

**11th National Convention on Statistics (NCS)**  
EDSA Shangri-La Hotel  
October 4-5, 2010

**BASELINE STUDY ON WOMEN MICRO-ENTREPRENEUR (WME) AND WOMEN  
WORKERS IN THE MICROENTERPRISE (WWME) IN REAL, INFANTA AND  
GENERAL NAKAR (REINA), QUEZON**

by

Leila S. Africa

For additional information, please contact:

Author's name	Leila S. Africa
Designation	Assistant Professor
Affiliation	Institute of Human Nutrition and Food, College of Human Ecology
Address	UP Los Baños, College, Laguna
Tel. no.	
E-mail	

# **BASELINE STUDY ON WOMEN MICRO-ENTREPRENEUR (WME) AND WOMEN WORKERS IN THE MICROENTERPRISE (WWME) IN REAL, INFANTA AND GENERAL NAKAR (REINA), QUEZON**

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## **A. INTRODUCTION**

The Philippines' Framework Plan for Women (FPW) stressed economic empowerment of women as stated in the Medium-Term Philippine Development Plan 2004-2010. However, reports have indicated that efforts to promote economic empowerment are hindered by the imbalance between job creation and labor force. Moreover, if the jobs are created, the intended benefits are not realized especially for women because the important factors for them to be economically independent are not available or not obtainable.

The Philippine Commission on Women (PCW) formerly National Commission on the Role of Filipino Women, being the national agency for the advancement of women in the country is concerned about realizing its commitment and partnered itself with key national government agencies involved in micro-, small- and medium-scale enterprise development and selected local government units that will support the GREAT Women Project. The literature shows that most women who are economically engaged are found in the informal work; they are unregistered and have strong ties with the local economy.

In 2008, the PCW made a partnership with the provincial government of Quezon particularly in the municipalities of Real, Infanta and General Nakar (ReINa). In partnerships with local government units it carries out its mission by providing enabling environment for women's economic empowerment through local economic and enterprise development initiatives.

The ReINa Project aims to enhance the local enabling environment for women's economic empowerment. It aims to provide economic access to women over productive resources such as training, technology, markets, among others to become small- and medium- scale enterprises, and for them to participate in community development and provide their women workers social protection benefits.

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

## **B. OBJECTIVES**

The Project thus, broadly illustrates the women of ReINa who are engaged in micro-enterprises, and their enterprises. Specifically, this study has the following objectives:

1. To make an inventory of women-led micro-enterprise;
2. To present the profile, working conditions and problems encountered of women entrepreneurs and their workers;
3. To determine women's access to and control over financial assets and income

4. To present their level of awareness on policies, programs and services in enterprise development;
5. To document their experiences with regards to promoting their economic security and empowerment;
6. To identify gender issues and concerns that impact on women's ability to access resources at the personal, household and community level;
7. To determine the satisfaction level of women entrepreneurs accessing services.

## C. METHODOLOGY

### 1. Survey Design and Sample Size

The cross sectional baseline study in Real, Infanta and General Nakar, Quezon was conducted from September 2008 to February 2009. To facilitate the computation of sample size, the lists of registered and unregistered entrepreneurs per type of enterprise per barangay for the year 2008 were collected by barangay representative in the three municipalities. The sample size was computed assuming that the proportion of women entrepreneurs who perceive that they are empowered is 0.50 and targeting a coefficient of variance (CV) of 6% for the estimate. The statistician's computations showed that the total population of 2,911 women entrepreneurs requires at least 437 samples. These samples were allocated proportionately to the three municipalities covered in the study. Allowance of 5% in the number of sample size was added to cover for non-responses. Systematic random sampling was used to identify the sample women entrepreneurs, the unit of analysis for this study.

The required sample size in the study is 437 but the number of women entrepreneurs interviewed was 458. This covered the allowance for non-responses although over-all response rate is 99% (Table 1).

**Table 1. Sample size and response rate in the baseline study for the GREAT Women Project, ReINa, Quezon, 2009**

	Real	Infanta	General Nakar	Total
Actual Number of Women Entrepreneurs	513	2,064	334	2,911
Required Sample Size	77	310	50	437
Number Interviewed	78	331	49	458
Response rate	100%	100%	98%	Average = 99%
Number of women workers	21	53	3	77

### 2. Social Preparation

An initial meeting between UPLB-BIDANI, PCW and Quezon Provincial Government through the PGAD Office was conducted in September 2008 to agree on each key project activity particularly on the scope, methodology, strategies and research tools that will be used by BIDANI in conducting the study and identify the roles of the partners.

Consequently, courtesy calls to the Municipal Mayors and selected Municipal Technical Working Group (MTWG) members through the gender focal person in Real, Infanta, and General Nakar, Quezon were conducted. The activity was done to discuss the objectives,

field activities and institutional arrangements of in conducting the baseline survey. An orientation meeting with the barangay chairperson was also conducted to discuss the purpose, location of the study, data to be collected, and the process of selecting the respondents of the study through systematic random selection.

### **3. Review of the NCRFW Research Tools for GREAT Women Project Baseline Study**

The PCW survey instruments used in PALMA, North Cotabato and Metro Naga baseline study, the questionnaire for women entrepreneurs and women workers in particular, was reviewed, edited and customized according to the objectives of this study. The questionnaire then was pre-tested, revised and simplified to make it more applicable to the target interviewee (Appendix A)

A training module for data collection was developed to standardize the data collection process. The module include topics on importance of the baseline survey, role of the enumerators, how to conduct an interview, whom to interview, how to replace sampled entrepreneur and how to accomplish the research tool.

### **4. Selection and Training of Enumerators**

A qualifying examination using the enumerators' test developed by the World Health Organization (WHO) was undertaken to select 11 local enumerators (3 in Real, 2 in General Nakar and 6 in Infanta) and three data encoders for the project. They were trained together with their supervisors to standardize the methodology of collecting quality data as well as the administrative procedures during data collection.

### **5. Data Collection**

The survey was conducted through the enumerators' face-to-face individual interview from 17 to 24 January 2009. In addition to the survey, five focus group discussions (FGD) were organized separately for the women entrepreneurs and workers in REINA.

### **6. Data Management**

Editing of the questionnaires was done by the field supervisors simultaneously with the data collection. The questionnaires were reviewed for inconsistent answers, misplaced answers, and no answer to assure the quality of data in the questionnaires. The survey data was encoded in a database worksheet by three trained data encoders from REINA.

Cleaning of the data involve checking if there are missed or misplaced data in the encoded file using frequency distribution. It also involved checking for consistency of the data from one question to another before subjecting them to analysis. Tabulation of data was done using Statistical Package for Social Sciences (SPSS) software. The data was presented using frequency and two-by-two tables.

Results of the study were presented to project partners at the LGUs through a validation meeting. Through this activity, the accuracy and validity of the generated information was assured making the results more relevant to be utilized in their locality. All variables in this report were cross tabulated according to the size of the enterprise in the area.

## **D. RESULTS AND DISCUSSION**

**These portion has three parts: 1) The Enterprises in REINA; 2) Women Entrepreneur's Profile; and 3) Women Workers.**

## A. Enterprises in REINA

### 1. Profile of Business Enterprise by Municipality

**Table 2 presents the inventory of enterprises in ReINa, Quezon. Results showed that less than half of all enterprises in ReINa are registered (Table 2). More enterprises are registered in Infanta (40%) than in Real (32%) and General Nakar (13%). This means that more efforts should be undertaken by the LGU to legalize all enterprise in the municipality.**

**Table 2. Profile of business enterprise by municipality, ReINA, Quezon, 2009**

Classification	Real		Infanta		General Nakar	
	no.	%	no.	%	no.	%
Female led entrepreneur	513	88.8	2,064	82.9	334	49.9
Male led entrepreneur	65	11.2	426	17.1	335	50.1
Total	578	100.0	2490	100.0	669	100.0
Role of Women in male owned enterprises						
Assist in the business	64	98.5	184	43.2	277	82.7
Engaged in other sources of income			235	55.2	49	14.6
None	1	1.5	7	1.6	9	2.7
Total	65	100.0	426	100.0	335	100.0
Number of Registered Business Enterprise	186	32.2	1,006	40.4	90	13.4
Number of Business Enterprise with Worker	66	11.4	681	27.3	125	18.7
Number of workers						
Male	83	48.5	525	52.4	152	60.1
Female	88	51.4	477	47.6	101	39.9
Total	171	100.0	1,002	100.0	253	100.0

### 2. Nature of Business

Broadly, there are about five types of business found in the study: retail/wholesale business, processing, service, production and manufacturing. Generally, Women entrepreneurs were engaged in retail like sari-sari store, groceries, selling of clothes, trade animal feeds and restaurants among others. In Real the next most numbered response was processing (e.g. jam and pickles among others) while in Infanta and General Nakar, the next most numbered response was service (e.g. manicure, pedicure, hair styling, massage) followed by production (e.g. livestock, growing ornamental plants, herbal medicines and vegetables). Manufacturing which include hollow blocks-, charcoal- or furniture-making was more common in General Nakar compared with the two other municipalities (Table 3).

**Table 3. Nature of business of women entrepreneurs by municipality, ReINa, Quezon, 2009.**

Type of Business	Real (n=78)		Infanta (n=331)		General Nakar (n=49)	
	no.	%	no.	%	no.	%
Service	7	9.0	54	16.3	19	38.8
Retail/Wholesale	76	97.4	271	81.9	45	91.8
Production	2	2.6	35	10.6	14	28.6

Processing	10	12.8	36	10.9	4	8.2
Manufacturing	2	2.6	23	6.9	9	18.4

### 3. Source of Products Being Sold

The respondents from Real and Infanta indicated that most of their products being sold were purchased within the municipality at 72% and 70% respectively (Table 4). In General Nakar, the products sold were commonly coming from outside the municipality but still within the Province of Quezon. In general, the three municipalities seldom gather their products being sold outside the province of Quezon whether for processing, manufacturing, retail or production. This means that internal sourcing of materials within the province is visible.

**Table 4. Source of products to be sold for retail/wholesale by municipality, ReINA, Quezon, 2009.**

Source	Real		Infanta		General Nakar		Total	
	no.	%	no.	%	no.	%	no.	%
Within the municipality	49	72.1	189	70.0	11	23.9	249	64.8
Outside the municipality but within Quezon	12	17.7	34	12.6	28	60.9	74	19.3
Outside the province of Quezon	7	10.3	47	17.4	7	15.2	61	15.9
<b>Total</b>	<b>68</b>	<b>100.1</b>	<b>270</b>	<b>100</b>	<b>46</b>	<b>100</b>	<b>384</b>	<b>100</b>

#### 4. Destination of Products Being Sold

Most of the products sold in ReINA circulated within the municipality at 85 percent (Real-70%, Infanta-96%; General Nakar-80%). However, when products are sold outside the municipality, the products reached as far as Metro Manila (Pasay and Taguig) or nearby Laguna Province. In addition, those engaged in production participated in bazaars which became a venue for their products to be sold to other places other than in Quezon.

#### 5. Business Registration

Despite all the enterprise engagement of women entrepreneurs, there are necessary permits that are required for a business to proceed. There are paper works like business registration requirement that varies according to women's experiences. Results showed that almost half of the surveyed enterprises in Real (43.6%) and Infanta (45.6%) were registered (Table 27). General Nakar had the lowest percentage of registered enterprise (26.5%).

The shortest number of days to register the business was observed in Real as indicated in the mean and median (Table 5). More than half of the respondents in Real (58%) indicated that it took only two days to have their business registered. In General Nakar, more than half experienced securing a business registration for about 5 to 7 days (53.8%). However the mean number of days to register an enterprise was highest in Infanta (9 days); about a quarter (24.5%) of respondents indicated that registration takes up to eight days with 24 days as maximum. Only a few respondents in Real and General Nakar mentioned that they experienced more than seven days for their business to be registered.

**Table 5. Information on business registration by municipality, ReINA, Quezon, 2009**

Responses	Real (n=78)		Infanta (n=331)		General Nakar (n=49)	
	no.	%	no.	%	no.	%
Number of registered enterprise	34	43.6	151	45.6	13	26.5
<b>Number of days to register the enterprise</b>						
1-2 days	19	57.6	48	31.8	2	15.4
3-4 days	2	6.0	16	10.6	3	23.1
5-7 days	10	30.3	50	33.1	7	53.8

>7 days	3	9.1	37	24.5	1	7.7
Range	1-15 days		1-24		2-14	
Median	2 days		7 days		6 days	
Mean	4 days		9 days		6 days	
Cost of registration						
<PhP 1,000	3	8.8	12	7.9	1	7.7
PhP 1000 to < 2000	6	17.6	18	11.9	3	23.1
PhP 2000 to < 3000	10	29.4	31	20.5	6	46.2
PhP 3,000 to <4,000	6	17.6	33	22.5	1	7.7
PhP 4,000 to <5,000	1	2.9	21	13.9	1	7.7
PhP 5,000 to <7,500	5	14.7	25	16.6	1	7.7
≥ PhP 7,500	3	8.8	10	6.6	0	0.0
Range	PhP 350-12,000		PhP 100-9,780		PhP 690-6,000	
Median	PhP 2,590		PhP 3,000		PhP 2,500	
Mean	PhP 3,361		PhP 3,512		PhP 2,477	

Another interesting factor that needs to be considered in any enterprise engagement is the cost of registration. Results showed that the cheapest registration cost was in General Nakar followed by Real and Infanta. About 23% in Real and Infanta and less than 10% of respondents in General Nakar revealed that they spent as much as PhP 5,000.00 for registration. This amount is relatively high as compared with the type of businesses the women entrepreneurs are involved or engaged in.

## 5b. Reasons for non-registration

The amount a woman entrepreneur spent for her business registration somehow is a deterrent for non registration. Table 6 revealed many reasons for not embarking on formalizing their business. In General Nakar and Real they expressed that registration is expensive (50% and 11% respectively), while women entrepreneur in Infanta expressed that they are not aware that such business has to be registered (20%). Other expressed that they need to process or prepare paper works that they perceived to be cumbersome. Some expressed that the business they are engaged in are house-based or backyard- based that going through the tedious process is not worth it. However, some respondents mentioned that they obtained business permit from the barangay and accordingly they described their business as seasonal economic activity.

**Table 6. Entrepreneurs' reasons for not registering the enterprise by municipality, RelNa, Quezon 2009.**

Real (n=44)	Infanta (n=180)	General Nakar (n=36)
<ul style="list-style-type: none"> <li>• small enterprise (17)</li> <li>• expensive (5)</li> <li>• new enterprise (5)</li> <li>• not required (4)</li> <li>• still processing (4)</li> <li>• barangay permit only (3)</li> <li>• need to process lots of paper (3)</li> <li>• pay daily ticket (3)</li> <li>• renting only (3)</li> <li>• seasonal (3)</li> </ul>	<ul style="list-style-type: none"> <li>• small enterprise (90)</li> <li>• not aware (45)</li> <li>• expensive (21)</li> <li>• with barangay permit (9)</li> <li>• need to process lots of paper (4)</li> <li>• still processing (4)</li> <li>• new enterprise (3)</li> <li>• seasonal (3)</li> <li>• certificate of non-coverage (2)</li> <li>• not earning (2)</li> </ul>	<ul style="list-style-type: none"> <li>• expensive (18)</li> <li>• still processing (6)</li> <li>• not aware(4)</li> <li>• not required (3)</li> <li>• seasonal (2)</li> <li>• small enterprise (2)</li> <li>• new enterprise (1)</li> </ul>



- PCA registered (1)
- commission basis (1)
- renting only (2)

## 6. Ownership of the Enterprise

An overwhelming 91% of the enterprises in Real, Quezon were registered as sole proprietorships, 5% were partnerships and about 4% were formed as corporation. In Infanta, Quezon, 78% were registered as sole proprietorships, about 12% were partnerships and 10% were corporations. It is interesting to note that enterprises in General Nakar had nearly equal distribution according to the form of business organization or type of ownership of the enterprise (Figure 1).

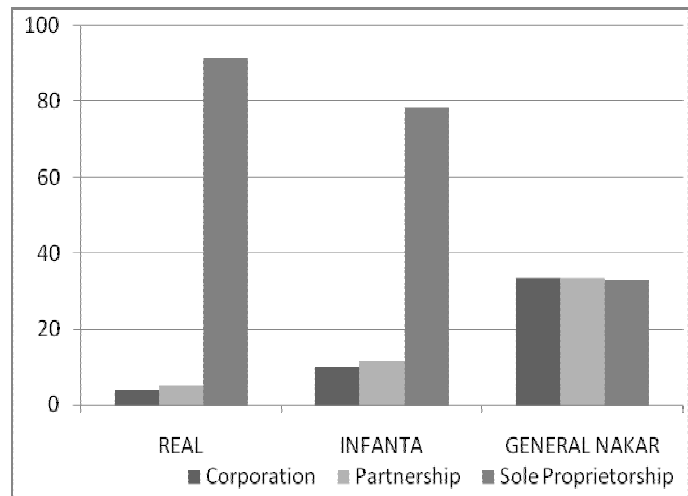


Figure 1. Type of ownership of enterprise by municipality, RelNa, Quezon, 2009

## 7. Length of Business Operation by Women entrepreneurs

Table 7 presents the distribution of the respondents with respect to the length of time the enterprise has been in operation. In the three municipalities, almost half (43% or 49%) or over a half (50.6%) of the women entrepreneurs have been operating their enterprises for at least 1-5 years. In real an almost equal percentage of 11.4%, 12.7% and 13.9% have been operating their businesses for less than one year, 6-10 years and 21 years and above, respectively. Some have been engaged in their enterprises for 11-15 years (7.6%) and still a few have been operating their enterprises for 16-20 years already. The distribution in Infanta and General Nakar was comparable except that business of less than one year in Infanta is a little bit lower than in Nakar.

**Table 7. Length of time the enterprise has been in operation by municipality, ReINa, Quezon, 2009**

No. of years	Real		Infanta		General Nakar	
	no.	%	no.	%	no.	%
Less than a year	9	11.4	12	3.6	3	5.9
1-5 years	40	50.6	141	42.9	25	49.0
6-10 years	10	12.7	94	28.6	11	21.6
11-15 years	6	7.6	32	9.7	5	9.8
16-20 years	3	3.8	18	5.5	2	3.9
21 years and above	11	13.9	32	9.7	5	9.8
TOTAL	79	100	329	100	51	100

## B. Women Entrepreneurs Profile

This section presents the socio-demographic characteristics of women entrepreneurs in ReINa, Quezon. The results were taken from a total of 458 women entrepreneur respondents with 78 entrepreneurs in Real, 331 entrepreneurs in Infanta and 49 entrepreneurs in General Nakar.

### 1. Age

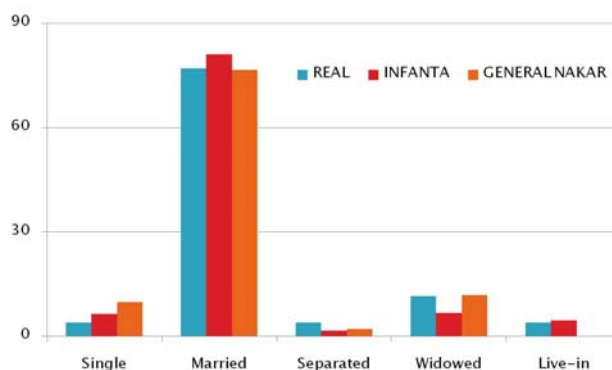
More women entrepreneurs in ReINa were in their 40s with 45 as mean age (Table 8). The youngest entrepreneur was from Infanta (19 years old) and she was engaged in retailing general merchandise. The oldest entrepreneur was from Real (83 years old) and General Nakar (74 years old). They were also engaged in retailing general merchandises while the oldest entrepreneur in Infanta was engaged in manufacturing of nipa palm as roofing.

**Table 8. Age of women entrepreneurs by municipality, ReINA, Quezon, 2009**

Age	Real (n=78)		Infanta (n=331)		General Nakar (n=49)	
	no.	%	no.	%	no.	%
<20	0	0.0	1	0.3	0	0.0
20-29	3	3.8	29	8.8	2	4.1
30-39	20	25.6	88	26.6	11	22.4
40-49	26	33.3	102	30.8	24	49.0
50-59	23	29.5	77	23.3	7	14.3
≥ 60	6	7.7	34	10.3	5	10.2
Range	25-83		19-83		23-74	
Mean	45.9		44.8		45	

### 2. Civil Status

Majority of the respondents are married (Figure 2). This means that wives are also partners of their spouse in providing income or additional income for the family. One in ten entrepreneurs in ReINa was widowed. These women needed to have a source of income for the family in absence of their spouse.



**Figure 2. Civil Status of Women Entrepreneurs by Municipality, ReINa, Quezon 2009**

### 3. Educational Attainment

A greater number of women entrepreneurs in ReINa, Quezon were high school educated (>40%) and an appreciable proportion had college education (>27%). It is

interesting to note that 39% of women entrepreneurs in General Nakar have some college education (Table 9). These results showed that the level of educational attainment of women entrepreneurs in ReINA, Quezon was relatively high.

**Table 9. Educational attainment of women entrepreneurs by municipality, ReINA, Quezon, 2009.**

Educational Attainment	Real (n=78)		Infanta (n=331)		General Nakar (n=49)	
	no.	%	no.	%	no.	%
High School Graduate	30	38.5	122	36.9	17	34.7
College Graduate	14	17.9	54	16.3	11	22.4
Some College	7	9.0	36	10.9	8	16.3
Some High School	4	5.1	33	10	4	8.2
Vocational	6	7.7	32	9.7	4	8.2
Elementary Graduate	8	10.3	39	11.8	4	8.2
Some elementary	6	7.7	13	3.9	1	2.0
Post-Graduate	2	2.6	1	0.3	0	0.0
None	1	1.3	1	0.3	0	0.0

#### 4. Sources of Income

Most of the income sources of women entrepreneurs in Real were found in the non-agricultural endeavors where wholesale and retail activities constituted about 66% and about 10% in livestock and poultry raising activities under the agricultural sources. The remaining sources of income came from various undertakings that include processing (7.5%), social services (2.5%) for non-agricultural enterprise. On the other hand, crop farming and gardening (2.5%) and forestry and hunting (1%) constitute for agricultural-related economic activities.

On the other hand, most of the income sources of women entrepreneurs in Infanta were found in the non-agricultural endeavors where wholesale and retail activities constitute 65% and 9% in processing activities (Table 5). An almost equal percentage obtained their income from community, social services for non-agricultural and livestock and poultry raising for agriculture-related activities (5.7% and 6%, respectively). The remaining sources of income came from various undertakings that include manufacturing (3.6%), transportation, storage and communication services (1.2%) and construction (0.6%) for non-agricultural and crop farming and gardening (0.9%), fishing (0.9%) and forestry and hunting (0.6%) for agricultural-related economic activities. Some had income sources from rentals received from non-agri-lands, building and others and also from remittances from abroad, gifts and other forms (4.2%).

Meanwhile, majority of the income sources of women entrepreneurs in General Nakar are found in the non-agricultural endeavors where wholesale and retail activities comprise 59.2%, processing 14.3%, transportation, storage and communication services 4.1% and 2% from community and social services. From agricultural-related activities, livestock and poultry raising activities accounted for 6.1% while an equal percentage (4.1%) sourced their income from crop farming and gardening and forestry and hunting. The remaining sources of income came from salaries and wages (2%) and other sources like rentals received from non-agricultural land, building and others (Table 10).

**Table 10. Sources of income of women entrepreneurs by municipality, ReINA, Quezon 2009.**

Classification	Real (n=78)		Infanta (n=331)		General Nakar (n=49)	
	no.	%	no.	%	no.	%
Salaries and Wages						
Agricultural			1	0.3		
Non-Agricultural	3	3.8	7	1.8	1	2.0
Entrepreneurial activities						
Agricultural						
crop farming & gardening	2	2.5	3	0.6	2	4.1
Fishing			3	0.9		
forestry and hunting	1	1.3	2	0.6	2	4.1
livestock and poultry raising	8	10.0	20	6.0	3	6.1
Non-Agricultural						
Community, social services	2	2.5	20	5.7	1	2.0
Construction			2	0.6		
Processing	6	7.5	34	9.1	7	14.3
Manufacturing	3	3.8	14	3.6		
Transportation, storage & communication			4	1.2	2	4.1
Services						
wholesale and retail	53	66.3	220	65.3	31	59.2
Others						
abroad remittances, gifts & other forms			1	0.3		
rentals received from non-agri lands, building & others	2	2.5	16	3.9	3	4.1

## 5. Gross Income from Enterprise

The range of income generated by the women entrepreneur from their respective enterprise is presented in Table 11. The data indicates that majority of women entrepreneurs in ReINA who were engaged in micro-enterprise receive a monthly gross income that range from a meager PhP200 to PhP 4000. More than 20% of women entrepreneurs in Real and Infanta mentioned that they receive a gross monthly income of at least PhP10,000 and above.

**Table 11. Women entrepreneurs Income per month by municipality, ReINA, Quezon, 2009.**

Range	Real		Infanta		General Nakar	
	no.	%	no.	%	no.	%
< 1000	5	6.6	7	2.3	1	2.0
1000-2000	11	14.5	42	14.0	10	20.4
2001-3000	17	22.4	41	13.7	13	26.5
3001-4000	4	5.3	18	6.0	6	12.2
4001-6000	9	11.8	46	15.3	4	8.2
6001-8000	4	5.3	20	6.7	4	8.2
8001-10000	10	13.2	44	14.7	2	4.1
10001-20000	9	11.8	49	16.3	8	16.3
≥20001	7	9.2	33	11.0	1	2.0
<b>TOTAL</b>	<b>76</b>	<b>100</b>	<b>300</b>	<b>100</b>	<b>49</b>	<b>100</b>

## 6. Sources of Financing the Enterprise

Table 12 shows the different sources of financing to various businesses of most women entrepreneurs. The respondents gave several answers and interestingly, more than 50% of the women entrepreneurs obtained their finances from loans and more than 25% from retained savings in the three municipalities. This implies that despite the income they receive from the business, others were able to save for financing their business.

**Table 12. Sources of financing of women's enterprise by municipality, ReINA, Quezon, 2009**

Municipality	Response	Service		Retail		Production		Processing		Manufacturing		Total	
		no.	%	no.	%	no.	%	no.	%	no.	%	no.	%
		(n=7)		(n=76)		(n=2)		(n=10)		(n=2)		(n=97)	
REAL	Loans	4	57.1	45	59.2	2	100	6	60			57	58.8
	Retained savings	4	57.1	16	21.1			4	40	1	50	25	25.8
	Pawning			1	1.3			1	10			2	2.1
	Inheritance or given by parents									2	100	2	2.1
	Pension/separation pay			1	1.3							1	1.0
	OFW remittances			1	1.3							1	1.0
	Sale of properties			1	1.3					1	50	2	2.1
	Paluwagan	1	14.3	4	5.3					1	50	6	6.2
	Income form other jobs			2	2.6							2	2.1
	Relative/s			2	2.6							2	2.1
	Consignment			1	1.3							1	1.0
		(n=54)		(n=271)		(n=35)		(n=36)		(n=23)		(n=419)	
INFANTA	Loans	25	46.3	163	60.1	22	62.9	28	77.8	14	60.9	252	60.1
	Retained savings	16	29.6	74	27.3	10	28.6	10	27.8	7	30.4	117	27.9
	Pawning			3	1.1	1	2.9	1	2.8	1	4.3	6	1.4
	Inheritance	1	1.9	9	3.3	1	2.9	2	5.6	1	4.3	14	3.3
	Pension/separation pay	1	1.9	3	1.1			1	2.8			5	1.2
	OFW remittances			16	5.9	2	5.7	2	5.6	1	4.3	21	5.0
	Sale of properties							1	2.8			1	0.2
	Paluwagan	3	5.6	9	3.3			2	5.6			14	3.3
	income from other jobs	4	7.4	22	8.1	2	5.7	3	8.3			31	7.4
	relatives			2	0.7			1	2.8			3	0.7
	L		(n=19)		(n=45)		(n=14)		(n=4)		(n=9)		(n=91)

Loans	9	47.4	21	46.7	9	64.3	2	50.0	5	55.6	46	50.5
Retained savings	5	26.3	9	20.0	3	21.4	2	50.0	4	44.4	23	25.3
Inheritance or given by parents	2	10.5	1	2.2	1	7.1			2	22.2	6	6.6
Sale of properties	1	5.3									1	1.1
Paluwagan	2	10.5	4	8.9							6	6.6
Income form other jobs	1	5.3	9	20.0			1	25.0			11	12.1
	2	10.5	5	11.1	3	21.4	1	25.0			11	12.1

## 7. Sources of Loans by Municipality

In general, most of the respondents obtained their loans from different sources as shown in Table 13. Institutions which provide micro-finance were the most important source of loan in ReINa, Quezon. In Real and Infanta borrowing money from cooperatives banks and private financing and relatives were also popular regardless of business types. Microfinance and cooperatives were the two most important sources of loans in General Nakar. It is interesting to note the varied sources of loans for retail business in the three municipalities. This possibly means two opposing truth: most loaning institutions in ReINa support the retailing industry and believe that it is lucrative to provide loans to retailer but this also implies that credit pollution is already penetrating in the retail industry. This was the impression provided by the respondents in the focus group discussion. Some entrepreneurs borrowed money not to finance the enterprise but to pay their loan in another institution or persons.

This scenario proliferates because hardly ever the women respondents from the ReINa Study encountered problems related to securing loans from different sources and almost all of them indicated that they have not encountered any problem in securing loans for their retail business, also in processing loans for service and manufacturing. Results of the FGD also revealed that for the majority of the women, getting a loan was not a problem because there are private money lenders or "Bombay" in the area. The problem is the high interest ranging from 5% to 7% per month.

Furthermore, more than half of women entrepreneur (46% in Real, 53% in Infanta and 63% in General Nakar) stated that indeed they were able to obtain loans but were used for other purposes.

## 8. Needs of Women Entrepreneurs Aside from Finances

Other than the finances needed to support the enterprise, they also indicated that other items like equipment, management training, source of raw materials and assistance in marketing, among others. The identified needs for service, retail business, production and processing include equipment, management training and source of raw materials. Assistance in marketing was more needed for manufacturing. However, some entrepreneurs also expressed that they may not need anything except finances for the enterprise to maintain (Table 14).

**Table 13. Sources of loans by municipality and by business type, ReINa, Quezon, 2009**

Municipality	Response	Service		Retail		Production		Processing		Manufacturing		Total	
		no.	%	no.	%	no.	%	no.	%	no.	%	no.	%
		(n=4)		(n=45)		(n=2)		(n=6)		(n=0)		(n=57)	
REAL	Bank			7	15.6	1	50.0	1	16.7			9	15.8
	Relatives			5	11.1	1	50.0	2	33.3			8	14.0
	Cooperative	3	75.0	12	26.7			1	16.7			16	28.1
	Bombay			3	6.7							3	5.3
	Micro-finance	2	50.0	18	40.0			5	83.3			25	43.9
	Government			2	4.4							2	3.5
	Friends			4	8.9							4	7.0
	Private financing	2	50.0	5	11.1							7	12.3
		(n=25)		(n=163)		(n=22)		(n=28)		(n=14)		(n=252)	
INFANTA	Bank	1	4.0	17	10.4	3	13.6	1	3.6			22	8.7
	Relatives	4	16.0	23	14.1	1	4.6	3	10.7	1	7.1	32	12.7
	Pawnshop					1	4.6			1	7.1	2	0.8
	Cooperative	5	20.0	34	20.9	4	18.2	8	28.6	1	7.1	52	20.6
	Bombay	1	4.0	12	7.4	5	22.7	2	7.1	2	14.3	22	8.7
	Private entrepreneur			3	1.8			1	3.6			4	1.6
	Micro-finance	4	16.0	63	38.7	13	59.1	9	32.1	2	14.3	91	36.1
	Government			3	1.8			1	3.6			4	1.6
	Friends	2	8.0	15	9.2	1	4.6	2	7.1	1	7.1	21	8.3
	Private financing	8	32.0	33	20.2	3	13.6	8	28.6	6	42.9	58	23.0
		(n=9)		(n=21)		(n=9)		(n=2)		(n=5)		(n=46)	
GENERAL NAKAR	Relatives			3	14.3							3	6.5
	Pawnshop			2	9.5							2	4.3
	Cooperative	2	22.2	2	9.5	1	11.1			2	40	7	15.2
	Bombay									1	20	1	2.2
	Micro-finance	4	44.4	10	47.6	5	55.6	2	100			21	45.7
	Government	1	11.1	1	4.8							2	4.3
	Friends			1	4.8	1	11.1					2	4.3
	Private financing	1	11.1	2	9.5							3	6.5

**Table 14. Needs of Women Entrepreneurs aside from finances (%) by municipality, RelNa, Quezon, 2009**

Response	Service %	Retail %	Production %	Processing %	Manufacturing %	Total %
<b>REAL</b>	(n=7)	(n=76)	(n=2)	(n=10)	(n=2)	(n=97)
Equipment	14.3	22.4		20.0		20.6
Mgt Training	14.3	15.8	50.0	20.0		16.5
Source of raw materials	28.6	7.9		10.0	50.0	10.3
Assistance in marketing		7.9		10.0	50.0	8.2
Business Location	14.3	5.3				5.2
Labor		3.9		10.0		4.1
None	14.3	26.3		20.0		23.7
<b>INFANTA</b>	(n=54)	(n=271)	(n=35)	(n=36)	(n=23)	(n=419)
Equipment	9.3	20.7	17.2	30.6	21.7	19.8
Mgt Training	9.3	12.1	17.1	13.9	17.4	12.7
Source of raw materials	5.6	8.1	11.4	11.1	4.3	8.1
Labor	5.6	6.3	11.4	2.8	4.3	6.2
Assistance in marketing	5.6	5.9				4.5
Business Location	3.7	4.8	2.9	2.8	4.3	4.3
Other Business		0.4		2.8	4.3	0.7
Infrastructure		0.4				0.2
Vehicles for delivery		0.4				0.2
None	44.4	28.0	34.3	25.0	13.0	29.6
<b>GENERAL NAKAR</b>	(n=19)	(n=45)	(n=14)	(n=4)	(n=9)	(n=91)
Source of raw materials	26.3	26.7	28.6	25.0	22.2	26.4
Equipment	21.1	20.0	14.3	50.0	11.1	19.8
Mgt Training	5.3	8.9	14.3			7.7
Assistance in marketing	10.5	2.2	7.1		22.2	6.6
Infrastructure		2.2			11.1	2.2
Labor			7.1			1.1
Other Business					11.1	1.1
Business Location					11.1	1.1
Farm to market road		2.2				1.1
None	5.3	13.3	7.1		11.1	9.9



## 9. Awareness of Any Entrepreneurship Assistance

Across municipalities and among business types, majority of the women respondents indicated that they are not aware of entrepreneurship assistance programs provided by their local government (Table 15).

**Table 15. Awareness in any entrepreneurship assistance/programs provided by the local government by municipality, ReIna, Quezon, 2009**

Municipality	Service %	Retail %	Production %	Processing %	Manufacturing %	Total %
REAL		(n=76)		(n=10)	(n=2)	(n=97)
		13.2		30.0	50.0	14.4
INFANTA	(n=54)	(n=271)	(n=35)	(n=36)	(n=23)	(n=419)
	7.4	18.8	17.1	19.4	26.1	17.7
GENERAL NAKAR	(n=19)	(n=45)	(n=14)		(n=9)	(n=91)
	15.8	13.3	14.3		33.3	15.4

Although a minimal number of them cited that they are aware of other types of assistance or programs in their municipalities (Table 16). Most of them knew about the credit facilities available (17%) and market linkages (11%). Eighty-four percent of respondents from Infanta mentioned that they are aware of various types of assistance program in the locality and most of them cited that credit facilitation at 21%. Similarly, respondents from Real mentioned credit facilitation at 9%. On the other hand, respondents from General Nakar mentioned that they are aware of assistance provided with regards to information on high value products at 11%.

**Table 16. Type of assistance the women entrepreneur knew by municipality, ReIna, Quezon, 2009**

Real(n=11)	Infanta(n=60)	General Nakar(n=44)
<ul style="list-style-type: none"> <li>• Rural Improvement Club (2)</li> <li>• Market linkage (1)</li> <li>• Technology support (1)</li> <li>• Credit facilitation (1)</li> <li>• Assistance for solo parents (1)</li> <li>• DSWD Livelihood Program(1)</li> <li>• Livelihood program (1)</li> <li>• livelihood - agricultural (1)</li> <li>• No answer (2)</li> </ul>	<ul style="list-style-type: none"> <li>• Credit facilitation (16)</li> <li>• Market linkage (12)</li> <li>• Product development (8)</li> <li>• Social Protection (6)</li> <li>• livelihood training (6)</li> <li>• Information on high value products (5)</li> <li>• DSWD Livelihood Program (2)</li> <li>• Animal Dispersal (1)</li> <li>• BUKLOD INA (1)</li> <li>• MGADC 1</li> <li>• livelihood -swine (1)</li> <li>• livelihood training –cooking (1)</li> <li>• Others (1)</li> </ul>	<ul style="list-style-type: none"> <li>• KINIPAN(18)</li> <li>• Credit facilitation (6)</li> <li>• Information on high value products (5)</li> <li>• Product development (4)</li> <li>• DSWD Livelihood Program (3)</li> <li>• Livelihood program (3)</li> <li>• Market linkage (2)</li> <li>• Social Protection (1)</li> <li>• Environmental standards (1)</li> <li>• CARD(1)</li> </ul>

## 9. Availment of Assistance and Programs

While the ReIna respondents are aware of some assistance programs provided, they still do not avail of such programs as shown in Table 17. Across business types and by municipality, 14 % of women entrepreneurs who are aware of the programs from Real mentioned that they avail of such assistantship. While Infanta and General Nakar

respondents constituted 10% and 13% respectively of those who are aware of such assistantships.

**Table 17. Availment of assistance and programs by nature of business and municipality, ReINA, Quezon, 2009.**

Municipality	Service %	Retail %	Production %	Processing %	Manufacturing %	Total %
Real (n=11)	9.1	9.9	0.0	18.2	9.1	14.4
Infanta (n=60)	5.0	36.7	8.3	3.3	8.3	8.8
General Nakar (n=44)	6.8	11.4	2.3	0.0	6.8	13.2

## B. Women Workers

This section presents the socio-demographic characteristics of women workers who work for the women entrepreneurs in ReINA, Quezon. The results were taken from a total of 70 women workers with 21 from Real, 53 from Infanta and 3 from General Nakar.

### 1. Age

If more women entrepreneurs were in their 40s, more women workers were in their 30s and 20s (Table 18). The youngest entrepreneur was in Infanta; she is a minor (13 years old) who do clerical works in a wholesale and retail enterprise. The oldest entrepreneur was also in Infanta (59 years old) who is a sewer in a manufacturing enterprise. The oldest worker in Real was a helper in an enterprise engaged in making alcoholic drink (*lambanog*).

**Table 18. Age of women workers by municipality, ReINA, Quezon, 2009**

Age	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
< 20	4	19.0	4		1	33.3
20-29	5	23.8	16	30.2		
30-39	9	42.9	22	41.5	2	67.7
40-49	3	14.3	6	11.3		
≥ 50			5	9.4		
Range	15-49		13-59		18-37	
Mean	31.6		33.5		29.3	

### 2. Civil Status

Majority of the women workers are married in Real and Infanta (Table 19). This means that these workers are wives who help their spouse in providing income or additional income for the family. On the other hand, women workers in General Nakar were mostly single.

**Table 19. Civil Status of women workers by municipality, ReINA, Quezon, 2009**

Civil Status	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
Single	7	33.3	14	26.4	2	67.7
Married	11	52.4	33	62.3	1	33.3
Separated	0	0.0	1	1.9	2	
Live-in	3	14.3	5	9.4		

### 3. Educational Attainment

The women workers in ReINA, Quezon were highly educated as reflected in the high percentage of workers who reached college and vocational. It is interesting to note that four workers in Infanta were working students (Table 20).

**Table 20. Educational attainment of women workers by municipality in ReINA, Quezon, 2009.**

Classification	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
<b>Educational Attainment</b>						
High School	11	52.4	24	45.3	1	33.3
Vocational	6	28.6	14	26.4	1	33.3
College	4	21.1	12	22.6	1	33.3
Elementary			3	5.7		
<b>Status of Schooling</b>						
Not in-school	21	100	49	92.5	3	100.0
In-school			4	7.5		

#### 4. Information on payment of compensation to women worker by municipality in REINA, Quezon, 2009

Almost all women workers in ReINa were being paid (Table 21). In Infanta, four women workers were not paid despite the type of work they performed because they were paying their loan or they had free board and lodging. In Real, those who were not financially paid, received gifts as token from relatives who are their brother/sister. The mode of payment in Real was mostly daily then monthly while in Infanta it was mostly monthly. When the income was converted into monthly compensation, it was a little bit higher in Infanta, Quezon.

**Table 21. Information on payment of compensation to women worker by municipality, ReINa, Quezon, 2009**

Responses	Real		Infanta		Gen. Nakar	
	no.	%	no.	%	no.	%
With pay	20	95.2	49	92.5	3	100.0
Without pay	1	18.1	4	7.5	0	0.0
<b>Total</b>	<b>21</b>	<b>100.0</b>	<b>53</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<b>Why no pay</b>						
Sibling	1	100.0				
Free board and lodging			2	50.0		
Existing loan			2	50.0		
<b>Mode of payment</b>						
Daily	8	40.0	12	24.5	1	33.3
Weekly	2	10.0	5	10.2		
Monthly	7	35.0	28	57.1	1	33.3
Contract	5	25.0	4	8.2	1	33.3
<b>Monthly Income</b>						
< 1000	2	10.0	3	6.1		
1000 to <2000	8	40.0	14	28.6	3	100.00
2000 to < 3000	2	10.0	15	30.6		
3000 to < 4000	4	20.0	8	16.3		
≥ 4000	4	20.0	9	18.3		
<b>Range</b>	<b>180-7000</b>		<b>200 – 10,000</b>		<b>1500-1800</b>	

Median	1,800	2,000	1,500
Mean	2,374.74	2,737.71	1,600

## 5. Household Sources of Income

Interestingly, majority of women workers derived their household income from salaries and wages from non-agricultural more than agricultural activities. A great majority of the women workers are wage earners whom constitute 95% of the total workers interviewed in the municipality, with non-agricultural endeavor contributes over 90%. The remaining 5% obtained their income from entrepreneurial non-agricultural undertaking specifically in manufacturing activity (Table 22). In a rural setting where income sources are derived from non-agricultural activities indicate that agricultural activities are no longer reliable and attractive for these women workers in Real, Quezon to carry out such activities, either as owned or paid agricultural workers.

**Table 22. Household income sources of women workers by municipality, ReIna, Quezon, 2009**

Sources of Income	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
Salaries and Wages						
Non-Agricultural	19	90.5	45	90.0	2	66.7.0
Agricultural	1	4.8				
Entrepreneurial activities						
Agricultural						
Livestock and poultry raising			1	2.0		
Crop farming and gardening			1	2.0		
Non-Agricultural						
Manufacturing	1	4.8				
Others			3	6.0		

## 6. Annual Per Capita Income

From the above economic activities where they generate their income, most of the workers earn about an annual income that ranges from PhP 10,000.00 to PhP 40,000.00. A few received less than PhP 10,000 and more than PhP100,000 per year. The data further suggests (Table 23) that most workers in the family receive an income that is much less than the decent national annual per capita income by a family of six.

**Table 23. Annual per capita income of women workers household by municipality, ReIna, Quezon, 2009**

Level	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
Below food threshold (PhP 9,987)	11	52.4	16	34.0	2	66.7
Above food threshold but below poverty threshold	2	9.5	7	14.9		

Above poverty threshold (Php 14,866)	8	38.1	24	51.1	1	33.3
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\* 3 respondents did not declared their income

(Source: Annual Per Capita Poverty Thresholds by Province, 2005 - 2006, Revised estimates as of 21 June 2007;

[http://www.nscb.gov.ph/poverty/2005\\_2006/pov\\_th\\_05\\_06.asp](http://www.nscb.gov.ph/poverty/2005_2006/pov_th_05_06.asp))

## 7. Employment Condition of Women Workers

### Information on Social Protection of Women Workers

Under the Philippine Law, public or government employees shall be provided with monetary or non-monetary benefits as in GSIS, 13<sup>th</sup> month pay, clothing allowance and other incentives. In the case of private employment, it is mandated that security insurance shall be provided to private employees like provision of SSS contribution, PhilHealth and Pag-ibig (social housing fund). This section gives us the picture of women workers and protection if any, in ReIna at their own perspective.

The data reveals that most women workers do not receive social protection measures like maternity leave for pregnant women nor they were provided with annual medical examinations by their employer (Table 24). In General Nakar for example, no medical examination were provided to them during their employment. While in Real, at least 33% of respondents mentioned that they were provided with annual medical examination and maternity leave benefits.

Results also reveal that in Real and in Infanta, workers in food establishment were required for yearly check up. Those working in night clubs in Infanta were also required for yearly medical examination.

On the other hand, the Real respondents (84%) indicated that they were not provided with social security and there was no provision of PhilHealth in case they got sick. In Infanta, more than a quarter of women workers were provided with SSS benefits while few workers were provided with Philhealth (17%). In addition, 33% women workers in General Nakar were provided SSS and PhilHealth.

**Table 24. Information on social protection of women workers at their own perspective by municipality, ReIna, 2009**

Responses	Real (n=21)		Infanta (n=53)		General Nakar (n=3)	
	no.	%	no.	%	no.	%
Entrepreneurs who required them to undergo medical examination yearly	7	33.3	8	15.1	0	0.0
Entrepreneur who provide them with maternity benefits *	1	33.3	1	25.0	NA	NA
Entrepreneurs who provide them with SSS	3	14.3	15	28.3	1	33.3
Entrepreneurs who provide them with PhilHealth	0	0.0	9	17.0	1	33.3

\* denominator used is the number of pregnant and able to deliver their babies while employed (3 in Real and 4 in Infanta)

## II How can the Philippine Statistical System and its agencies respond to areas of concern in developing and sustaining women-led enterprises?

National and local statistics provide useful information for gender-responsive local development planning which are useful in crafting CDPs, CLUPs, ELA, AIP, and other plans . To have local development planning that soundly supports the development and sustainability of women-led enterprises, the Philippine Statistical System and other NGAs should have more comprehensive and timely WEE-responsive statistics on these areas of enterprise development:

- Business Registration *(to include comparative statistics on fees, steps for processing and renewing business permits, etc.)*
- Defining the Philippine Market for Women-led Microenterprises
  - o Data on Supply and Demand for WME-related Products and Services
  - o Data on Market Saturation
  - o Data on National and Local Investments
  - o Growth forecasts in WME-related industries and sectors
- Opportunities for Expansion (through Export)
- Comprehensive National Program Statistics on Training, Microfinance/credit/loans,
- Social Protection (Availment of Assistance and Programs)
- Awareness of Any Entrepreneurship Assistance/Programs
- Impact of the Environment on the Enterprise

**Table 25. Statistical Information relevant for WEE and their sources according to national (statistics) agency**

National Statistics and Other Agency	Statistical Report	Statistical Information relevant for WEE
National Statistics Office	Family Income and Expenditure Survey	<ul style="list-style-type: none"> <li>- Average Annual Income by Household Head</li> <li>- Average Annual Expenditure by Household Head</li> <li>- Average Annual Savings by Household Head</li> <li>- Inflation rate</li> </ul>
National Statistical Coordinating Board	Poverty Statistics	<ul style="list-style-type: none"> <li>- Poverty threshold per region and at national level</li> <li>- Subsistence threshold per region and at national level</li> </ul>
Bureau of Agricultural Statistics	Agriculture Statistics	<ul style="list-style-type: none"> <li>- wholesale and retail prices of agricultural commodities</li> <li>- export and import information on food and agricultural commodities</li> </ul>
Department of Trade and Industry	Trade Statistics	<ul style="list-style-type: none"> <li>- Number of Establishments per sector (wholesale, retail, manufacturing, etc)</li> <li>- Number of Establishments per sector (wholesale, retail, manufacturing, etc)</li> <li>- Data on Market Saturation</li> <li>- Inflation rate</li> </ul>
DENR	Environmental Statistics	Impact of the Environment on the Enterprise
TESDA/NSO/NSCB		Comprehensive National Program Statistics on Training

**Table 26.** Information relevant for WEE **and their sources at local agency**

Local Offices	Information relevant for WEE
Mayor's Office	<ul style="list-style-type: none"><li>- business permits issued per sector</li><li>- local investment opportunity</li></ul>
Treasurer's Office	<ul style="list-style-type: none"><li>- Business registration, its cost and procedures</li><li>- Number of establishments per sector (wholesale, retail, manufacturing, etc)</li><li>- Amount to be paid in business registration</li></ul>
Local DTI Office	<ul style="list-style-type: none"><li>- Market-driven enterprise</li><li>- Opportunities for Expansion (through Export)</li><li>- Social Protection (Availment of Assistance and Programs)</li></ul>
Planning and Development Office	<ul style="list-style-type: none"><li>- Business and labor plans</li><li>- Social Protection (Availment of Assistance and Programs)</li></ul>
P/C/MESO	<ul style="list-style-type: none"><li>- Entrepreneurship Assistance/Programs</li><li>- Social Protection (Availment of Assistance and Programs)</li></ul>
P/C/MENRO	<ul style="list-style-type: none"><li>- Impact of the Environment on the Enterprise</li></ul>