women, women are expected to at least gain some power. As the saying goes 'the person who controls the purse has the power', granting those women exercise control over their income.

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<sup>3</sup> For a detailed explanation on gender dimensions of poverty, see Kabeer (1994:142-157).

## 2.4 Empowerment: Getting Access and Taking Action

Since women's capabilities and entitlements are both anchored on power, this concept needs to be explored. Friedmann, J. (1992) identified three kinds of empowerment relevant to women's struggles as "social, psychological, and political empowerment". He said: "these three kinds of power may be thought of as forming an interconnected triad which would result to a social network of empowering relations that, because it is mutually reinforcing, has extraordinary potential for social change" (Ibid: 116). All these powers are based on what Friedmann (1992: 112) calls 'women's claims'<sup>4</sup> that he described as all political claims. He defined women's claims as:

"These claims concern the "systematic disempowerment of women that is encoded in social institutions and address women's condition, proclaim women's rights, and seek to protect women against men's often aggressive and violent behavior. These claims seek to change legal-institutional arrangements that keep women in a position of permanent subordination. It is therefore the fundamental claim of gender equality, and is a long-term struggle."

While Friedmann emphasized women's subordination as the cause of women's 'disempowerment', Moser (1993) defined empowerment as a way of defining challenging and overcoming barriers in one's life through which people increase their ability to shape their own lives and environment. Empowerment implies a state of mind and attitudes of a person. It is an active process enabling the women to realize their full identity and power in all spheres of life. With this definition, empowerment is seen as both a means (process) and an end (goal).

While Moser emphasized the psychological dimension of empowerment being a state of mind and attitudes, Noeleen Heyzer emphasized its social dimension by stressing on the relationship aspect. Noeleen Heyzer (UNIFEM, 1996) defined empowerment as changing unequal relations between men and women, government and people, indigenous world's view and superimposed ones, powerful countries and less powerful countries in the global system. Another author, Kate Young (1988) defined the term by stressing on the aspect of cooperation in society. She states that

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<sup>4</sup> Women's claims are similar to what Maxine Molyneux (1985) claimed as strategic women's interest and practical women's interests and to Caroline Moser's (1993) practical and strategic gender needs.

empowerment exists when women work together, solve problems in a trial and error basis, learn by doing and learn to identify allies and to make alliances when needed. Another author, Sarah Longwe (1981) defined empowerment using the dimension of equality between men and women. She presented five levels of empowerment<sup>5</sup> to achieve equality, which are used to assess the socio-economic situation of women relative to men.

While the above definitions were limited views, Mayoux (1998:238) provided a comprehensive definition of empowerment that touches on the social, political, economic and cultural aspects. She pointed out that empowerment is a “highly contested concept” when used to analyze the “interlinked nature of different dimensions of gender subordination and hence the processes of challenging this subordination. Mayoux made a framework to analyze empowerment borrowing from the four concepts of power by Kabeer (1994), namely: ***power within***, ***power to***, ***power over***, and ***power with*** and consists of economic empowerment, well-being benefits and cultural, legal and political empowerment.

According to Mayoux (1998:238), “***Power within*** is what increases will for change for individual women”. This type of power makes women more confident, assertive, and autonomous. It also reflects women’s willingness to “challenge gender subordination as well as to make decision about themselves and others.” ***Power to*** is what increases “capacity for change for individual women”. This refers to increase access to income and productive assets and household property. This also includes having more skills and higher mobility and access to markets, reduced domestic burden and improved health and nutrition. ***Power over*** is what reduces “obstacles to change at household and community level”. This is manifested in their control of income and other productive resources.

***Power with*** is what increases solidarity with other women for change at household, community and macro-levels”. This type of power provides women with the power to

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<sup>5</sup> These levels of empowerment are welfare, access, conscientization, and participation and control (Longwe, 1991).

increase networks for mutual support; to choose appropriate strategies to challenge gender inequality; to defend themselves and others against any abuse in the household and community; and to challenge any form of gender discrimination at the community and macro-level.

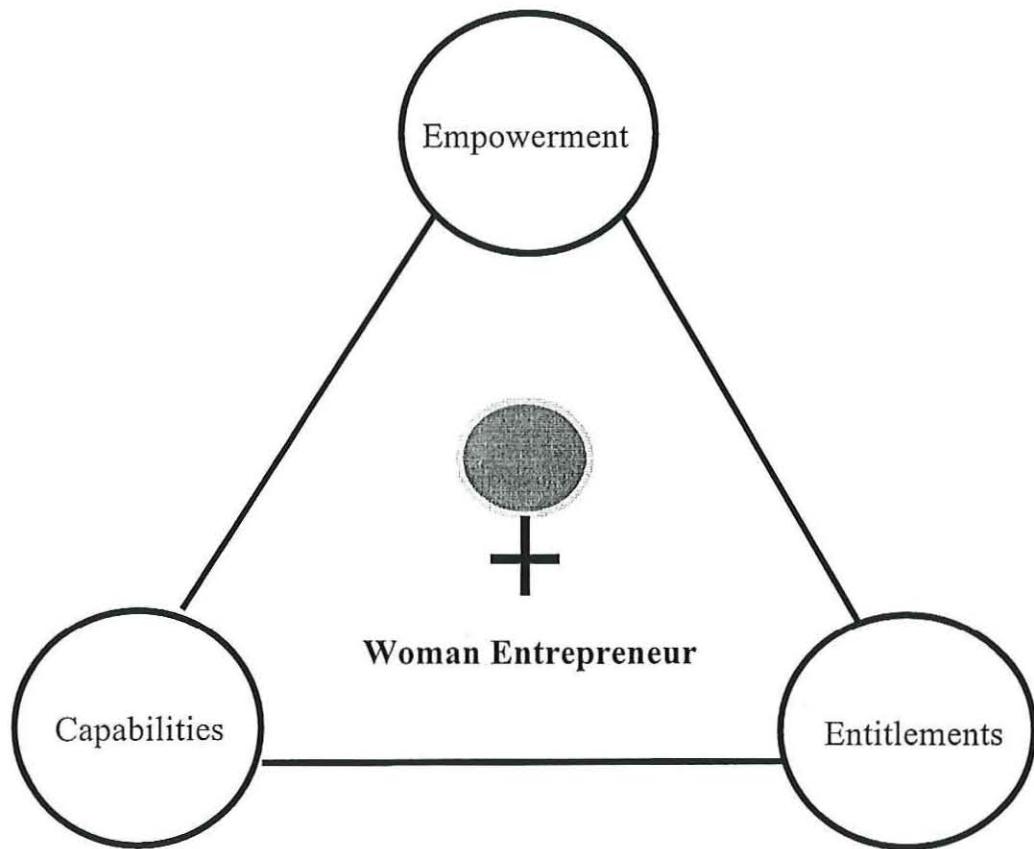
## 2.5 Conclusion

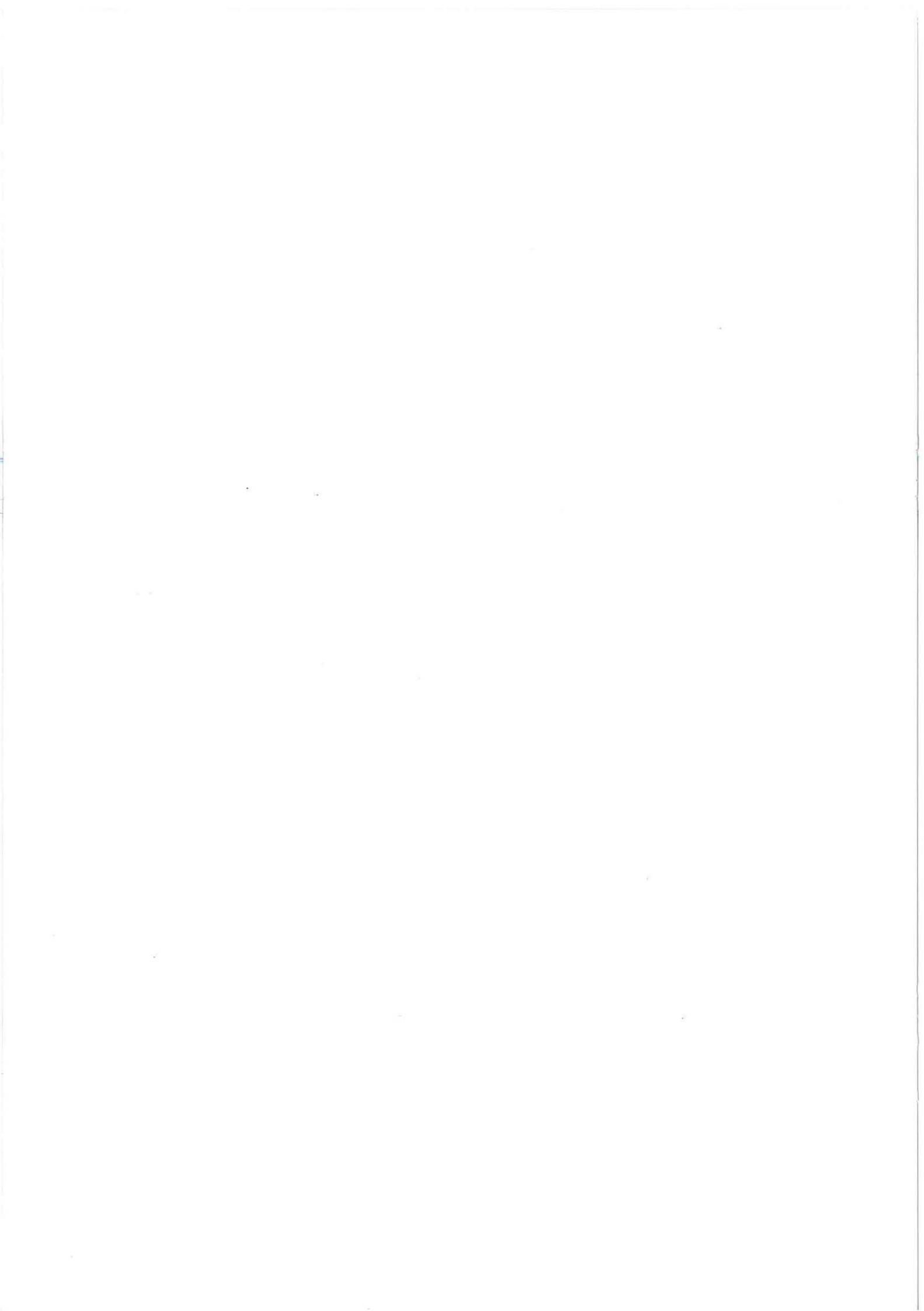
The dynamics of empowerment in the domains of the personal, household, and community among women entrepreneurs are more understood with a clear understanding of the concepts as outlined above.

Mayoux (1998) empowerment framework pointed out that *power within*, *power to*, *power over*, and *power with* are vital in improving women's capabilities and entitlements. Since women's 'disempowerment' is rooted on the unequal gender relations embedded in social norms, all strategies to advance women's status in terms of improved capabilities and entitlements must therefore include elimination of these barriers to growth. Through entrepreneurship women can slowly break through these barriers. The personal gains that women may derive from entrepreneurship help build confidence and improved self-image. This can make a difference to the attainment of women's goals. Along with the economic gains, women will be able to develop their capabilities and influence the system that determines the rules on 'who gets what' and 'who does what' in society.

With enhanced capabilities and entitlements, women entrepreneurs will be able to attain certain levels of equality. This, however, necessitates certain degree of empowerment. Thus, the interconnectedness of the three concepts of capabilities, entitlements and empowerment centered on the woman entrepreneur as shown in this schematic diagram:

Figure 1: Schematic Diagram of Conceptual Framework





## **CHAPTER 3**

### **WOMEN ENTREPRENEURS**

#### **Profile, Motivations and Issues**

### **3.1 Introduction**

In this chapter, we shall be looking at the nature of entrepreneurship and how it brings about changes in women's lives. We shall also find out the motivations of women to become entrepreneurs and see if there is a commonality in their motivations despite differences in their backgrounds. Important as their motivations are the various issues that women entrepreneurs are confronted with. These issues will be dealt with in this chapter in the light of their significance to women's capabilities, entitlements, and empowerment.

### **3.2 Defining Entrepreneurship**

Over the years, various terms have been coined to define entrepreneurship. "An eighteenth century Irishman named Richard Cantillon who was living in France at the time, is credited with being the first to use the term 'entrepreneur' in a business context, as someone who buys good and services at certain prices with a view to selling them at certain prices in the future" (Tomecko, J. and Kolshorn, R., 1996:40). Another writer, Jean Baptiste Say (1803), defined the term as the "bringing together of the factors of production with the provision of management and the bearing of the risks associated with the venture" (Ibid.). The term however gained prominence from the work of Joseph Schumpeter<sup>6</sup> in the early Twentieth Century who likened the entrepreneur to an innovator, one who initiates change and creates new opportunities. This view of the function of entrepreneurship in economic activity has influenced much of the contemporary economic thought which cast the "entrepreneur as the central actor in the process of change" (Ibid.). From this definition, the vital role of entrepreneur in the country's economic growth is put to light. It espouses the idea that no development can occur without the entrepreneur. The entrepreneur acts as the

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<sup>6</sup> Schumpeter, Joseph Alois was an Austrian economist who once worked as Austrian Minister of Finance in 1919-20. Schumpeter taught at Bonn (1925-32) and Harvard (1932-50). He is best known

catalyst. By introducing changes to the status quo, the entrepreneur advances effort to achieve the level of development that society desires. The role of the entrepreneur is crucial because of the risk involved in adapting change. However, such a risk is a calculated one the entrepreneur is prepared to take. “By being alert to possible opportunities to arrange better or rearrange resources for the satisfaction of ends, the entrepreneur coordinates economic activity” (Boettke, P., 1994: 197).

In the context of developing countries like the Philippines, the concept was used to connote, i.e., “an entrepreneur is a person who undertakes to organize, own and run an enterprise” (Lakshmi, 1998:23). This person may have gotten the ideas from others and decided to implement it knowing that something good may result from said undertaking. This is true to some entrepreneurs who succeeded in their business ventures by adapting the ideas they learned from others. It is for this reason that the Small Enterprise Research and Development Foundation (SERDEF) and the Institute of Small Scale Industry in the University of the Philippines (UP-ISSI), while sharing the view of Joseph Schumpeter (1912) about an entrepreneur as an innovator, clarified that entrepreneurs of this type are rarely found in the undeveloped or developing countries like the Philippines. It claimed that “what is primarily needed in less developed or developing countries to speed up its development efforts is not innovators, but initiators” (SERDEF, 1998:10). These institutions claimed that in the context of developing nations like the Philippines, “entrepreneur is more an adapter and initiator than a true innovator” (Ibid.).

The researcher finds SERDEF’s definition of entrepreneur very practical for purposes of this paper. The concept should not be limited to one who introduces innovation because most of the economic activities that these so-called ‘entrepreneurs’ in the country are presently doing were patterned after or ‘adapted’ from the developed countries. It is more practical therefore to use a broader definition of an entrepreneur being an innovator, initiator, or adapter. Any woman for that matter who innovates, initiates or adapts an economic activity may be called an entrepreneur. The economic

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for his Theory of Economic Development (1911), The Blackwell Dictionary of Twentieth-Century Social Thought, 1994.

activity that the entrepreneur is innovating, initiating or adapting for purposes of development is referred to as entrepreneurship.

“Entrepreneurship is one of the most crucial factors for the rapid development of a country’s economy...Entrepreneurs are the lifeblood of a nation’s economy; they create wealth and jobs”<sup>7</sup> said Dr. Nellie Tan-Wong of the Women’s Institute of Management. This claim is true in the light of the findings of recent studies on women entrepreneurs which revealed that entrepreneurship provides women with the opportunity to meet their own basic needs and that of their families (Catherine Van Der Wees & Henny Romijn, 1995).

### 3.3 Women and the Enterprise

Participation of women in economic activities is viewed as essential not only from a human resource point of view but even from the objective of raising the status of women in the society. In fact, the economic status of women is now accepted as an indicator of a society’s stage of development.

In business, women are dominant in the small and medium-scale enterprises or SMEs<sup>8</sup>. They, however, are mostly found in the category of the micro-enterprises. These are usually family-based firms with a single worker or having less than ten workers and represent the largest percentage of employment in manufacturing in developing countries, from 42% to 90% (Boomgard, 1989 in Farbman, M. & A. Lessik, 1989). These enterprises often use traditional technology and are based on existing labour skills and existing raw materials supplies. They typically cater to the local market. “Women predominate the micro enterprises because they are operated

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<sup>7</sup> Excerpt of a speech delivered by Dato’ Dr. Nellie Tan-Wong of the Women’s Institute of Management during the Harvard University’s First International Women’s Leadership Conference on May 29-31, 1997 at the John F. Kennedy School of Government (<http://www.jaring.my>).

<sup>8</sup> SME’s are categorized into three: survival activities of the poorest, micro-enterprises, and small-scale enterprises. The survival group comprises persons commonly referred to as the poorest of the poor and are engaged in economic activities that provide the barest means of survival. Micro-enterprise employs roughly 10 or fewer full-time workers while the small-scale enterprise employs roughly more than ten to fifty workers (Farbman & Lessik, 1989: 107). In the Philippines, however, enterprises are classified according to capitalization, as follows: micro-enterprise with a capitalization of less than P150,000; cottage enterprise, from P150,000 to P1.5 Million; small enterprise with a capitalization of more than

usually in the home and with minimal barriers to entry" (Ibid.). For example, women who have lost their formal jobs due to structural reforms during severe economic crisis found micro enterprise as an alternative option in meeting their household needs. Especially for women who must share their economic activities with domestic responsibilities, "micro enterprises offer them opportunities to combine actual skills and little available capital with flexible working conditions and schedules" (Farbman, M. & A. Lessek, 1989: 168). Micro-enterprises also serve as a 'social safety net which spread income to many very poor people" (Turnham, et. Al., 1990 in Barbara Grosh & Gloria Somolekae, 1996:1879).

### 3.4 Women's Motivation

"Motivation is the act of stimulating someone or oneself to get a desired course of action, to push the right button to get desired action".<sup>9</sup> Motive is the internal factor that is behind every action. It is associated with need that prompts every human being to an action. Women who decided to enter the field of entrepreneurship are motivated by certain needs. These needs may be varied but Molyneux (1985) and Moser (1993) categorized them just into two: "practical gender needs and strategic gender interests (needs)".<sup>10</sup>

Women entrepreneurs came from a wide range of background. Their motivations are influenced by a lot of factors. Lota Bertulfo<sup>11</sup> provides some of these factors as:

"1. A lifelong drive for self-improvement, learning and continuous upgrading of skills; desire for independence, a challenge to prove that they can be successful on their own, a drive for success; entrepreneurs

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P1.5 million up to P15 million; and large, beyond P15 million (Department of Trade and Industry, personal communication). (Note: Exchange Rate as of November 12, 2000 is \$1=P51.80).

<sup>9</sup> Quoted from Michael J. Jucius and cited in the article "Motivational Aspects of Women Entrepreneurship" by the Research Scholars, Department of Commerce, Dibrugarh University, Dibrugarh, Assam.

<sup>10</sup> Women's practical gender needs are derived from the necessity of fulfilling the roles allocated to them by the traditional sexual division of labor: care and education of children, maintenance of the household, care of the elderly and the infirm, servicing of husband and his relevant kin, maintenance of the network of familial ties, and servicing of the community (which in turn enables women to carry out their family based tasks). Strategic interests are derived from the analysis of women's subordination. (Molyneux, 1985: 232).

<sup>11</sup> Bertulfo, L. (1994), "Gender Issues in (Cooperative) Entrepreneurship", speech delivered during the ASEAN WID Cooperative Forum.

are achievement-oriented and enjoy success earned from hard work and effort. Entrepreneurship is sometimes a result of a lifelong and deeply ingrained habit and desire for independence and self-reliance;

2. Obligation to family in case of inherited businesses. This situation usually occurs in case the female is the eldest in the family or is considered the most influential; but even if the women is not in either of these conditions, her strong sense of responsibility and devotion to family would push her to take up the responsibility of carrying on the family-owned business;

3. Economic circumstances, particularly the death of the main breadwinner in the family and the consequent need to earn a livelihood, supplement family income even up to the present, it is still common for women to choose devoting full-time to the family than to take up a career or employment or much less to take up an enterprise when there is a male in the household who can take up the responsibility of providing for the household. Whether women freely choose to or act according to how they have been conditioned in life, is another matter. However, in case the principal breadwinner dies or abandons the family, she is compelled to earn to support the family;

4. In cases where the main breadwinner's (usually a male) income is not enough for the family, the woman also takes on an enterprise to supplement family income. But this condition could be misleading because in some cases women's income exceeds that of the male. But again, because her role is seen to be primarily reproductive rather than productive, that is, of maintaining the household, her contribution becomes secondary and supplementary to that of the male.

5. A desire to spend more time with the family, particularly the children owning the business provide women with the flexibility and proximity to home necessary for mothers to combine work with family concerns; this is particularly true in cases where children are in their pre-or early school years.

6. Women reached the limit of their rise in the corporate ladder for women who were employed and had experienced a certain degree of rise or advancement in the corporate world, the experience of reaching the 'glass ceiling' is fairly common. This could be due to the prevailing stereotype of women as not suitable for promotion to top management as well as to other gender-based discrimination such as that women are not 'one of the boys'. Reaching the glass ceiling or the plateau of one's career in the field of employment drive some women to start their own businesses instead."

These motivations worded differently have one thing in common: They all came out of women's desire to lead a better quality of life. They also show that women have abilities and talents, which, if properly facilitated, could bring significant contribution to the country's economic development.

### 3.5 Issues Confronting Women Entrepreneurs

Just as some factors motivate women to become entrepreneurs, there are also other factors that inhibit them or make them reluctant. Bertulfo pointed out that "their reluctance could be due to factors related to them as women such as lack of self-confidence, limited education, lack of business exposure and experience. Recent studies of women entrepreneurs revealed how 'gender bias'<sup>12</sup> in society has affected the performance of women entrepreneurs. In one study, Taylor (1980:16) in Catherine Van der Wees and Henny Romijn (1995:68) said: "Women are no different than men in their entrepreneurial drive and their desire for economic independence and personal fulfillment that business ownership can bring. However, there is a catch. It tends to be more difficult for women than for men to live out their drive." This statement is corroborated in another study conducted in the Philippines, which found the following:

"The Woman's role has undergone a significant metamorphosis from that of a generation 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".<sup>13</sup>

Liedholm & Mead (1998) pointed out that women, who are setting up businesses, very often have to combine entrepreneurial responsibilities with domestic ones. For this reason, women may not be able to participate in any assistance programs to

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<sup>12</sup> Gender bias refers to a social perspective which tend to favor male over female. This is a manifestation of the unequal gender relations where women are seen as inferior than men.

<sup>13</sup> Leon V. Chico, "Technont Asia in Quo Vadis Entrepreneurs", presented at International Workshop on Women Entrepreneurs- Manila, Philippines, August 15-88, 1988 in Lakshmi, S. (1998:314).

improve their enterprise due to their timing, location and duration that might get in conflict with their domestic responsibilities. The same study revealed that only a few managed to graduate to a larger category, i.e., from micro-enterprise to small-scale enterprise to larger enterprise. It found that common problems encountered by women entrepreneurs are lack of capital, insufficient entrepreneurial, managerial, and technical training and experience, and technological problems. Another study revealed that women face greater problem because of the specific social and economic barriers they must confront. According to Henny Romijn (1995), women entrepreneurs are not taken seriously because of the social notion that business is exclusively an 'all boys network'. This notion has compounded women's foremost problem of 'access'.

However, there is more to it than just plainly economic reason in the difficulty in obtaining access to finance for business expansion. One study revealed that "female entrepreneurs appear to have more difficulties in getting business credit from banks than men and women are taken less seriously than men when presenting their business plans" (Koper, G., 1988: 57). It claimed that the banks have rigid criteria in granting business credit such as the objective aspect, which includes not only market profitability of the business but also potential discontinuity and sector choice. Banks assume that the coming of children and the responsibility of taking care of the families will likely interrupt women's business. For most banks, granting credit to women is 'high risk' because of the low cash income derived from women's business.

Women's businesses are mostly to be found in areas that reflect the caring function of their everyday, private lives and these areas are excessively penetrated, give low income, small turnover and small profits, so that any investment hardly renders adequate revenue. One study declared that "the business-related problems that women experienced are linked to the type of activity in which they engaged" (Catherine Van Der Wees & Henny Romijn, 1995: 70). It said that most women's

business fall within traditionally ‘female low-productivity areas’<sup>14</sup> with limited potential for growth and income generation. It attributed this to the fact that women’s skills are confined to training and/or work experiences in the household or in a narrow range of productivity occupations. Since women are mostly confined to the home to perform the tasks as housewives, mothers, and caregivers, their experience naturally would revolve around these areas.

In a society where sexual division of labor is the prevailing rule, women are at a loss. The rigidity of such a rule according to Francien van Driel & Mirjam van Reisen (1994:157) has brought “ideological constructions, images, stereotypes, control of sexuality, juridical discrimination and others which hinder women from benefiting from the development processes”. These gender and social barriers produced negative impact to women. It resulted to the underestimation of women’s economic role. Due to lack of confidence in women’s entrepreneurial and management capabilities, women have limited access to vocational training, particularly for ‘non-traditional’, high productivity and well-paid employment and self-employment opportunities. This also resulted to limited access to information network and further relegated women to low productivity sectors.

Other barriers to growth are often psychological and self-imposed such as perceived greater risk to the security of the household if the enterprise expands, and lack of self-confidence due to low level of education (Llanto, G., 1998:72). But again, this is owing to the prevailing social norm that limits women’s participation in activities outside her ‘turf’ which is the home. All these compounded the problems faced by women entrepreneurs in this highly competitive world.

### **3.6 Conclusion**

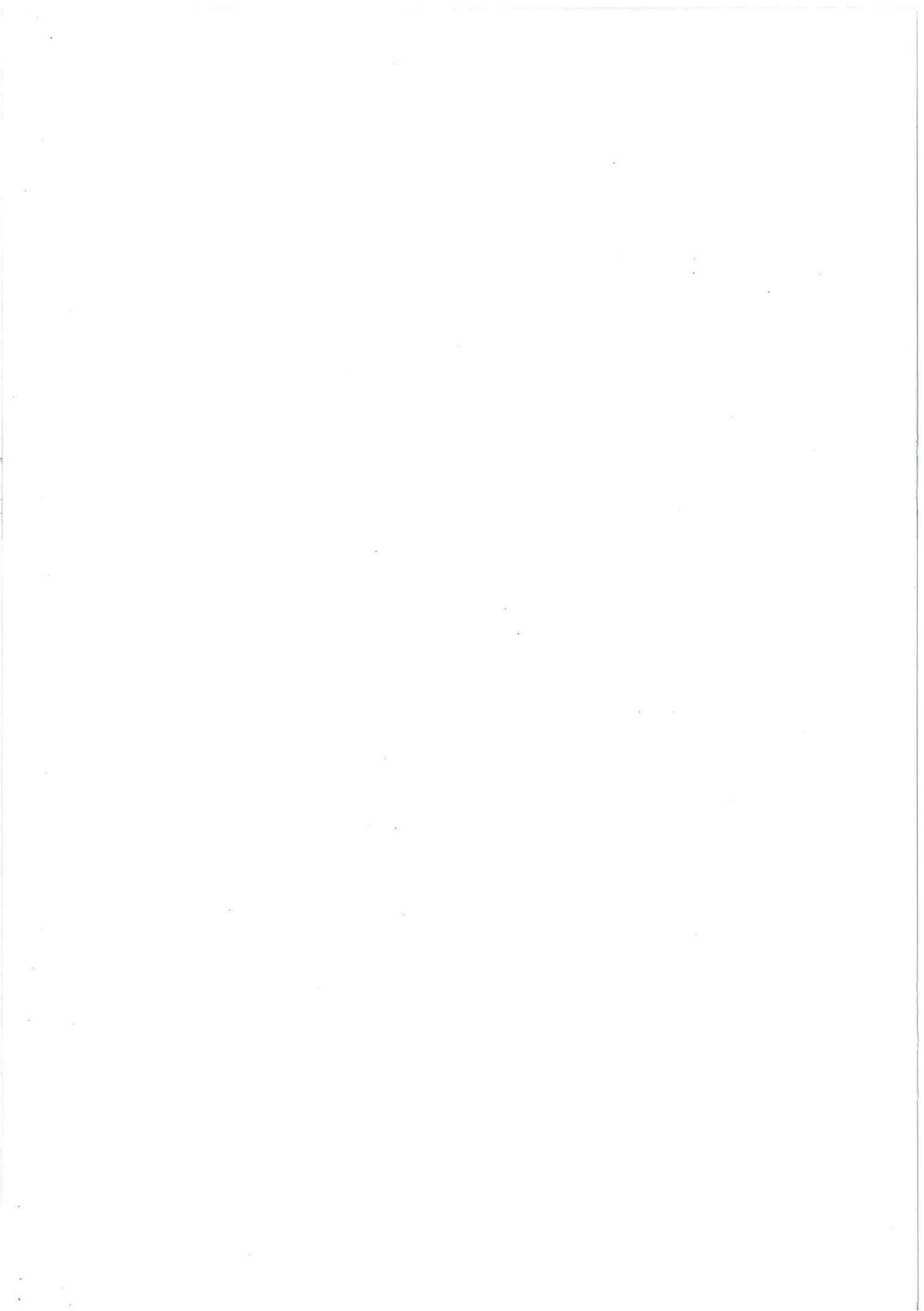
The motivations of women entrepreneurs sprang from women’s desire to change their lives. They all indicate a desire to improve not only in terms of their economic needs

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<sup>14</sup> Traditional activities women engaged in are related or extension of their role as mothers, care-givers done outside the household.

but also their personal satisfaction due to improved self-image. Women saw the possibility of effecting these changes through entrepreneurship. Their participation in economic activities opened the doors for a wider possibility of enhancing their capabilities towards the attainment of greater goals.

The gender issues that hound women entrepreneurs only showed that the 'playing field' of business is not even for men and women. They threatened women's capabilities and entitlements and could stifle their growth if not averted. Hence, the need for women empowerment in order to transform this unequal relation into a harmonious relationship where women and men are treated alike. Leveling the playing field would mean wider choices and better opportunities for women. All these can enhance their capabilities and entitlements for a better quality of life.



## **Chapter 4**

### **THE SOCIO- ECONOMIC CONTEXT OF WOMEN ENTREPRENEURS IN THE PHILIPPINES**

#### **4.1 Introduction**

The business environment wields a strong influence on the success or failure of any undertaking. Believing that the dynamics of women entrepreneurship are best understood if they are seen against the background of the social context they are in, the researcher finds it imperative to devote a chapter on it. Hence, we shall be looking at the salient features of structural adjustment program (SAP) which sets the 'rules of the game' and see its impact on women entrepreneurs.

The implementation of SAP has a bearing on the economic crisis that hardly hit economies in Asia including the Philippines. It is therefore the concern of this chapter to give a picture of how women restructure their lives under SAP and its implication to women's capabilities, entitlements and empowerment.

#### **4.2 The Crisis of the 1990s**

July 1997 marked the beginning of the Asian Financial crisis, which affected the global market. It began in the wake of unsustainable appreciation of exchange rates, growing short term and widening current account deficits. Financial analysts observed that "after receiving large capital inflows, the region suddenly witnessed massive outflows, amounting to billions of US dollars" (UNFPA, 1998). As a result of the massive outflows of capital, "asset markets collapsed, financial institutions started to fold and the national economies of the region went into recession."

The Crisis, which began in Thailand, spread to other parts of the region because of three causes pointed out by Garnaut (1998) in UNFPA (1998:6): first, presumed Government guarantees of currency parities and asset values were not in fact guarantees; second, foreign investors quickly realized that their knowledge of the economies in which they had invested was shallow and so when Thailand folded, uninformed investors withdrew their money from all economies in the region; and third, opportunities for gains from real trade and investment with regional economic

partners greatly diminished as the crisis took hold. The latter caused the withdrawal by some investors that led to a stampede by other investors out of these markets.

#### **4.3 SAP: Its Salient Features**

Proponents of neoclassical economic theory believed that Structural Adjustment Programme (SAP) is the ‘cure’ to the economic and financial uncertainties of many debtor countries. They believed that liberalization of the market, privatization of state enterprises, reduction of government budget deficit and devaluing the national currency were the best for the ailing economies. They opined that people’s lives would improve with the implementation of this programme.

“Structural Adjustment Programme (SAP) consists of economic policy reforms which are prerequisites for obtaining development loans by the IMF and the World Bank, in response to low growth rates and balance of payment difficulties” (Heyser, 1994:7). These policy reforms are basically market liberalization, privatization, and reduction of government expenditures and devaluation. Market liberalization calls for the removal of all regulations and controls that would create distortion and affect the effective functioning of the market. It therefore advocates free enterprise, which means doing away with subsidies and elimination of market rigidities that are seen as disincentive to producers. Privatization is construed as allowing private entities to manage the economic affairs of the country while governments concentrate its effort on creating a conducive business climate. Proponents of this theory argue that the government’s task is to increase tax revenue and adopt cost-saving measures with the end view of generating funds to pay its debt. To do this, the government must adopt an export-led development to achieve economic growth. This means devaluating its currency to promote exports.

For some time, some countries like the Philippines have experienced economic growth in terms of increase in Gross Domestic Product (GDP). Whether this high GDP translates to improvement in people’s lives is, of course, another matter. As far as policymakers and state planners are concerned, they attributed this growth as effect of the policy reforms that were introduced under the tutelage of the World Bank-IMF

tandem. They thought that the economy has now slowly recovered owing to the structural adjustment programme. However, with the devaluation of Thailand's Baht that triggered the Asian Crisis in the middle of 1997, the built-in mechanism defect of the programme slowly unfolded before the public. The recent crisis exposed the hidden defect and erased all illusions of progress under SAP.

#### **4.4 The Social Effects of SAP**

Under the tutelage of World Bank and the International Monetary Fund, countries in Southeast Asia under recession implemented Structural Adjustment Policies (SAP). The implementation of SAP ushered in a number of sacrifices and untold sufferings, and countries that would embrace the set of conditionalities would also embrace the cost of dream growth and development. The argument is that, this is the cost – the human cost – that less developed countries need to bear in order to achieve growth and development. Louis Emmerij (1987:4), in describing the SAP policies, emphasized that it contrast to the approaches proposed in addressing poverty. Harrod (1992:65) added that the “package of policies operates to reduce living standards for working people and does not promote policy lines which support social justice and equitable distribution”.

The implementation of SAP caused dramatic rise in unemployment, falling real incomes, and rise in the prices of basic commodities. All these have combined to produce dramatic increases in poverty. The neo-liberal approach to development, well imbued in SAP's stabilization and economic policies, brought forth immense and severe social implications to both men and women. SAP brought further class differentiation and inequality between and among men and women and further aggravated the existing social structure in society characterized by domination and subordination, specifically men over women.

Concerned with the impact of SAP to the developing countries, a group of scholars known as the Commonwealth Secretariat Group was commissioned by the World Bank to conduct a study. The group came out with a report that economic changes brought about by SAP have affected changes in the household incomes through

changes in wages and levels of employment; changes in prices of important goods, especially food; changes in levels and composition of public expenditure and the introduction of user charges for services; and changes in working conditions, through changes in hours of work, intensity of work, job security, fringe benefits and legal status (Commonwealth Secretariat, 1989). The implementation of SAP ushered in a number of sacrifices and untold sufferings especially among women. The Report (Ibid: 54) also indicated how women's position has been affected by adjustment policies. In the study, the group linked the major *policy elements*<sup>15</sup> of the IMF-WB packages as the basis of the typical structural adjustment process to the four dimensions of women's roles as producers, home managers, mothers, and community organizers. It concludes that the policies are gender-blind and/or insensitive causing adverse outcomes especially among women, both in the workplace and in the household.

Commonwealth Report (1989:54) also pointed out that "the impact of structural adjustment on women as producers is felt through the effects of employment, incomes and conditions of work". Many have lost their jobs because of economic restructuring. This situation is confirmed by employment statistics in these countries under SAP. In fact, in the Philippines, a total of 69,735 workers lost their jobs in 1999 because of the economic crisis.<sup>16</sup> Of the two groups, it is men who would likely get another job than women because of the 'breadwinner ethic'<sup>17</sup>.

The rising prices of basic commodities affect women as home managers because it would mean tightening their belts just to allocate efficiently the meager income

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<sup>15</sup> The 6 Major Policy Elements are: 1) *Demand restraint*: cuts in government expenditure; credit control; cuts in public sector employment and in real wages. 2) *Price Policy*: decontrol; increase in agricultural prices; reduction/abolition of subsidies; raised charges for public services and by Public enterprises. 3) *Trade Regime*: devaluation; foreign exchange auctions; import liberalization. 4) *Credit Reform*: more unified credit markets; higher interest rates; more agricultural credit. 5) *Parastatals*: attempts to increase efficiency and improve profitability; privatization. 6) *Administration*: strengthening institutions through training, technical assistance, reorganization, etc. (Commonwealth Secretariat Report, 1989: 54)

<sup>16</sup> Data from the Bureau of Labor and Employment Statistics which recorded a total of 1,788 companies who retrenched 43,960 workers, while 505 others firms closed shop, rendering an additional 25,775 personnel jobless. This figure is 12% lower than the 79,305 who lost their jobs in 1998. ([http://www.Philstar.com/datedata/e20\\_mar20/](http://www.Philstar.com/datedata/e20_mar20/)).

<sup>17</sup> The ideology that it is men's responsibility to provide for the needs of the family.

without sacrificing the needs of the family. The abolition of subsidies on public services and basic commodities made prices unaffordable. This led women to over-stretched their time by combining domestic work with petty trading to make both ends meet. The cutbacks in government expenditures on education and health would also mean additional load for women as caregivers. As coping strategy, women join volunteer organizations that would provide them with the basic social services previously undertaken by the government. As cited in the report:

“There is now a need for women to co-operate among themselves in community activities, forming groups of producers; organizing consumer cooperatives; and helping extend possibilities for communal consumption and social support for childcare. But at the same time it has made it more difficult for them to do so, as the increased burden of work has intensified demands on women’s time” (Commonwealth Secretariat Report, 1989: 71)

The links, however, suggested by the Commonwealth Expert Group between the policy elements and the women’s roles according to Diane Elson (1994:150) is rather flawed. She said that the arguments put forward about the links between the policies and the roles of women do not show the gender relations which structure women’s lives. According to Elson, “they are supported by some empirical evidence- but it is scattered and incomplete, largely because of the well-known lack of gender-disaggregated data” (Ibid: 150).

Why the economic position of women got worse with SAP has been the subject of the current debate among policymakers, planners and gender advocates. Asia Society<sup>18</sup> reported that a survey by the Friends of Women Foundation in Thailand made public at the end of 1998 disclosed that women were particularly hit by the crisis. Heyser (1994: 7) pointed out that “given the existing gender hierarchies, women are the ones responsible for social reproduction and daily household management. As such they are the ones who must cope and devise survival strategies when household incomes

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<sup>18</sup> Asia Society publishes country briefings, conference reports and other Asian Update in its website, <http://www.asiasociety.org>

fall and prices rise". Increase in food prices and removal of food subsidies are major features of adjustment programme. When households have to reduce food consumption, "areas with rigid gender hierarchies as in South Asia will find women and girls consuming less food than men and boys. Similarly, when user charges are introduced or increased for education and health care, the access of women and the girl child to these services is affected especially in a situation of poverty" (Ibid.).

Some scholars believed that women's exclusion as beneficiaries in the programme under SAP is the reason for women's inferior condition vis-a-vis men. There are others who believed that the programme is defective *per se* because it perpetuates inequality between men and women. In the light of this controversy and its differentiated effects on men and women, new forms of feminist and gender analysis surface that challenges the underlying assumptions of the adjustment policies package.

#### **4.5 The Feminist Critique of SAP**

While adjustment policies were aimed at economic efficiency and stability to achieve economic growth, some feminist writers argued that SAP has rendered the economy more inefficient because of its male bias assumption. SAP assumed that there is a large distortion in the prices of resources in developing countries and these distortions have resulted to poor economic performance. Proponents of SAP passed the blame on the governments' policies and prescribed that these policies are rectified. One item is on the huge government spending<sup>19</sup> in public services that SAP advocates said needs to be cut. But Sparr (1994:17) clarified: "in cutting back on public services, governments have implicitly relied on a quiet army of wives, co-wives, mothers, daughters, aunts, grandmothers, sisters, female friends and neighbors to pick up the slack." This is because women's work is undervalued.

The theoretical underpinning of the adjustment policy rests on the belief that price distortions can only be removed if governments of these countries would minimize its intervention and instead allow the market forces to operate. But according to Ingrid

Palmer (as quoted by Diane Elson: 1994:152), there are gender-based distortions<sup>20</sup> which need to be addressed if adjustment policies are to succeed. What happened was, instead of removing the distortion, “structural adjustment programme failed to remove these distortions, and in fact worsen some of them” (Ibid: 152).

This notion of distortion provides an analytical link between gender relations and SAP. Using this framework, there is evidence to show that women are discriminated in the market because SAP seeks to allocate efficiently only those economic resources in the productive side. Women’s reproductive work in the maintenance of the home and human resource production is ignored by not giving it proper costing. Citing this neglect, Palmer (as cited in Elson, 1994: 152) provides the explanation by saying, that:

“Biology and culture oblige women to supply replacement for the present labour force, free of charge. Women’s obligations to undertake unpaid work in caring for children and other family members act like a tax<sup>21</sup> which distorts the labour market, because it ‘channels part of women’s labour to where market forces would not direct it.’

Because of this ‘tax’, women cannot compete equally with men. “Women do not enter the market with the same resources and mobility because of the reproductive labour tax and gender-based distortions in resource allocation” (Bakker, 1994:4). This makes SAP gender-blind. Elson (1994) made a parallel analysis to Palmer’s but she focussed on the process of extraction of labour. She argued that “adjustment programme extracts more work from many women while imposing idleness on some men” (Elson, 1994:153). Women are preferred because “they were seen as having natural/biologically given attributes such as nimble fingers, dexterity, better concentration, ability to do tricky, detailed work, etc.” (Chhachhi, 1993:7). However,

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<sup>19</sup> Government spending, if it exceeds total revenue, would result to income deficit.

<sup>20</sup> “Palmer (1991) identified four-types of gender-based distortions: (i ) gender discrimination in access to resources or outlets for produce outside households; (ii) additional tasks women face in reproduction and family maintenance, which Palmer suggests are like a tax upon women’s time and energies; (iii) highly imperfect intra-household markets; (iv) the final disposition of incomes” (Elson, 1994:152).

<sup>21</sup> Reproductive labour tax refers to women’s reproductive work in the household in which women are supplying a resource, the replacement of the present labour force, free to society. It is viewed as a tax which women are required to pay before they can engage in income generating activities...Like all taxes it influences the allocation of resources, in this case in the form of penalizing women’s labour time in other activities which are both remunerative and more open to productivity increases” (Bakker, 1994: 9).

since domestic work is still considered women's sphere, women have to combine productive and reproductive work.

Non-recognition of these limitations only shows the male bias of structural adjustment programme. The three kinds of male bias according to Elson (1994: 154) are: male bias concerning the sexual division of labour; male bias concerning the unpaid domestic work necessary for producing and maintaining human resources; and male bias concerning the households where men are always deemed as the decision-makers.

For many women, structural adjustment programme mean longer hours of work, paid and unpaid; maintaining households on reduced resources; and taking more time in terms of looking for cheap goods, setting up informal support networks and others. In the labor market, there has also been the 'casualization' of women's work, which means lesser or no benefits and lacking social protection. The whole aim is to achieve efficiency. Heyser (1994:12) argued that "what is regarded as 'increased efficiency' is often the transfer of cost from the paid economy to the unpaid work of women within the household (the unpaid economy) as seen in the transfer of the cost of caring for the young, the elderly and the sick". Women absorbed the burden resulting from cutbacks in public expenditures for social services. In other words, efficiency was aimed at the expense of women. To cope with the crisis, some women who are in their younger years migrate as domestic servants to the high growth countries. "There is a deskilling process at both individual and national levels" (Ibid.).

#### **4.6 SAP: Impact on Women Entrepreneurs**

The economic changes arising from the implementation of adjustment policies could be gleaned from the increasing number of women joining the informal sector. Experience shows that during the period of adjustment, some firms closed shop because of high cost of production or shift their resources from production of non-tradeables to production of tradeables due to its high profitability rate. When firms closed shop, the result is retrenchment of jobs (usually male jobs) thereby a loss of income. To compensate for the loss of adult male real earning power, female

members of the household will be forced to enter the labour market or in the informal sector just to eke out a living.

Women's employment, however, are not without repercussions in the event of some technological changes and other innovations that tend to favor men than women. With technological innovations, women may not be able to adopt because of lack of skills and training. Sara Goodman (1987:65) stated that "a major issue regarding technological change and women's employment is that the development and application of technology is not gender-neutral, that the introduction of new technology has differential effects on women's and men's work". The argument is that, new technology triggered a new set of gender roles using pre-existing social structure of what jobs are defined for women and for men. Such circumstances, it is argued, would result in safeguarding male workers' dominance at all levels of occupation, be it managerial, supervisory and/or rank and file. This explains why women are placed in jobs or occupations that are considered common *women's work*, where the basis of which is not on women's competencies but its pre-defined role based on sex. Kim (1997:50) confirmed this by saying that "gender hierarchy structures the work environment, so that women never perform the same job that men do, and they are usually supervised by men...within the rigid hierarchical, gender-segregated workplace, women are never seriously able to challenge men's control."

Displacement from paid employment and the worsening crisis, however, has opened a new opportunity for women. With meager capital either from their savings or from loans, they found themselves engaged in business as a matter of necessity. Some firms who have to reduce their overhead costs subcontracted some of their work to these women who have put up micro-enterprises as a coping mechanism to withstand the crisis.

While most unemployed men found migration as an alternative option during crisis, most women opted to stay home because of the social pressure for them to take care of their families while the husband or male partner is elsewhere looking for job. To augment the family income, these women resort to vending and other informal jobs.

This is true to most women who are in their prime years. In the case of the Philippines, though there has been a notable pattern of increase of women migrant workers. In 1975, the gender distribution of OCWs is 70% for men and 30% for women; in 1987, the gender gap narrowed where women accounted for 47% of total OCWs and men 53%; and in 1994, women surpassed men where they accounted for 60% and 40% respectively (Gonzales, 1998:40-43). However, most of the jobs women do are in the domestic and ‘sexual’ services. The latter is neatly labeled as entertainment industry. While working overseas promised more income, recruitment of female workers as OCWs made them vulnerable to exploitation, being victims of human trafficking and abuse of employers. Furthermore, female migration have caused psychological trauma not only to the families they left behind but also to themselves due to the prospect of not seeing their families ‘whole’ again.

In sum, the impact of structural adjustment posed danger to the households as basic unit of consumption and production. The impact may be too severe that the households can no longer cope up. Disintegration may be had and this will have a telling effect to all household members especially to the younger ones.

#### **4.7 Institutional Support Mechanisms: Implication to Women’s capability, entitlements and Empowerment**

Despite the onslaught of poverty, the Philippines continues to enjoy a relatively higher literacy rate compared to other Third World countries.<sup>22</sup> Female literacy rate is higher than male’s. In terms of marriage patterns, it revealed that Filipino women have a high marrying age, by developing country standards. The percentage of female-headed households has been increasing from 10% in 1970 to 12.3% in 1995. The number of Filipino women joining the labor force has also been increasing from 11.4 million in October 1997 to 11.8 million in October 1998, and 12.1 million in October 1999.

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<sup>22</sup> Nationally, the literacy rate of females (94%) stood higher than male’s literacy rate (93.7%) in 1994. The percentage of women who are functionally literate is slightly higher (74%) than that of men (72.9%). It

All these data imply that women have already began to establish their niche outside the home where they have long been confined. These efforts are slowly gaining ground as can be gleaned from the current wave of institutional support afforded to women.

#### 4.7.1 Legal Infrastructure

In the Philippines, the National Commission on the Role of the Filipino Women was established to see to it that women are not left out in the process of development. In response to the UN Declaration of the Women Decade (1975-1985), the Philippine Government ratified the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)<sup>23</sup> and has committed itself to the Nairobi Forward-Looking Strategies for the Advancement of Women<sup>24</sup>. These are two of the most important documents that resulted from the Decade that can accelerate women's effort to improve capabilities and entitlements. To further strengthen women's capabilities and advance women's status, a provision to this effect was enshrined in the 1987 Philippine Constitution<sup>25</sup> which states: "The state recognizes the role of women in nation building and shall ensure the fundamental equality before the law of women and men" (Art. II, Section 14).

Guided by this constitutional mandate, the Philippine Legislature has enacted several laws to promote gender equality and women's full participation in society. Among them are: Republic Act 7192 otherwise known as the "Women in Development Nation-Building Act" which directs all government agencies to institute measures to

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is also noted that women in the urban areas have higher functional literacy rates than rural women (83.9% vs. 66.8%) (National Statistics Office, October 2000, Philippines).

<sup>23</sup> A document adopted and opened for signature, ratification and accession by the United Nations General Assembly resolution 34/180 of 18 December 1979; entry into force 3 September 1981, in accordance with Article 27(1).

<sup>24</sup> The Third World Conference on Women was held in Nairobi, Kenya where based on the achievements of the decade, the "Forward Looking Strategies for the Advancement of Women" was drawn up to continue working for the Decades' goals and objectives during the 1986-2000. As a result of these efforts, gender-responsiveness has become a key feature of many international, regional and country level development programs and projects.

<sup>25</sup> This is a written document that sets out the legal framework of the government. It is the most important law of a country - the supreme law.

eliminate gender biases in government policies, programs, projects, and ensure women's complete participation in development and nation building. To ensure its implementation, Executive Order 273 was issued requiring all government agencies to incorporate gender and development (GAD) concerns in their planning, programming and budgeting processes, in line with the goals, objectives and strategies of the Philippine Plan for Gender-Responsive Development (PPGD)<sup>26</sup> for 1995-2025. Likewise, the General Appropriations Act<sup>27</sup> (starting in 1996) stipulates that "all government agencies should allocate a minimum of 5% of their budget for Gender-Responsive Projects (Sec. 28, GAA). The NCRFW takes the lead in the implementation of all the gender-related laws. Other trade and industry laws were also enacted to spur women entrepreneurship (see Annex Table 1).

#### 4.7.2 Capability Enhancement Training

In line with the thrust of the government to make women as equal partners of men in the process of development, government line agencies such as the Department of Trade and Industry (DTI), Department of Labor and Employment (DOLE), and the Technical Education and Skills Development Authority (TESDA) among others have implemented various programs to encourage entrepreneurship among women. In fact, a number of 223 training institutions all over the country are accounted to have programs related to capability-building of existing and prospective women entrepreneurs.

Various training programs are being implemented by government agencies who are mandated to promote entrepreneurship as an alternative strategy to generate employment and augment income. The Department of Labor, for example, has implemented a Women Workers' Employment and Entrepreneurship Development (WEED) which seeks to strengthen the role of women as partners in economic development by supporting them in the areas of entrepreneurship and income-generating concerns. In doing this, the department primarily utilizes the "Training-Cum-Production Scheme" which consists of the Entrepreneurship Development

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<sup>26</sup> PPGD is the framework in gender planning for all government agencies, national & local, within the 25-year period.

Training (EDT) and the Appropriate Skills Training (AST). A similar program known as Promotion of Rural Employment through Self-Employment and Entrepreneurship Development (PRESEED) was also launched by said department as a response to the limited wage employment opportunities available in the rural areas. It was designed to provide self-employment among rural workers and their families particularly the “assetless” and “landless” groups which have entrepreneurial potentials by providing them access to entrepreneurship training, credit and technical assistance.

Related training are also available from other government agencies such as the Department of Trade and Industry (DTI) and the Department of Agriculture (DA). DTI conducts productivity and quality improvement training for micro, small and medium enterprises. It also conducts training on business plan preparation, financial management and marketing. All these efforts are geared towards improving women entrepreneurs’ capabilities.

#### 4.7.3 Micro-credit Program: Getting Access to Capital

Credit programs that target women was one of the measures to make women productive. It is believed that with loans of their own, women are able to invest in various income-generating projects. From earnings made by them, women are able to provide nutritious food for their family. In addition, income is also used to pay for schooling fees for their children. Provision of micro-credit for women, therefore, goes a long way in improving not only the status of women but that of the family as well. The effect of credit programs has not been limited to direct economic improvement alone. The experience of Grameen Bank in India and replicated in the Philippines showed that “having opportunities to be with other women, discussing diverse topics, managing their own organization, belonging to solidarity groups widen their horizons and gave them a stronger sense of identity, built their self-confidence and brought back their dignity” (Carr, et. al., 1996:20). Through micro-credit, women have been able to access primary goods and entitlements as seen by Truong (1997) and Kabeer (1994). Women are able to ensure the well-being of family

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<sup>27</sup> The General Appropriations Act serves as legal basis for the operational expenses of the government.

members in terms of food security, education and health. Evidence from micro-credit programs especially in the developing countries shows that a small amount of loan, when given to a very poor woman not only directly meets the needs of the family, but also enables her to move the family out of the powerful grip of poverty (IFAD: 1992). “With micro-credit, women who have no capital but with growing self-confidence in their own abilities and who wish to be economically independent are stimulated to start up their own business” (Koper, 1993:57).

While there is no certainty that the effect of micro-credit leads to women’s economic independence, the fact remains that micro-credit is instrumental in organizing women around their economic concerns. It serves to promote shared knowledge, mutual trust, self-help, reciprocity, and solidarity among women. Evidence of micro-credit shows that “having contributed to the economic well-being of the family elevates women’s status; their self-esteem increases especially with the success of their projects” (Carr et al., 1996:42). This enhances women’s level of confidence and gives them a strong sense of identity.

#### **4.8 Conclusion**

With the implementation of structural adjustment programme in the Philippines, the direction of the country’s economic and political development has shifted to the pursuit of market-oriented economic growth. The process has put to light the disparity between men and women in terms of access to markets. It showed that SAP does not necessarily provide equal opportunities for women and men. In fact, it caused women and men to live in an unequal world because of the programme’s tendency to favor the males in society. The SAP has therefore become a bearer of unequal gender relations that adversely affect women’s capabilities. SAP has further weakened women’s opportunities to have access to primary goods to improve their well-being including that of their families. However, the negative impact of SAP has touched a positive cord for women. This created a need among them to do something so as not to live in misery. Since the situation calls for their participation in economic activities to abet the crisis, women entered the labor market either as employed or self-employed by operating their own micro-enterprise. With their economic

participation, women had the opportunity to increase their capability. With renewed strength, women are able to establish their own identity and work out for a better relation with their male counterparts.



## **Chapter 5**

### **THE WOMEN ENTREPRENEURS OF CAGAYAN DE ORO CITY**

#### **5.1 Introduction**

This chapter begins with a brief description of the research locale (Cagayan de Oro City) where the study was conducted. The comparative advantage of the place in terms of investment opportunities will be presented along with the profile of the twenty-five (25) women entrepreneurs, chosen at random from among the list of registered businesses in the city. This chapter aims to capture the longings and aspirations of women entrepreneurs, for them and their families to lead a better quality of life. It also seeks to understand their own personal struggle in the home and the community by looking at the decision-making processes in the household and find out in what areas did these women wield high influence. Towards the end of the chapter is the analysis of the extent of the empowerment of women entrepreneurs using a tool of analysis inspired by the work of Mayoux (1998).

#### **5.2 The City at a Glance**

Cagayan de Oro (CDO) City is the capital of Misamis Oriental in the northern part of the island of Mindanao. It is envisioned to become the Trade and Service Center in the island, a center of booming trade and teeming commerce, a burgeoning education and service center. With 500,000 people, the city has a total land area of 48,885 hectares with about 35 kilometers of coastline and fine deep harbor, the Macajalar Bay. Its major strength is its strategic location in Mindanao. It is Mindanao's trading hub to the domestic markets of the Visayas and Luzon, two major islands in the Philippines, and to major foreign markets like the United States, Japan, and Europe.

The city maybe modest in size but it has the highest average household income at 15% more than the average of urban areas in the country; and is about 3/4 as big as that of Metro Manila. Its port, one of the important gateways in the Philippines, accounted for 79% of total passenger arrivals in the region with a share of around 20% for domestic and 5% for foreign cargoes to total Mindanao throughput as of 1995.

The city has a relatively good road network connecting to other growth areas in Mindanao. There is easy access to industrial districts like PHIVIDEC and the Alwana Business Park. Cost of doing business is relatively low as in cost of power and cost of commercial space. It is the service center for Northern Mindanao, it having the most number of financial institutions, improved medical facilities and telecommunications and information technology services.

The city's strength is its people. It serves as one of the country's richest pools of skilled or easily trainable labor. Xavier University, for instance, has been cited as having the best agriculture program and one of the best performing schools in the country. The presence of technical schools also provides the skills needed by industries.

The city's goal is to become the premier trade and service center with sustainable development and with equitable distribution of renewable resources. To enhance this goals, efforts are now underway for the establishment of critical projects which include the construction of the International airport in Laguindingan, a nearby municipality, the establishment of the Mindanao Container Port at PHIVIDEC<sup>28</sup> Industrial Estate with Terminal Capacity of 270,000 TEU per year. Its services and facilities include cargo handling, warehousing, maintenance and offers utilities like communication, water and power.

### **5.3 Women Entrepreneurs: Are they Born or Made?**

#### **5.3.1 Status & Age Profile**

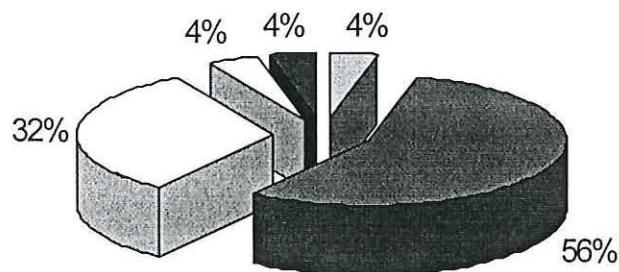
The 25 women entrepreneurs in Cagayan de Oro City who were respondents to this research study are described in terms of age group, civil status, type of household they are having, occupation, and their business profile. Most of the respondents are within the age bracket of 31-40 years old and accounted for 56% (14) of the total respondents. Graphical representation of these data are shown in: Figure 1, which shows the age distribution of respondents; Figure 2, which shows the number of

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<sup>28</sup> Phillipine Veterans Industrial Development Corporation.

women entrepreneurs with school children; and Figure 3, which shows the civil status of women entrepreneurs:

**Percentage Share of Respondents  
based on Age (years)**



□ 30 below ■ 31-40 □ 41-50 □ 51-60 ■ 60 above

Figure 2: Age distribution of Respondents

**No. of Respondents per no. of Children**

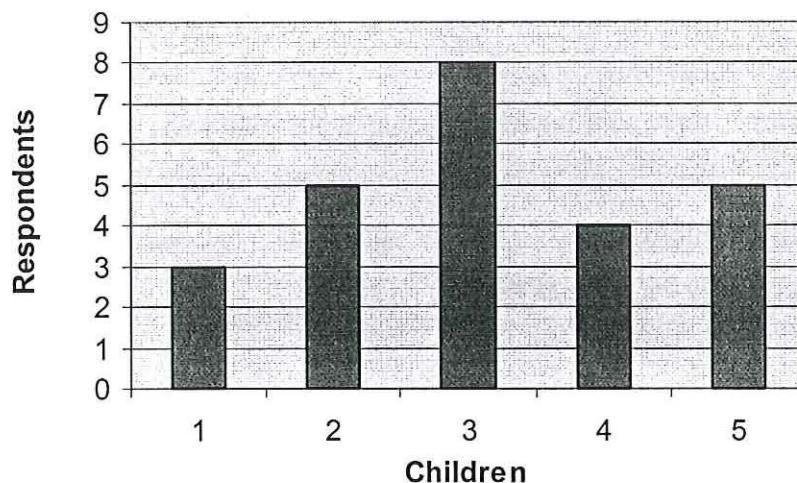


Figure 3: Number of children per respondent

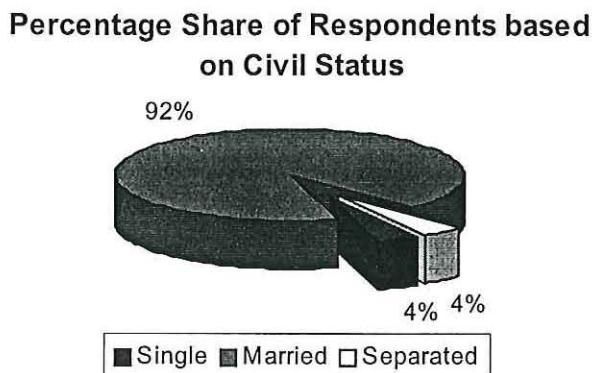


Figure 4: Civil Status of respondents

### 5.3.2 Education

Fifteen (60%) of the respondents were able to attend college education, eight (32%) secondary, while two (8%) are in the elementary level. Of the 25 respondents, 16 (64%) said they have no other jobs except their business and 9 (36%) replied that they have other jobs as employees in the government office or in a private firm. The sixteen women who are purely into business, however, denied giving full time (i.e. eight hours work) to their business because they said they have to attend to their children and other household needs.

In the sample, 22 respondents expressed that they have husbands or male partners in life. Of this number, three said that their husbands have no jobs; eleven claimed that their husbands are into paid employment either as wage earners in the private sector or employees in the public sector. Eleven others said that their husbands are into business not necessarily the same as theirs.

### 5.3.3 Assistance from family members

Twenty-three (92%) of the total respondents said they got assistance from family members. Two said they run the business alone without the help of family members. Since most of the households live in a nuclear family<sup>29</sup> and most of the children are tender years, it can only be deduced that the assistance came from the husbands or

male partners of the women entrepreneur. The women cautioned, however, that the assistance is had “only when asked”.

#### 5.3.4 Main Source of Livelihood

Despite their business, more than half (52%) of the respondents claimed that their family’s main source of livelihood is salary/wage income. Business was established to augment income and provide for the other needs of the family. It was also a form of diversion for some women who have lost their formal jobs due to retrenchment. About half of them claimed that their main source of income is the business that they have put up. This is true for women entrepreneurs who have no other jobs outside of their business undertaking.

The women entrepreneurs are not born as entrepreneurs. They become one because of the desire to improve their lives. This motivation moved them to take a course of action by engaging in economic activity that would provide satisfaction to this desire. The business climate afforded them the opportunities to learn the skill. This skill was honed by experience. The women entrepreneurs therefore are made by the circumstances they are in. Since they are not born but rather made, there is no doubt that they can grow more, become more, and do more for the betterment of their lives.

### 5.4 How is business?

#### 5.4.1 Type of Business & Longevity

The interview revealed that fifteen (15) of the 25 respondents have been in the business for five years or more; seven (7) for about 4 years; two (2) for 3 years, and one (1) for only 2 years. Sixteen (64%) are into vending/retailing while nine (36%) are into manufacturing. Most of them said they did not bother to change the product they have been dealing ever since. Six (24%) however said they did change products for a time when they saw the prospect of earning more profits. Most of these

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<sup>29</sup> Eighteen (72%) of the respondents have nuclear family, i.e. Father, Mother, and Children in the household. The rest have extended families, those with household members other than the immediate family members.

women whom the researcher interviewed were running a *sari-sari store*<sup>30</sup> selling almost all kinds of products to the neighborhood. Nine of them, however, are engaged in production of either processed foods for local consumption or manufacturing of household apparels for domestic and foreign markets.

The business owned and operated by these women entrepreneurs fall under the category of micro-enterprise. They are mostly family-based firms with only the woman (owner) doing most of the tasks. Sometimes she gets assistance from family members. In the case of the manufacturers' business, these are still in the micro-enterprise category basing on the number of workers they have which is below 10 and the capitalization which is less than P150, 000 (in Philippine Currency).

#### 5.4.2 Source of Capital & Competitors

Most of the respondents, 13 (52%) started their businesses out of their own family savings. Five (20%) got their funds from their own personal savings; four (16%) took the funds from loans/gifts of family or friends; and three (12%) from moneylenders. No one resorted to formal credit like banks during the business start-up. The list of major competitors range from neighborhood up to the domestic level. Fourteen (56%) claimed to have major competitors within the neighborhood; six (24%) are having competitors within the local and domestic market; three (12%) within the local market, while the remaining two (8%) said their competitors are within the domestic level because they are into exports.

#### 5.4.3 Growth Experience<sup>31</sup>: Pre-Crisis and Crisis Period

Twenty (80%) of the respondents have encountered problems when they first acquired their business. Eight (32%) of them said their problem was financial in nature; four (16%) claimed that the problem were both personal and financial; six (24%) said that the problem is more on the aspect of management/technology; and two (8%)

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<sup>30</sup> Sari-sari store is the common retail store in the Philippines, a small outlet that sells almost all kinds of goods for household consumption.

<sup>31</sup> Indicators of growth as used in this study are the number of hired workers, volume of production, and increase in income

encountered only personal problems such as lack of experience and lack of time. Despite all these, many of them were able to experience progress in the ensuing years.

Based on these responses, the researcher adduced informations that were corroborated by the respondents themselves when prodded to give more comments. Twenty (80%) of the respondents experienced major growth in their business while five (20%) claimed they did not experience growth ever since. A total of 12 (48%) experienced growth prior to the Asian crisis while 8 (32%) grew during the crisis years.

A cursory look at the respondent's type of product revealed that most of those who have experienced growth prior to mid-1997 or before the outbreak of the Asian Financial Crisis are those businesses engaged in processed foods and those on a subcontracting arrangement with big exporters. Those who managed to grow despite the crisis years were producers of export products using indigenous materials and who have special credit arrangement with foreign buyers. Those who did not experience growth at all were vendors of basic consumer goods. The latter is caused by the number of big business establishments in the city where customers can readily get the basic items at a discounted or cheaper price. Rather than buying from these small outlets whose owners may just have gotten these goods from the same big business establishments, customers go directly to these bigger stores and enjoy the discounts themselves.

Problems encountered during period of growth range from lack of raw materials where 4 (16%) respondents have experienced; lack of labor with 2 (8%) respondents; lack of time according to 3 (12%); and financial as pointed out by 11 (44%). Before the crisis period, most of the problems were on lack of materials and labor. During crisis, financial problem ranked highest which is just a reflection of the financial crisis that hit the Asian region.

#### 5.4.4 Entrepreneurship: Prospects and Trends

Despite the crisis that grip the whole economy, women entrepreneurs are optimistic that the worst will be over and that the economy will bounce back from its dismal

state. Eighteen (72%) said they perceived a little increase in the overall demand for their products; four (16%) said they perceived much increase in their product's overall demand; two (8%) said there is no change; while one (4%) said she did not know anything, a reflection of a "devil-may-care" attitude borne out of helplessness.

As to their perception of the number of competitors in the business in reference to the pre-crisis period, 12 (48%) said it has a little increase, 7 (28%) claimed it has much increase, four (12%) stated there is no change, and two (8%) claimed that there is a little decrease. From this data, it can be gleaned that there is a strong perception that entrepreneurship has become the fallback of most people during the crisis years. This finding confirmed what has been reported in a survey conducted by the International Labor Organization (1998) that entrepreneurship has become an option for most workers who have been separated or have lost their jobs due to severe economic crisis. People who have lost their jobs as a result of the crisis found refuge in the informal sector as vendors using their savings in order to sustain themselves and their household needs. Petty trading is the usual business activity that these people would go into because it does not require much capital and expertise to run.

As to their volume of business, their response reflects their optimism as showed earlier in their perception of the demand of their products. 17 (68%) of the respondents said there is little increase, 4 (16%) said there is much increase, 2 (8%) said there is little decrease, and another two (8%) said there is no change at all. This perception of a little increase in the volume of production is due to the fact that most of these women entrepreneurs are vendors or retailers whose activity is so much dependent on how much capital is poured into it. With the ensuing crisis, they do not expect money to just come so easily.

## **5.5 Capability Building**

### **5.5.1 Training: Are women available?**

Most of the respondents, 20 (80%) of them, have not attended training except basic skills which they learned from experience. 5 (20%) signified that they have attended upgrading of their skills in marketing and productivity improvement organized by

government agencies such as the Department of Trade and Industry. These women who have attended training are producers of local products for export. “Busy” was the reply given by most of the respondents when asked why they have not attended capability-enhancement training conducted by government agencies and other non-government organizations. Some of them complained that by being in the business, they have no more time for themselves and for their families. The curt response, though, has a very serious implication to the issue of increased woman’s burden resulting from her gender roles.

#### 5.5.2 Membership in organization: How do Women Fare?

A total of 16 (64%) said they are members of community organizations such as Christian fellowship, credit cooperatives, and sectoral associations. Of the 16 respondents, 2 said they are officers while 14 are plain members. The type of organization under which these sixteen respondents claimed membership is categorized into social and economic. Four (25%) are members of a social organization such as Christian Fellowship groups while 12 (75%) are members of an economic organization such as Market Vendors Association, Landless Association, and Producers Association.

#### 5.5.3 Decision-making in the household: The areas of influence

When asked what areas of decision-making in the households where they have high influence, women entrepreneurs were observed to have wield a strong influence over matters that are related to the maintenance of the household which is considered as their ‘turf’. Table 1 shows these women exhibited high influence over budgeting for household consumption which accounted for 23 (92%) and has little or no influence at all over matters involving vehicles and farming. Women also exhibited low influence even over matters that are socially ascribed to them. The women who were interviewed revealed that they always refer to their male partners when it comes to making decisions in the family in order to avoid trouble. One interviewee said she is afraid to make decision without ‘consulting’ her husband because if it does not yield a positive result, she would be blamed and this might affect their relationship.

Table 1: Areas of Decision-Making where WE have high influence

Areas of Decision-Making	Classification				Type of Role	
	Small Expense		Big Expense		Productive	Reproductive
	N	%	N	%		
Home Improvement			9	36%		X
Budgeting for Household Consumption	23	92%				X
Children's Education	18	72%				X
Purchase of Household Appliances			8	32%		X
Entry into Business			10	40%	X	
Travel			8	32%		X
Vehicles					X	
Purchase of Personal Items	14	56%				X
Farming (Choice of crop)					X	
Buying Insurance			4	16%		
Obtaining Credit			2	8%	X	

\*WE stands for women entrepreneurs

As can be gleaned from the matrix above, the areas of decision-making were categorized on whether or not they fall within the productive or reproductive role of women and whether or not they entail small or large expenses. It is interesting to note that areas of decision-making which are traditionally regarded as within the women's sphere of influence are being decided by the husbands or male partners especially if they involve large expenses. This information would lead us to conclude that women have no control over their income. It is still the men who exercise control even if this income comes from the women's labor. This apparent lack of control by women of their income reflects the subordination of women in society.

#### 5.5.4 Participation in Community Activities

Women have low participation in the community activities. A graphical presentation of the result of the survey is shown in Figure 4 with percentage distribution as to participation in family-related, community-oriented, and religious activities, as follows:

## Community Participation

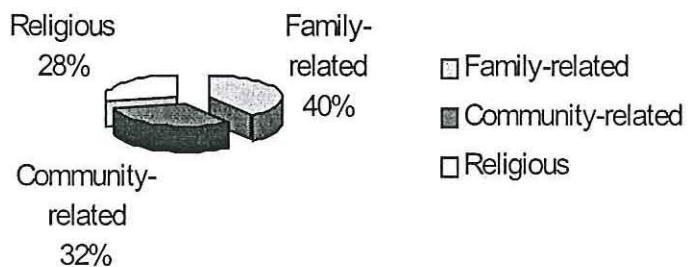


Figure 5: Respondents' participation to different type of activities.

Family-related activities involve family planning services, nutrition and feeding program sponsored by the local government unit in coordination with the Department of Health. Women participate in these activities as these are geared towards maintenance of their health and their families. This represents their claim to health security as a dimension of the entitlement system.

Community-related activities are the cleanliness and beautification drives spearheaded by the government at the village level, information campaign by various government and non-government organizations. Involvement in community activities is recognized as one form of socialization by which they can establish contacts and build a social network. Having a solid social network helps one to develop or improve her business by virtue of their patronage. It will also provide them with a sense of personal security for their psychological empowerment referred to by Friedmann, J. (1992). The same is true with religious activities, which includes attendance in 'fellowship' gathering by different church denominations.

In the study, there is a strong indication that most women gave priority to family-related activities on top of the others. This means that the welfare of the family stands paramount as far as the women are concerned.

### 5.5.5 Women's Involvement in Politics

In politics, all women signified that their participation is limited to voting or choosing their candidates in the local and national elections. They expressed that they never considered 'gender' as a criterion in choosing their officials or leaders. They commented, however, that "it is difficult for a woman with growing children to lead the community because the woman's priority should be her family." This statement has a serious implication to the efforts of women advocates who are mapping out strategies to come up with the so-called "women's vote". This is when women would consciously unite, field and elect women candidates to any elective position both at the local and national level in order to ensure their participation and equal representation in the arena of decision-making processes, i.e. at the level of policy.

## 5.6 Women Entrepreneurship and Empowerment: To What Extent?

### 5.6.1 Enabling conditions: Tools of Analysis

Empowerment is the process by which women strengthen their capacity individually and collectively to identify, understand and overcome gender discrimination thus acting to take control of their lives. It refers to the ability to make decisions or to give input into decision-making. Some of its enabling conditions are access to information, productive resources, education, physical and mental health, membership in organizations, participation in community activities and leadership (involvement in politics).

To determine the extent of empowerment amongst the 25 samples in this study, the researcher developed some indicators as tools of analysis. After the interview questionnaires were administered to respondents, responses were tallied in a codebook to facilitate interpretation and analysis. The study considered a total of 41 variables; each variable was given a code. Percentages were applied to describe the rank or location of the different indicators according to the extent of empowerment. With a range of 20, five levels were arrived at, each given a qualitative interpretation marking the highest rank as Highly Empowered (HE), 81-100%; Empowered (E), 61-80%; Fairly Empowered (FE), 41-60%; Lowly Empowered (LE), 21-40%; and the lowest rank as Very Lowly Empowered (VLE), 0-20%. A matrix of these indicators

inspired by the framework of Mayoux (1998) are shown in Table 2 basing on Mayoux's four types of power, namely: power within, power to, power over, and power with.

While the framework of Mayoux's is ideal, it is not just possible to use them entirely in this study because they are too comprehensive and needs a long-time observation. If one uses them despite the time constraint, one would likely encounter some problems such as reliability of response because some indicators cannot just be measured in a short span of time. One example of these is the desire for equal rights as an indicator in the 'power to' type of power. The reliability of response due to desirability effect would be questionable. One cannot just take the desire response at face value; there must be some indicators of manifestation of desire that must be observed. To observe means one needs time. What the researcher is implying, therefore, is that using Mayoux's Framework in all its elements goes beyond the possibility of this research.

From the data shown in Table 2, it shall be noted that the subjects are grouped according to the nature of their business undertaking. One group consists of nine (9) producers and the other group consists of sixteen (16) vendors. The grouping is done to arrive at a more reliable result. Unlike the vendors whose main concern is their mark-up with the end view of gaining more profits, producers have a lot to consider such as technological change and market trends. Due to these differences, the two groups also vary in the magnitude of their problems. Believing that these forces affect their empowerment, this researcher finds it appropriate to present the findings for each group of sample.

Table 2: A Matrix of the Extent of Empowerment of Women Entrepreneurs according to the type of power.

TYPE OF POWER	INDICATORS	PRODUCERS (9= 100%)		QUALITATIVE DESCRIPTION	VENDORS (16 = 100%)		QUALITATIVE DESCRIPTION	TOTAL RESPONDENTS (25 = 100%)	QUALITATIVE DESCRIPTION
		n	%		N	%			
POWER WITHIN	Education								
	College	8	89%	HE	7	44%	FE	60%	HE
	High School	1	11%	VLE	7	44%	FE	32%	LE
	Elementary	0	0	VLE	2	13%	VLE	8%	VLE
	Attendance in trainings	6	67%	E	2	13%	VLE	50%	FE
POWER TO	Preparation of Business Plan	6	67%	E	2	13%	VLE	40%	LE
	Access to credit	7	78%	E	2	13%	VLE	20%	VLE
POWER OVER	Access to Market	6	67%	E	0	0	VLE	40%	LE
	Decision-Making in Household								
	Home Improvement	3	33%	LE	7	44%	FE	36%	LE
	Budgeting for Consumption	8	89%	HE	14	87%	HE	92%	HE
	Children's education	7	78%	E	11	69%	E	72%	E
	Purchase of appliances	2	22%	LE	5	31%	LE	32%	LE
	Entry in business	2	22%	LE	10	63%	E	40%	LE
	Travel for leisure	5	56%	FE	3	19%	VLE	32%	LE
	Purchase of personal items	5	56%	FE	7	44%	FE	56%	FE
POWER WITH	Buying insurances	2	22%	LE	2	13%	VLE	16%	VLE
	Obtaining credit/loans	3	33%	LE	1	6%	VLE	8%	VLE
	Membership in organization								
	as officer	2	22%	LE	2	13%	VLE	0%	VLE
	as member	5	56%	FE	5	31%	LE	64%	E
	Membership in Women's organization	0	0	VLE	0	0	VLE	0%	VLE
	Involvement in politics								
	as candidate	0	0	VLE	0	0	VLE	0%	VLE
Participation in community-related activities	as voter	9	100%	HE	16	100%	HE	100%	HE
	Participation in Family-related activities	6	67%	E	2	13%	VLE	32%	LE
	Participation in religious activities	6	67%	E	7	44%	FE	40%	LE
	Participation in	2	22%	LE	5	31%	LE	28%	LE

## 5.6.2 The Analysis of Power

### 5.6.2.1 Power Within

Under this type of power, the extent of empowerment is measured using education, attendance in training and preparation of business plan as indicators. These are believed to increase the level of awareness of the subjects that would make them more assertive and confident. Under this type, producers are found, to a great extent, more empowered compared to the vendors. Most of the producers are in the college level and have attended business-related training. Exposure to various type of training can improve their skills and enhance their productivity. As pointed out by some respondents, their attendance to training helped them develop negotiation skills and better marketing strategies. This is the reason why most of them have experienced business growth. The producers' desire for change can also be inferred not only from the high percentage in attendance to training but also from the strong indication of making business plan preparations as compared to most of the vendors who did not mind making any business plans. In this type of power, the vendors are found to have very low empowerment as compared to the producers.

### 5.6.2.2 Power To

Access to credit and access to markets were used as indicators to measure the extent of women's empowerment as these increase the individual capacity for change and other opportunities. Basing on the study, producers are empowered (78%) while vendors are very lowly empowered (13%) in terms of access to credit. Producers have more access to credit than the vendors do because they have more guarantees to present to their financial creditors compared to the petty vendors. The result of the interview showed that most producers got loans from the banks with the usual collateral requirement. On the other hand, access to markets is greater among producers than the vendors. This is due to the exposure of the producers to trade fairs and market exhibits where they can meet prospective buyers and increase their market network.

It shall be noted, however, that women may have access to key resources but if they lack control, then they have little to say when decisions need to be made or when

resources are threatened. This leads us to the third type of power, which is the power over.

#### *5.6.2.3 Power Over*

In this study, the indicators used are areas of decision-making in the household where women entrepreneurs indicated to have wield high influence than their male counterparts. Both groups indicated that they are highly empowered as far as control over budgeting for consumption and deciding for children's education is concerned. Both are lowly empowered in deciding for the purchase of appliances. In other areas, a contrasting result is shown: producers are found to be lowly empowered in entry into business while vendors showed that they are empowered on this regard. This relates to the finding that most producers are lowly empowered in terms of obtaining credits or loans. This can be attributed to the fact that producers need to consult their male partners because of the big capital involved which would require them to put up their conjugal property as guarantee or collateral. Unlike the vendors, producers have to consult their husbands whose signatures are required in loan transactions. For the vendors whose main concern is daily survival, decision to enter into trading is a matter of circumstance and not of choice.

#### *5.6.2.4 Power With*

The indicators used here are membership in women's organization and other groups as well as involvement and participation in politics and community activities. Not one of the respondents is a member of women's organization. They, however, were able to build a social network by their membership in other organizations whose main objective is either economic or social in nature.

The result revealed that women are highly empowered in politics as voters. As far as participation in community activities is concerned, the producers are empowered (67%) as compared to the vendors (13%). The same is true with participation in family-related activities where the producers are found to be empowered (67%) than that of the vendors (44%). Producers have high mobility compared to the vendors who are mostly tied up at home. Increased mobility of the producers can also be

inferred from their attendance in training and trade fairs and exhibits. Unlike the vendors who just stay at home, the producers have to go out so as to increase their market network.

In general, most of the samples are found to be highly empowered in terms of education and in budgeting for household consumption; empowered in membership to organizations (though not a women's organization) and deciding for education of children; and fairly empowered in terms of attendance to training and deciding over purchase of personal items. The rest of the indicators show that majority of the respondents are either lowly empowered or very lowly empowered.

### **5.7 Conclusion**

The city's comparative advantage is a push factor for women entrepreneurs. The opportunities to increase their capabilities are just within the corner. It is just a matter of how women can get access to these opportunities. This is where women's empowerment is put to test because to avail of these opportunities as part of women's entitlement, one has to get control and take action. Access to these resources won't be easy, as this would require assertion of one's claim in a forum where men are most favored than women.

While the findings in this study may not reflect the extent of empowerment of the total population of women entrepreneurs in the Cagayan de Oro, the women under consideration showed that women entrepreneurship has provided women with access to income albeit they exercised limited control. Control is limited to areas that are socially perceived as women's domain such as household consumption and children's education.

The whole study also suggests that women entrepreneurship has somehow made some women (the producers) increased their opportunities for advancement and mobility which in effect has increased their *power within*. The same study, however, revealed that entrepreneurship made the situation of most women (the vendors) worst because it resulted to overburden. From their responses, women complained that "they are

tired, have no more time for themselves, and could no longer attend community activities and even religious activities because of their business combined with child care". It showed that they have not been relieved of their domestic responsibilities. Although their first priority is their family, they have to combine both reproductive and productive work as a matter of necessity. It also showed that during crisis period, entrepreneurship has become an option for women (and also men) who were laid off or retrenched from their paid jobs. Just as the economy undergoes some restructuring, so are the women who have to restructure their lives as a matter of survival.

## **Chapter Six** **‘ECONOMICS IS NOT ENOUGH!’**

Women entrepreneurship has brought attention on the women's contribution to national development. Women have crossed the boundary of what was traditionally considered as a male turf: entrepreneurship. Though the type of business that women prefer or are running are those which are mostly extension of their domestic responsibilities, it cannot be denied that women have demonstrated their capacity to perform the task of producers and assist in the efforts to strengthen the economy.

Women's motivation to become entrepreneurs arose out of their need to develop or improve their lives. These needs provide women with the motivation to penetrate the once male-dominated activity. While it is true that the business choices she made were greatly determined by her traditionally reproductive role of being primarily responsible for the family, the woman entrepreneur has found entrepreneurship as an avenue to improve her capabilities. The cultivation of entrepreneurship, especially among women, led to the attainment of the core values of development such as sustenance, self-esteem, and freedom from servitude. Women entrepreneurs were able to provide for themselves and their families with the basic needs. Through entrepreneurship, women had the opportunity to improve their status from being a mere dependent to that of being a provider in the household. Entrepreneurship enhances their well-being through self-esteem - a sense of worth and self-respect. All these increased women's capacity to take action and control of their lives. All these have a bearing to women's access to power vital in transforming the prevailing unequal gender relations, at home and in society as a whole.

While the issues women entrepreneurs face do not have easy solutions as they are rooted in the norms of society characterized by unequal gender relations, the same can be overcome as women gained ground to address these issues. The same issues that disenfranchised women will create that need, for them to take appropriate action and transform the situation into something that would enhance their 'well-being' and 'agency'.

In developing countries where the incidence of poverty is very high, it is not surprising that people, especially women, find their way in many income-generating activities. The implementation of structural adjustment policies in these countries which resulted to rising prices, retrenchment, increase unemployment rate and loss of income further pushed them to look for alternatives out of necessity. SAP was criticized by feminist writers as gender-blind. They claimed that SAP exacerbated the unequal gender relation in society. It made the situation of women worst-off than men. This unequal relation manifested by the subordination of women to men has limited women's choices and accesses to improve her capabilities. It also suppressed women's entitlements to the primary goods vital for their 'functionings'. As it is, women were rendered powerless.

In the Philippines where a law was passed recognizing women as equal partners of men in development, promotion of women entrepreneurship is viewed not only for economic purposes but also for women empowerment. It is hoped that through entrepreneurship, women may overcome their shyness, build their confidence, know and accept their strengths and weaknesses, and develop a strong will to achieve objectives. All these would increase a woman's *power within, power to, power over, and power with*.

In the case study of women entrepreneurs in Cagayan de Oro City, it was shown that like others, the women were also motivated by a long-drive for self-fulfillment. Just like anybody else, they were also pushed by economic necessity. They felt the need to earn income for the family's upkeep. They exhibited a strong desire to improve their lives. While it is true that entrepreneurship provided women with the opportunity to meet their own basic needs and that of their families, this did not translate into meaningful changes in the gender relations at home and in the community. The study revealed that decision-making processes in the household remained to be under men's control and women's strong influence were seen only in those areas which are traditionally ascribed to them. The 'sexual division of labor' mentality is still at work.

To some extent, entrepreneurship has improved women's lives. Somehow, it increases their capabilities and resulted to an improvement in their standard of living. It is true that the benefits derived from entrepreneurship cannot be discounted. However, economics is not enough in order to improve women's lives. Aside from economic factors, there are other dimensions that contribute to women's powerlessness. Several authorities cited in this paper proved that they are difficult because they are rooted in our traditional structures.

Owing to these complexities, policies and programs aimed towards the empowerment of women through entrepreneurship development should therefore be multi-faceted. While it nurtures the entrepreneurial spirit in women, it should also be made gender-sensitive so as to eliminate the gender barriers that stifle women's growth. More so, it shall foster the linkage with concerned government agencies to expedite institutional and other support structures critical to the realization of investment opportunities for women. Identified constraints should also be recognized and resolved, or given due consideration in policy-making or program implementation. Since the constraints are embedded in gender relations, entrepreneurship, if we want to make it truly work for women, must be examined using a 'gender-sensitive lens'. This means, looking into the situation of both men and women entrepreneurs, their differences and similarities, and overcoming the barriers that come between them on account of their gender. Only through an atmosphere of freedom and equality that men and women alike can improve their lives and attain a better quality of life.

Indeed, *economics is not enough!*



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# ANNEXES



## Annex 1: Survey Form

### Part 1 - Respondent's Profile

Date: \_\_\_\_\_

1. Name: \_\_\_\_\_
2. Business Address: \_\_\_\_\_
3. Age: \_\_\_\_\_
4. Marital Status  Single  Married  Separated  widow
5. No. of Children: \_\_\_\_\_
6. No. of School Children : \_\_\_\_\_
7. Highest Educational Attainment:  
(1) Primary (2) Elementary (3) Secondary (4) College
8. Other occupation: \_\_\_\_\_
9. Husband's/Partner's main occupation:  
(1) Farmer (2) Wage Worker (3) Gov't. Employee (4) Others, specify \_\_\_\_\_
10. What is the main source of livelihood of the family?  
(1) Farming (2) agricultural labor (3) domestic services  
(4) vending (5) Others, pls. Specify \_\_\_\_\_
11. Who are living here with you aside from family members?  
\_\_\_\_\_  
\_\_\_\_\_
12. Do Family members help out in business when you are away? (1) Yes (2) No
13. Where did you get the skills in running an enterprise?  
(1) school (2) apprenticeship (3) on-the-job training (4) auto-deduct  
(14) business training
14. For how many years have you been engaged in this type of business?  
(1) less than one year  
(2) more than year and less than two years  
(3) more than two years and less than three years  
(4) more than three years and less than five years  
(5) five years or more

### Part II. Business History

15. What is the nature of the business?  
(1) Manufacturing (3) Services  
(2) Vending/retailing (4) Others, pls. Specify \_\_\_\_\_
16. What are your products/goods?
17. Did you ever change products or the nature of your business? (1) Yes (2) No  
If yes, why? \_\_\_\_\_

18. What was the largest number of workers your business has ever had, including:

	Before	Now
a) family members	_____	_____
b) hired workers	_____	_____
c) Apprentices	_____	_____

In what year did this occur? 19 \_\_\_\_

19. What was the principal source of money you used to start this business?

(1) Family savings	(4) formal credit institutions
(2) personal savings	(5) moneylenders
(3) loans/gifts from family or friends	(6) Others

### Part III. PROBLEMS AND CONSTRAINTS

20. Who are your major business competitors?

(1) neighborhood (2) local (3) domestic (4) foreign

21. Did you face any problem when you first acquired this business?

(1) yes (2) no

If yes: list two major problems in order of importance

1st \_\_\_\_\_

2nd \_\_\_\_\_

22. a) Have you ever experienced a period of major growth i.e. income, profit, in your business? (1) yes (2) No

If yes: In what year did it occur? 19 \_\_\_\_

b) Did you face any problem during this time? (1) yes (2) no

If yes, what are these problems?

(1) lack of raw materials

(2) lack of labor

(3) lack of time

(4) others, pls. Specify \_\_\_\_\_

d) Do you experience the same problem now? If yes, what are these problem/s?

23. In your perception, how have the following changed over the last five years?

- a) The overall demand for products like yours?  
(1) much increase      (2) little increase      (3) no change  
(4) little decrease      (5) much decrease      (6) do not know
- b) The number of business just like yours in your locality?  
(1) much increase      (2) little increase      (3) no change  
(4) little decrease      (5) much decrease      (6) do not know
- c) The volume of your own business?  
(1) much increase      (2) little increase      (3) no change  
(4) little decrease      (5) much decrease      (6) do not know

24. a) Have you had any organized training or non-financial assistance during your business activities? (1) yes      (2) no

If yes:

Source of training	Type of training	Length of training
_____	_____	_____
_____	_____	_____
_____	_____	_____

b) Did you ever make a business plan? (1) yes (2) no

25. Have you ever received loans for your business? (1) Yes (2) No

If yes:

Source of credit	What was credit used for?	Amount of loan
_____	_____	_____
_____	_____	_____
_____	_____	_____

26. Was there ever a turning point in your business? Pls. Specify.

27. Being a businesswoman, what are some notable changes in your life?

_____
_____
_____

Part IV.

28. Are you a member of an organization? (1) Yes (2) No

Which organization? \_\_\_\_\_

29. What position/s held by you in women's/business organization?

- (1) Officer
- (2) Member
- (3) None

30. Please check below the areas in your household where you have high influence in the decision making process

- (1) home improvement
- (2) budgeting for household consumption
- (3) education of children
- (4) purchase of household appliances
- (5) entry into business
- (6) travel
- (7) vehicles
- (8) personal items
- (9) farming (crop choice)
- (10) buying insurance
- (11) Others, pls. Specify \_\_\_\_\_

31. The activities of the community you have joined/participated?

- (1) cleanliness and beautification
- (2) nutrition and feeding program
- (3) family planning services
- (4) attendance in meetings
- (5) others, pls. Specify \_\_\_\_\_

32. Have you engaged yourself in local politics as

- (1) Candidate for elective positions
- (2) Elected/Appointed Official
- (3) Voter

*Thank you for your cooperation!*

**Annex 2A: CODEBOOK FOR QUESTIONNAIRE ON THE PROFILE OF WOMEN ENTREPRENEURS IN CAGAYAN DE ORO CITY**

1. RESPONDENTS (R)
2. AGE (A): (1) Below 30 (2) 31-40 (3) 41-50 (4) 51-60 (5) Over 60
3. CIVIL STATUS (CS): (1) Single (2) Married (3) Separated (4) Widow
4. NO. OF CHILDREN (NC): (1) One (2) Two (3) Three (4) Four (5) 5 & above
5. NO. OF SCHOOL CHILDREN (NS): (1) One (2) Two (3) Three (4) Four (5) 5 & above
6. HIGHEST EDUCATIONAL ATTAINMENT (HE): (1) Primary (2) Elementary (3) Secondary (4) College
7. OTHER OCCUPATION (OO): (1) Yes (2) No
8. HUSBAND'S/PARTNER'S MAIN OCCUPATION (HO): (1) Farmer (2) Wage Worker (3) Government Employee (4) Others
9. MAIN SOURCE OF LIVELIHOOD (ML): (1) Farm (2) Agricultural Labor (3) Domestic Services (4) wage/salary (5) business
10. HOUSEHOLD (HH): (1) Yes (2) No
11. ASSISTANCE FROM FAMILY MEMBERS (AF): (1) Yes (2) No
12. WHERE BUSINESS SKILLS DERIVED (SS): (1) School (2) apprenticeship (3) On-the-job training (4) Auto-deduct (5) business training
13. NO. OF YEARS IN BUSINESS (YB): (1) Less than one year (2) more than one year and less than 2 years (3) more than two years and less than three years (4) more than three years and less than five years (5) five or more years
14. NATURE OF BUSINESS (NB): (1) Manufacturing (2) Vending/Retailing (3) Services (4) Others
15. TYPE OF PRODUCTS (TP): (1) own manufactured products (2) Merchandise/dry goods for retail (3) Processed foods
16. CHANGE OF PRODUCT (CP): (1) Yes (2) No
17. LARGEST NUMBER OF WORKERS (LW): (1) 1-2 (2) 3-4 (3) 5-9 (4) 10 & above
18. WHEN DID LW OCCUR (WLW): (1) Pre-Crisis (2) Crisis period
19. SOURCE OF FUNDS (SF): (1) Family Savings (2) Personal Savings (3) Loans/gifts from family or friends (4) Formal Credit Institutions (5) moneylenders (6) Others
20. BUSINESS COMPETITORS (BC): (1) Neighborhood (2) Local (3) domestic (4) foreign
21. PROBLEM WHEN BUSINESS FIRST ACQUIRED (PB): (1) Yes (2) No
22. NATURE OF PROBLEM (NP): (1) Personal (2) Financial (3) both (4) Others(Management, technology) (5) No
23. GROWTH EXPERIENCE (GE): (1) Yes (2) No
24. WHEN DID GE OCCUR (GEE): (1) Pre-crisis (2) Crisis period (3) None of these
25. PROBLEM ENCOUNTERED (PE): (1) Yes (2) No

26. TYPE OF PROBLEM (TP): (1) Lack of raw materials (2) lack of labor (3) lack of time (4) Financial (5) 2 and 3 (6) 1 & 3 (7) 1 & 4 (8) 2 & 4 (9) None

27. PRESENT BUSINESS PROBLEMS (PP): (1) No problem (2) One problem (3) Multiple problems

28. PERCEPTION ON OVERALL DEMAND FOR PRODUCTS (PD):  
(1) Much increase (2) little increase (3) no change (4) little decrease (5) much decrease (6) do not know

29. PERCEPTION OF NUMBER OF COMPETITORS (PC):  
(1) Much increase (2) little increase (3) no change (4) little decrease (5) much decrease (6) do not know

30. PERCEPTION OF VOLUME OF BUSINESS (PV):  
(1) Much increase (2) little increase (3) no change (4) little decrease (5) much decrease (6) do not know

31. ATTENDANCE IN TRAINING (AT): (1) Yes (2) No

32. TYPE OF TRAINING (TT): (1) Basic Skills (2) Upgrading (3) Management

33. PREPARED BUS. PLAN (BP): (1) Yes (2) No

34. LOANS INCURRED (LI): (1) Yes (2) No

35. SOURCE OF CREDIT (SC): (1) Formal Credit Institutions (2) Moneylenders (3) Micro-Credit Cooperatives

36. ORGANIZATION (O): (1) Yes (2) No

37. TYPE OF ORGANIZATION (TO): (1) Social (2) Economic (3) None

38. POSITION HELD (PH): (1) Officer (2) Member (3) None

39. AREAS OF DECISIONMAKING (AD): (1) Home Improvement (2) Budgeting for household consumption (3) education of children (4) purchase of household appliances (5) entry into business (6) travel (7) vehicles (8) personal items (9) farming (crop choice) (10) buying insurance (11) Others

40. PARTICIPATION IN COMMUNITY ACTIVITIES (PA): (1) Family-related (2) Community-related (3) Religious

41. INVOLVEMENT IN POLITICS (IP): (1) Candidate (2) elected/appointed official (3) Voter

Annex 2B: Codebook Tally

R	A	CS	NC	NS	HE	OO	HO	ML	HH	AF	SS	YB	NB	TP	CP	LW	WLW	SF	BC	PB	NP	GE	GY	PE	TP	PP	PD	PC	PV	AT	TT	BP	LI	O	TO	PH	PA	IP
A	3	2	3	3	4	2	4	4	1	1	5	4	2	2	2	3	1	1	1	1	2	1	1	1	4	2	2	3	2	2	1	1	1	1	1	2	1	3
B	2	2	2	1	4	1	2	4	1	1	5	4	2	2	2	1	1	1	1	1	3	1	2	1	4	2	2	1	2	2	2	1	1	2	1	3		
C	2	3	3	3	4	2	5	4	2	2	5	4	2	2	2	1	1	3	1	1	1	2	1	2	1	4	2	2	1	2	2	2	1	1	2	2	3	
D	1	2	3	2	3	2	4	4	2	1	3	3	2	2	2	2	1	1	1	1	1	2	1	2	1	1	2	2	1	2	2	1	1	2	1	3		
E	2	1	1	1	4	1	5	4	2	1	3	3	2	2	2	1	1	5	1	1	1	1	2	1	5	3	6	2	2	2	2	1	0	2	3	3	1	3
F	2	2	3	3	4	2	4	4	2	1	1	5	2	2	2	2	1	1	1	1	2	2	3	2	6	3	2	1	1	2	2	2	3	3	1	3		
G	2	2	5	4	2	2	2	4	2	1	5	5	2	2	1	2	2	1	1	1	1	2	1	1	4	2	2	1	4	2	1	1	2	1	2	1	3	3
H	2	2	5	5	3	1	3	4	2	1	3	4	2	2	2	2	1	1	1	1	1	2	1	2	1	4	2	2	1	2	2	1	1	2	2	3	3	
I	3	2	2	2	4	2	3	5	2	1	1	4	2	2	2	2	1	2	1	1	2	1	2	1	4	2	2	4	2	2	2	2	2	3	3	2	3	
J	2	2	3	2	3	2	2	4	2	1	1	5	2	2	2	2	1	1	1	1	2	1	2	1	4	2	2	2	2	1	2	2	2	3	3	2	3	
K	2	2	1	1	4	1	3	5	1	1	1	5	1	1	2	2	1	2	1	2	5	1	2	1	9	3	2	4	1	2	1	2	2	3	3	1	3	
L	2	2	5	5	3	2	3	5	2	1	5	4	2	2	2	1	2	1	1	1	3	1	1	1	7	3	2	2	2	2	1	2	2	1	1	2	2	3
M	3	2	4	2	3	2	4	5	2	1	1	5	2	1	2	2	1	5	2	1	5	1	1	1	2	3	2	2	3	2	1	1	2	2	3	3	3	
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O	5	2	5	0	2	2	4	4	2	1	4	5	1	1	2	4	1	1	3	1	3	2	3	2	9	3	2	3	4	2	1	2	2	2	3	3	3	
P	3	2	5	3	4	1	4	5	1	1	4	5	2	3	1	1	2	5	2	1	1	2	3	2	3	3	2	3	3	2	2	2	2	1	2	2	3	
Q	3	2	3	2	4	1	3	5	1	2	4	5	2	3	1	1	2	3	2	1	3	1	1	2	9	3	3	2	2	2	2	1	2	2	3	3		
R	4	2	3	0	3	2	5	4	2	1	3	4	2	2	1	1	2	2	1	1	3	2	3	2	9	3	1	2	1	2	2	2	2	3	3	1	3	
S	3	2	4	2	3	2	3	4	2	1	3	5	1	1	2	3	2	1	2	1	3	2	3	2	9	3	2	3	1	2	2	2	1	2	2	3	3	
T	2	2	2	2	4	2	3	5	2	1	4	5	1	1	2	3	1	1	2	2	5	1	1	2	9	3	1	2	2	2	1	1	1	1	2	2	3	
U	2	2	2	2	4	2	4	5	1	1	3	5	1	1	2	4	2	1	3	2	5	1	1	2	9	3	1	2	2	2	1	1	1	2	2	1	3	
V	3	2	4	2	4	2	4	5	1	1	3	5	1	1	2	4	1	3	3	2	5	1	1	1	8	3	2	2	2	1	1	1	1	1	2	2	1	
W	2	2	3	2	4	1	4	5	2	1	3	5	1	1	2	3	2	3	3	2	5	1	1	2	4	3	2	2	2	1	1	1	2	2	2	3		
X	3	2	2	2	4	2	4	5	2	1	3	5	1	1	1	4	1	2	3	1	3	1	1	1	4	3	2	2	2	1	1	1	1	1	2	2	2	
Y	3	2	4	4	4	1	4	5	2	1	3	5	1	1	1	3	1	2	3	1	3	1	1	1	4	3	1	2	2	2	1	1	1	1	2	2	3	

Legend:

R- Respondents	HH - type of household	SF-Source of Funds/capital	PD-Perception of demand	TO-Type of Org'n.
A- Age	AF - Assistance from Family members	BC-Business Competitors	PC-No. of Competitors	PH- Position held in org.
CS - Civil Status	SS- Source of Business Skills	PB-Prob. when bus. acquired	PV -Volume of business	AD-Areas of Decision-making
NC - No. of Children	YB- Years in Business	NP-Nature of Problem	AT- Attendance in training	PA-Participation in Community activities
NS- No. of School Children	NB- Nature of Businesses	GE-Growth Experience	TT- Type of Training	PI-Political Involvement
HE- Highest Educational Attainment	TP- Type of Product	GEE - Year when GE Occur	BP-Bus. Plan Prepared	
OO - Other Occupation	CP - Change in Products	PE -Problem Encountered	LI- Loans incurred	
HO- Husband's/Partner's Occupation	LW- Largest No. of Workers	TP-Type of Problem	SC-Source of Credit	
ML- Main source of livelihood	WLW - When LW Occur	PP-Current bus. Problem	O-Membership in Org.	

Annex 2C: Data showing responses of women entrepreneurs during interview.

PROBLEMS ENCOUNTERED IN ACQUIRING BUSINESS	SOURCE/TYPE OF TRAINING	SOURCE OF CREDIT	TURNING POINT	NOTABLE CHANGES IN LIFE	ORGANIZATION	OTHER REMARKS
<ul style="list-style-type: none"> <li>- capital</li> <li>- rental of space</li> <li>- need more experience in running an enterprise</li> <li>- no/little sale</li> <li>- competition</li> <li>- envy of others</li> <li>- no more time for self and kids</li> <li>- exhausted</li> <li>- profit not enough for family</li> <li>- collection problem</li> <li>- additional capital</li> <li>- management</li> <li>- conflict in time</li> <li>- non-payment of debts</li> <li>- poor design; technology</li> <li>- failure of delivery</li> <li>- need a bigger space</li> <li>-</li> </ul>	<ul style="list-style-type: none"> <li>-in-house training</li> <li>-marketing/productivity training from government agencies</li> <li>- Upgrading of skills from government agencies</li> </ul>	<ul style="list-style-type: none"> <li>-Cooperatives</li> <li>- Lending institutions other than banks</li> <li>-moneymooners</li> </ul>	<ul style="list-style-type: none"> <li>- When husband lose job</li> <li>- When helper went home for good</li> <li>- Joining trade fairs/exhibits</li> <li>- Matching with buyer</li> <li>- Marriage</li> <li>- entered the export market</li> <li>- Join the Northern Mindanao Producers Association</li> <li>- Attended Training</li> </ul>	<ul style="list-style-type: none"> <li>- learn budgeting skills</li> <li>- meeting different people help me develop personality</li> <li>- busy; irritable to attend to the children's assignment</li> <li>- happy to contribute to the income of family</li> <li>- learn to value money; save</li> <li>- prioritizing</li> <li>- communicate w/ other people</li> <li>- can buy appliances</li> <li>- can send children to school</li> <li>- gain experience</li> <li>- mobility</li> <li>- improved organizational skills</li> <li>- improved status; secured; flexible</li> <li>- competition with neighbors</li> <li>- life is much better not as a businesswoman</li> <li>- can buy what I want</li> <li>- a little prosperity</li> <li>- always busy; help family financially</li> <li>- feeling of security; confidence; tolerant; more flexibility; patience in collection</li> <li>-good in dealing with people</li> <li>-learn negotiation skills</li> <li>- good rapport with neighbors</li> <li>-independent; empowered</li> <li>-better image, security</li> <li>-closer relationship in the family</li> </ul>	<ul style="list-style-type: none"> <li>-Chrisitan Fellowship</li> <li>- Market Vendors Association</li> <li>- Landless Ass'n.</li> <li>- Civic Groups</li> <li>- Taxi Operators Association</li> <li>- Employees Ass'n.</li> <li>- Credit Cooperatives</li> </ul>	<ul style="list-style-type: none"> <li>-happy being tied up in bus.</li> <li>- no more time for family</li> <li>- high interest in loan kills business</li> <li>- overworked because of other duties in the house</li> </ul>