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Master of ASEAN Studies

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**ASSESSMENT OF BUSINESS ENVIRONMENT OF WOMEN INVOLVED
IN MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES)
IN THE PHILIPPINES: A COMPARATIVE STUDY WITH
SELECT ASEAN COUNTRIES**

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29 August 2020

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Acceptance Page

This thesis titled **Assessment of Business Environment of Women Involved in Micro, Small, and Medium Enterprises (MSMEs) in the Philippines: A Comparative Study with Select ASEAN Countries** is hereby accepted by the Faculty of Management and Development Studies, U.P. Open University, in partial fulfillment of the requirements for the degree Master of ASEAN Studies.

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Biographical Sketch

The author, Myrtle Faye Laberinto Solina, was born on 13 March 1988 in Pangil, Laguna, and was fondly called “Miracle baby”. Myrtle came from the shrub the Queen of England was tending while Faye was taken from a baby book. This combination was the brainchild of her parents’ desire to have their initials on their child’s name. A literal translation of her name would mean “Shrub Fairy” or “Fairy of the Myrtle Shrub”. The author, however, decided to adopt “faith” to express her belief in Jesus, thus, altering her name to “Shrub of Faith”.

The author has three (3) younger siblings. They are the rays of sunshine that brighten the author’s world.

She took up Bachelor of Science in Agriculture major in Agricultural Extension from the University of the Philippines Los Baños (UPLB).

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Chapter 1

INTRODUCTION

I. Background of the Study

The ASEAN Coordinating Committee on Micro, Small, and Medium Enterprises (ACCMSME) in 2020 cited that small and medium enterprises are key drivers and contributors to economic growth, account for 88.8% to 99.9% of all establishments, and generate between 51.7% and 97.2% of total employment. As such, the ASEAN Economic Community (AEC) Blueprint 2025 stated that the region would give new emphasis on assisting and promoting micro, small and medium enterprises (MSMEs) in its economic integration through a more structured and targeted MSME program. The program will be put in place to enhance MSME competitiveness, resilience, and to enable more significant benefits from ASEAN integration through various measures such as (a) promotion of productivity, use of technology, and adaption of innovation; (b) increase access to finance by developing and enhancing current framework, strengthening traditional infrastructure, enhancing policy environment and measures that foster alternative and non-traditional financing; (c) enhance market access and internationalization through the development of support schemes and integration into the global supply chains, e.g., promotion of collaboration with multinational corporations (MNCs) and large enterprises, foster the use of e-Commerce, and boost strategies to promote exports through export clinics, advisory services and rules of origin (ROO) utilization, and (d) enhance MSME policy and regulatory environment that supports intra- and inter-governmental cooperation and coordination mechanism through the involvement of MSMEs in the decision-making

process to enable better representation of MSME interests, extend assistance to microenterprises in the informal sector and their integration, and streamline processes involved in obtaining permits and business registrations to enable less costly and faster business formation (ASEAN Secretariat, 2015).

True to its overarching message, ASEAN: A Community of Opportunities, the region also recognizes the critical role of women in entrepreneurship. As such, the Joint Statement of the Second ASEAN Ministerial Meeting on Women (AMMW) issued in October 2015 in Manila recognized that the realization of these principles requires the active engagement of all ASEAN Member States (AMS), sectoral bodies under the three (3) pillars of ASEAN, and stakeholders including civil society, academia, media, and private sectors. Further, the AEC Blueprint 2025 stated that promotion of entrepreneurship and social capital development by creating a more conducive environment for entrepreneurship. Some of the ways to realize this is through the ASEAN Online Academy and enhancing social capital development for MSMEs, with particular focus on youth and women, are among its priorities (ASEAN Secretariat, 2015).

Focusing on women, Amartya Sen (2001), on his essay entitled “The Many Faces of Gender Inequality”, has identified seven (7) varieties of disparities between genders, namely (1) mortality inequality, (2) natality inequality, (3) basic-facility inequality, (4) special-opportunity inequality, (5) professional inequality, (6) ownership inequality, and (7) household inequality. Mortality inequality directly tackles life and death with women being observed to have high mortality rates than men on communities with documented gender-biased as compared to communities with little or no gender bias. Natality inequality is the preference for boys over girls,

which is a characteristic of patriarchal societies. Basic-facility inequality, as the name suggests, are biases that involved basic needs such as equal opportunity to attend school and social functions. Special-opportunity inequality covers privileges such as access to higher education, training, and professional work, among others. Professional inequality is those inequalities which pertain to promotion in work and occupation. Ownership inequality relates to biases in property ownership, which was identified to affect not only the voice of women in the society but also makes it harder for women to enter and to flourish in commercial, economic, and even in some social functions. Household inequality directly tackles the unequal distribution of household roles and responsibilities, which in some societies, is to take for granted that men will naturally work outside the home. In contrast, women could do so if and only if they could combine such work with various inescapable and unequally shared household duties.

Given the above scenarios, this study explored the business environment for Filipino women involved in the micro, small and medium enterprises. It drew a comparison with select ASEAN countries, namely Singapore and Myanmar, using the available published resources.

II. Statement of the Problem

Women are deemed important part of a trade. They take part in a wide range of activities in the industry - produce products, commerce of goods across borders, run and own trading firms, and make up a large part of the workforce in export-oriented businesses. Nevertheless, women's potential and skills in trade is still too often held back by the many constraints they face (UNCTAD, 2017).

Hence, this study endeavored to determine the business environment of women involved in MSMEs in the Philippines as compared to select ASEAN countries.

III. Objectives of the Study

The study aimed to assess the business environment of women involved in the MSMEs in the Philippines as compared to select ASEAN countries, namely Singapore and Myanmar. Specifically, this study aspires to determine the following:

1. Who are the women involved in the MSMEs?
2. What are the current policies, programs, and services designed for women in MSMEs?
3. What are the constraints and opportunities to enhance women's participation in MSMEs?

IV. Significance of the Study

The findings of this study endeavors to contribute to the existing knowledge about the current Philippine business environment of women in the MSME as well as with select ASEAN countries namely, Singapore and Myanmar, specifically through but not limited to:

1. Describe the current demographics, roles, and experiences of women involved in MSMEs;
2. Provide information on the current policies programs, and services and how these are comparable and contrasting; and
3. Recommend measures to address the impeding factors.

V. Scope and Limitations of the Study

This study maximized the use of and is limited to the following:

1. Use of available most current secondary data for the figures used in the conduct of research such as for demographics, number of MSMEs, and number of females employed;
2. Review of literature available in open sources and can be downloaded from reputable independent sources such as the ASEAN website, World Bank, International Finance Corporation (IFC), and Asian Development Bank (ADB), especially for Singapore and Myanmar where no survey was conducted; and
3. Survey of respondents from the roster of MSMEs available from the list of DTI in a month's timeframe.

VI. Definition of Key Terms

1. ASEAN stands for the Association of Southeast Asian Nations (ASEAN). ASEAN was established in Bangkok, Thailand, on 08 August 1967 through the signing of the Bangkok Declaration by its Founding Fathers, namely Indonesia, Malaysia, Philippines, Singapore, and Thailand.
2. ASEAN member states (AMS) refers to ten (10) Southeast Asian nations composed of Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, Philippines, Singapore, Thailand, and Vietnam. Timor Leste, the only non-member of ASEAN in Southeast Asia remains as an observer while the association is still evaluating its membership readiness through the three

(3) pillars of the ASEAN, namely, politics and security, economy, and socio-cultural issues (ASEAN Secretariat, 2019).

3. Bureau of Small and Medium Enterprise Development (BSMED), a bureau in the Department of Trade and Industry (DTI) of the Philippines which Initiates and implements programs and projects addressing the specific needs of MSMEs especially in the areas of technology development and transfer, financing, marketing, and training. BSMED is mandated to promote and develop MSMEs in the country and is also tasked to assess and proposed policies and strategies geared towards the advancement of MSMEs in the areas of entrepreneurship development, institutional strengthening, and productivity improvement (DTI, 2019).
4. Business environment is the external forces influencing the business, such as decisions and participation.
5. Demographics is a statistical view of a population, generally through age, gender, income, education, and income.
6. Department of Trade and Industry (DTI) is a government agency in the Philippines that delivers business and consumer services to support the stakeholders and the public (DTI, 2019).
7. Micro, Small, and Medium Enterprises (MSMEs) are defined differently per economy based on the database curated by the International Finance Corporation (IFC) and published in 2019. Below is the table summarizing the definition of MSMEs per AMS based on the number of employee and assets:

Table 1: Definition of MSMEs per AMS Based on Number of Employees and Assets

Country	Number of Employees				Assets excluding land (local currency)			
	Micro	Small	Medium	Large	Micro	Small	Medium	Large
Brunei Darussalam	1-5	6-50	51-100	>100				
Cambodia	1-10	11-50	51-100	>100				
Indonesia	1-4	5-19	20-99	>99	<IDR 50.00 Million	> IDR 50.00 Million – IDR 500.00 Million	>IDR 500.00 Million – IDR 10,000.00 Million	> IDR 10,000.00 Million
Lao PDR		≤ 19	20-99	>99		≤LAK 250.00 Million	>LAK 250.00 Million – LAK 1,200.00 Million	> LAK 1,200.00 Million
Malaysia	<5	5-75 Manufacturing; 5-30 Services and others	76-200 Manufacturing; 31-75 Services and others	>200 Manufacturing; >76 Services and others				
Myanmar	<10	10-50 Services; 10-70 Manufacturing	50-100 Services; 70-150 Manufacturing	>100 Services; >150 Manufacturing		<MYR 200.00 Million Services; < MYR 500.00 Million Manufacturing	MYR 200.00 Million- MYR 500.00 Million Services; MYR 500.00 Million- MYR 1,000.00 Million Manufacturing	> MYR 500.00 Million Services; > MYR 1,000.00 Million Manufacturing
Philippines	1-9	10-99	100-199	>199	<PhP 3.00 Million	PhP 3.00 Million – PhP 15.00 Million	> PhP 15.00 Million – PhP 100.00 Million	> PhP 100.00 Million
Singapore			<200	≥200				
Thailand		≤50 Manufacturing, Services; ≤25 Wholesale; ≤15 Retail	51-200 Manufacturing, Services; 26-50 Wholesale; 16-30 Retail	>200 Manufacturing, Services; >50 Wholesale; >30 Retail		≤ THB 50.00 Million Manufacturing, Services, Wholesale; ≤ THB 30.00 Million Retail	> THB 50.00 Million – THB 200.00 Million Manufacturing, Services; > THB 50.00 Million – THB 100.00 Million Wholesale; > THB 30.00 Million – THB 60.00 Million Retail	> THB 200.00 Million Manufacturing, Services; > THB 100.00 Million Wholesale; > THB 600 Million Retail
Vietnam	<11	10-200 Agriculture, Industry, Construction; 10-50 Commerce, Services	201-300 Agriculture, Industry, Construction; 50-100 Commerce, Services	>300 Agriculture, Industry, Construction; >100 Commerce, Services		< VND 10.00 Billion Commerce, Services; < VND 20.00 Billion Agriculture, Industry, Construction	VND 10.00 Billion- VND 50.00 Billion Commerce, Services; VND 20.00 Billion- VND 100.00 Billion Agriculture, Industry, Construction	> VND 50.00 Billion Commerce, Services; > VND 100.00 Billion Agriculture, Industry, Construction

SOURCE: IFC, MSME Economic Indicators Database 2019

Chapter 2

LITERATURE REVIEW

This chapter presents current knowledge surveyed by the author about the business environment and women's participation in MSMEs in the AMS.

Brunei Darussalam

The High Commission of Canada in Brunei Darussalam (2017) noted that women in Brunei Darussalam have yet to achieve an equal level of economic participation and political empowerment as that of men despite having reached gender parity in secondary and tertiary education. Women face significant hurdles to leadership due to legal, social, and cultural barriers in many countries in Asia. Brunei has to transition from a factor-driven to an efficiency-driven economy even amid having one of the highest GDP per capita in the world due to its oil and gas wealth. Likewise, the 2016 Global Competitive Index noted problematic factors that the country will have to address in this regard, which includes female participation in the labor force (ranked at 96 out of 138 countries).

Compared to their opposite sex, women in Brunei are not provided equal opportunities in the formation and execution of government policy despite their high level of educational attainment. They are also gravely under-represented in corporate boards, senior management in the public sector, and Brunei's Legislative Council. Men head all government ministries in Brunei except for the Attorney General's Office.

Cambodia

A research published by the Asian Development Bank (ADB) entitled Promoting Women's Economic Empowerment in Cambodia noted that Women own 65% of all businesses, and this ownership provides a source of income for more than 329,000 women. The majority of women-owned businesses are classified as microenterprises, in which 51% engage only one person, and 96% employ four or fewer persons. Women's businesses are centered in a smaller number of industry sectors than men's. Four (4) sectors account for 97.1% of all enterprises, namely wholesale and retail trade and services (66.4%), accommodation and food (16.7%), manufacturing (9.8%), and other services (4.2%). All other sectors account for less than 1% each. Women-owned businesses constitute a majority in only 3 of 17 sector categories. These sectors are wholesale and retail trade, accommodation and food services, and financial and insurance activities. Further, women are more likely than their men counterparts to own a business (MacPhail, 2015).

Indonesia

A market research published by the International Finance Corporation (IFC) on "Women-owned SMEs in Indonesia: A Golden Opportunity for Local Financial Institutions" found out that SMEs, specifically those owned by women, are essential contributors to economic growth and employment. As such, better growth opportunities have to be offered. Women-owned SMEs in Indonesia represent almost half of the market. These SMEs are most often classified as informal, and their businesses are smaller in size but not weaker in terms of performance. Some challenges impacted women more than men because of the limitations in time,

mobility, and resources, in addition to cultural and social aspects. In terms of needs assessment, women are interested in advisory, training, and information sharing and are more demanding of the quality of services of banks or government support programs provide.

Hence, the environment for doing business in Indonesia has to be improved to ensure higher growth rates for SMEs. The government should also endeavor to increase formality. A more encompassing access to and higher quality of government support services could assist SMEs in gaining new knowledge or accessing new markets. A greater focus should be accorded on the specific requirements of SMEs relative to the currently implemented programs (Japhta, R., et al., 2016).

Lao PDR

SMEs in general and large firms in the mining and hydropower sectors in rural areas were the primary contributors to the average annual 8% GDP growth rate in recent years in Laos. Sixty-three percent (63%) of all jobs in 2013 came from these sectors. The framework conditions for the almost 80,000 companies are less developed than those of other ASEAN member states so far. Ninety-seven percent (97%) of these companies are SMEs. Inefficient bureaucracy, vague and inconsistent regulations, underdeveloped entrepreneurial spirit, missing business representation, services, and strategies described Laos' business environment (Bihler, 2014).

Women make up more than half the owners of newly registered enterprises. Females own around 31% of formal enterprises with more than five employees in

Lao PDR, which compares favorably with many countries and regions but is still lower than the average for East Asia. Female-owned firms are deemed more likely to operate in the retail sector and less in the manufacturing sector. Women-owned firms are much smaller in terms of the number of employees compared to firms owned by men. The analysis also indicates that while the legal framework for doing business does not have gender-discriminatory elements; however, in practice, enterprises owned and operated by women face several barriers. Female entrepreneurs report that their household responsibilities and lack of mobility due to personal duties makes it more challenging to start a business. Female entrepreneurs in Lao PDR are also less likely to have a bank account or credit line (United Nations in Lao PDR, 2015).

Malaysia

Women mostly did gender responsibility, such as taking care of children, household chores, and raising extra money for the family. Women with small children without child care support faced challenges because they found it difficult to focus on their business. Divorced or widowed women who had to meet society's stigmatization decided to endure or ignore or adopted a more aggressive stance in managing their business. Lacking or without support from family members, compelled them to work hard to ensure that they could maintain their business. Doing home-based businesses offered flexibility to these women entrepreneurs to be able to attend to their reproductive roles, but this also posed limitations in terms of business expansion and operations. Their customers could be just from the neighborhood unless they market beyond their communities (Musa, p. 2016).

Myanmar

A study published by Dutch Good Growth Fund (DGGF) noted that women entrepreneurs face specific barriers when dealing with bureaucracy– therefore particularly salient in bureaucratic Myanmar. These challenges may arise from lower educational attainment, literacy levels, and underrepresentation of women in senior positions, e.g., legislators, senior officials, and managers, that an entrepreneur may contend with when formalizing and developing her business.

While Myanmar has a women-focused entrepreneur association and a tech startup sector seeking to encourage young female entrepreneurs, specifically women-focused acceleration programs are absent- – in traditional sectors in particular – that seek to address entrepreneurship in a context tailored to specific challenges faced by women and existing small businesses (Totten, 2019).

Philippines

A survey was conducted by the Asia Pacific Foundation of Canada (2018), where women entrepreneurs comprise 70% of total respondents with 39% founders and 31% non-founders. It was noted that the Philippines consistently ranks within the top 10 in the world for gender parity in political and business leaders and as a regional leader around gender parity in entrepreneurship, with women, recently overtaking men entering the entrepreneurial space.

The study further noted that men are significantly more likely than women to be looking for modest (52%) to high (18%) revenue growth for their companies. In contrast, women are more likely to be inclined to no growth (22%) or lower growth (18%).

Existing structural barriers for women entrepreneurs and women-led MSMEs may influence how they interpret and articulate their ideas and ambitions of growth; frequently cited barriers include access to financing, security issues, social support and familial constraints, and lack of access to technology and relevant skills training. Studies show that gender equality has a positive impact on economic growth. However, research that explores the effects of economic growth on gender equality is less consistent. Only 8% of survey respondents are aiming for high revenue growth. Mostly younger male respondents (under 35) and male respondents tend to be more ambitious than their counterparts.

Singapore

Singapore is ranked eighth (8th) on a list of cities worldwide for its ability to attract and foster the growth of women-owned firms. The study looked at the cities based on the impact of local policies, programs, and characteristics, along with national laws and customs, affecting the level of women-owned firms. The study ranked the cities across five (5) critical aspects in this regard, namely capital, technology, talent, culture, and markets (Woo, 2017).

Thailand

Challenges remain, although various efforts have been made in the field of women's economic, social, and cultural rights. One of the main problems identified is gender bias and a patriarchal structure, which are considered as the root causes of gender inequality in Thai society.

The current National Women's Development Plan endeavors to address the root causes of women's limited participation in crucial areas of the community. Efforts in ensuring an equal sharing of responsibilities between women and men in the household needs to be intensified. Women's "double burden" of having disproportionate responsibilities both within and outside the home is identified as a hindrance that limits them from embracing their full potential in the public sphere. Women's empowerment does not rest alone on greater economic development. Instead, eliminating gender stereotypes and changing traditional attitudes are essential for societies to recognize the contributions of women for the advancement of a country (Equal Futures Partnership, 2016).

Vietnam

Twenty-one percent (21) of 95,906 formal enterprises in Vietnam are owned by women, which brought a considerable impact on the domestic economy and employment levels. The majority of these legal enterprises are microenterprises (57% or 55,049), 42% or 44,003 are SMEs, and 1% or 854 are large enterprises. Women-owned enterprises operate across sectors, including in traditionally male-dominated fields, such as construction. Women-owned enterprises also have annual revenue similar to those of male business owners. Women-owned small businesses throughout the country have been growing at the pace of over 20% over

the past two years, and owners expect equal or higher revenue growth in the next couple of years as Vietnam continues to experience high levels of economic growth and foreign investment.

However, some matters need to be addressed to realize the full potential of women-owned enterprises and their possible contributions to the economy. There is a need to facilitate access to bank financing in a way that makes sense to women customers and provides some value-added services to draw them in and keep them coming back. By focusing in on the financial behaviors of women and men-owned SMEs, this survey has studied gender patterns and brought to light several nuances in financial needs, currently not recognized and responsible for a degree of dissatisfaction in dealing with banks, particularly among women (Freeman, et al., 2017).

Chapter 3

METHODOLOGY

The study collected and analyzed secondary quantitative and qualitative data. It used an online (internet) survey. Primary data were gathered through purposive sampling using the available list of MSMEs requested from the Department of Trade and Industry (DTI).

I. Theoretical Framework

It has been noted that trade has become the lens through which development is perceived, rather than the other way around (Çağatay, 2005).

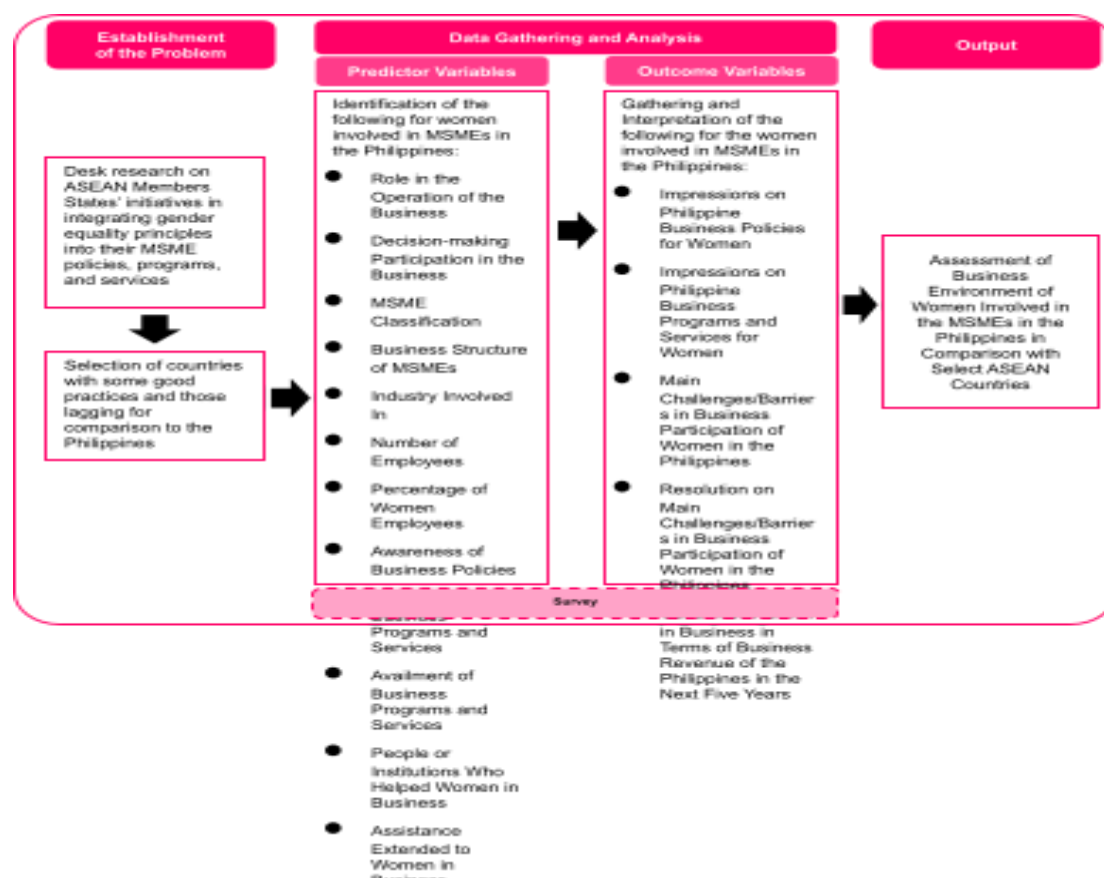
Anabel Gonzalez and Caren Grown of the World Bank (2015) concluded that women – as entrepreneurs, heads of households, and consumers, among other roles – are crucial to ending poverty and boosting global prosperity. They are crucial to success in international trade.

Likewise, Karl Marx taught that anyone who knows something of history knows that the great social changes are impossible without the feminist ferment. He believed that social progress could be measured precisely by the social position of women. On the other hand, to Lenin, the participation of women was more much urgent and essential to the revolution in which the experience of all the liberation movements proves that the success of the revolution rests on the degree in which women are involved. In this case, the revolution is women's participation in trade (Adrianzen, 2006).

II. Conceptual Framework

Figure 1 presents the conceptual framework that the study has adopted that served as a guide in the conduct of the research and structure of the report.

Figure 1: Conceptual Framework



III. Operational Framework

Below underscores what and how data were collected:

Table 2: Data Collection Table

Criteria for Selection of Respondents	1. A woman 2. Decision-maker
Data Collected	Online (internet) survey: 1. Demographics and Business Profile 2. Roles or responsibilities in the company/enterprise 3. Joys of involvement in the enterprise

	4. Challenges of engagement in the enterprise 5. Perceived needs of women to engage more effectively in the enterprise 6. Outlook of women in MSMEs Primary/Secondary Data: 1. Profile of women involved in MSMEs 2. Current Philippine policies, programs, and services designed for women in MSMEs 3. Similarities and differences of Philippine policies, programs, and services with select ASEAN countries
Frequency of data collection	Once
Data Collection Schedule	1 Month (18 March – 18 April 2020)
Area Coverage	Nationwide: All companies in the list provided by DTI were invited to participate in answering the questionnaire.

IV. Analytical Framework

The selection of countries was based on their extent of integrating gender equality principles into their MSME policies, programs, and services. Specifically, an AMS with some good practices and, on the other extreme, an AMS lagging were chosen as target groups. The similarities and differences among these countries were identified and explored in the study.

Table 3: Metrics Used in the Selection of Countries Under Study

Metrics	Selected ASEAN Countries		Philippines
	<i>With Good Practices</i>	<i>Lagging Behind</i>	
Profile of Women in MSMEs			
Policies for Women in MSMEs			

Programs and Services for Women in MSMEs			
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Chapter 4

RESULTS, DISCUSSION, AND RECOMMENDATIONS

I. ASEAN Business Environment for Women

The ASEAN Small and Medium-Sized Enterprises (SME) Policy Index 2018: Boosting Competitiveness and Inclusive Growth presented an analysis of the progress of the ASEAN member states (AMS) in terms of achieving the objectives of the ASEAN Strategic Action Plan for SME Development 2016-2025.

The SME Policy Index serves as a benchmarking tool for assessing SME policy frameworks in emerging economies and monitor progress in policy implementation using indicators over time. The Index was developed in 2006 by the Organisation for Economic Cooperation and Development (OECD) in collaboration with the European Commission, the European Bank for Reconstruction and Development (EBRD), and the European Training Foundation (ETF) since SME has been recognized a vital part of economic development across the globe (OECD GRS Southeast Europe Division and Eurasia Division, 2014).

Based on the ASEAN SME Policy Index 2018's score on inclusive entrepreneurship for women, the Philippines was rated the highest with 4.90 on the scale of 1 to 6, with 6 being the highest, while Myanmar was rated the least with 1.82.

Table 4: Comparative SME Policy Index Score on Inclusive Entrepreneurship for Women

Para-meter s	BRN	KHM	IDN	LAO	MYA	MMR	PHL	SGP	THA	VNM	MED	StD.
Planning and design	2.00	4.42	3.74	2.91	3.82	2.25	6.00	4.25	3.08	3.49	3.62	1.10
Implemen-tation	2.19	2.55	3.34	2.66	5.10	1.86	4.44	4.66	2.61	2.27	2.63	1.10
Monitoring and evaluation	1.83	1.83	1.83	1.28	2.93	1.00	4.04	3.77	1.55	1.55	1.83	1.00
Total sub-dimension score	2.05	3.06	3.18	2.47	4.22	1.82	4.90	4.34	2.56	2.55	2.81	0.99

Note: Scores are on a scale of 1 to 6, with 6 being the highest.

Source: OECD, ASEAN SME Policy Index 2018

Further, the ASEAN SME Policy Index 2018 noted that among the AMS, the Philippines and Vietnam are the only countries with SME strategy documents with specific strategies for women entrepreneurs. In Singapore, there is no particular strategy for women entrepreneurs as barriers have been assessed as very low (OECD, 2018).

This research focused on three (3) countries, namely Singapore, Myanmar, and the Philippines.

II. Singapore

II.A. Singapore: SMEs the Heart of Economy

In 2018, the Singapore Department of Statistics presented that SMEs form 99% of the total enterprises and generate almost 69% of total employment in Singapore. Indeed, SMEs are the heart of Singapore's economy.

Table 5: 2018 Estimates by Enterprise Classification in Singapore

Variables	Count
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Enterprises Count, Total (Thousand)	263.9
Enterprises Count, SMEs (Thousand)	262.6
Enterprises Count, Non-SMEs (Thousand)	1.3
Employment of Enterprises, Total (Million)	3.5
Employment of Enterprises, SMEs (Million)	2.5
Employment of Enterprises, Non-SMEs (Million)	1

SOURCE: Singapore Department of Statistics, M600981- Topline Estimates for All Enterprises and SMEs, Annual 2018

Table 6: 2018 Estimates by Ownership for All Enterprises in Singapore

Variables	Count
Enterprises Count, Total (Thousand)	263.9
Enterprises Count, Total Local (Thousand)	217.6
Enterprises Count, Total Foreign (Thousand)	46.3
Employment of Enterprises, Total (Million)	3.5
Employment of Enterprises, Total Local (Million)	2.4
Employment of Enterprises, Total Foreign (Million)	1.1

SOURCE: Singapore Department of Statistics, M601511- Topline Estimates by Ownership for All Enterprises, Annual 2018

II.B. Singapore: Programs and Services for SMEs

Enterprise Singapore is the lead government agency supporting enterprise development. They focus on building capabilities, innovation, and internalization of committed companies. Enterprise Singapore is a fusion of previously two (2) separate entities, International Enterprise (IE) Singapore and Standards, Productivity and Innovation Board (SPRING) Singapore. The said companies merged on 01 April 2018.

IE Singapore was the agency handling the external economics of Singapore. IE Singapore, in particular, managed international trade and promoted overseas growth of Singapore-based enterprises. IE Singapore

extended assistance through capability building, business leads generation, and market access (Enterprise Singapore, 2019).

SPRING Singapore was a national standard and conformance body. Productivity and innovation, standards and quality, and small and medium-sized enterprises (SMEs) and the domestic sector, were the focus of SPRING Singapore. The agency provided programs for financing, advisory, capability development, and promoting the use of internationally accepted standards to lower technical barriers to trade (SPRING Singapore, 2019).

The merger of IE Singapore and SPRING Singapore into Enterprise Singapore is a move seen to address the changing world economy. The merger is hinged into three principles according to Singapore Minister for Trade and Industry (Industry) S Iswaran, namely (1) with global growth's center of gravity shifting to Asia, firms realize that Asia's rise provides a chance to internationalize quickly; (2) e-commerce and digital technology are making it easier to penetrate the international market - and making going abroad more crucial to success, and (3) expansion today necessitates deep capabilities and must be driven by productivity and innovation. Through Enterprise Singapore, the Singaporean government will be able to help local firms grow and expand globally with a streamlined, comprehensive, and holistic assistance programs which would strengthen Singapore's competitive edge (Heng, 2018).

Enterprise Singapore offers a wide range of assistance for MSMEs. Among this assistance, financial assistance, market access, and talent assistance are the most popular.

Table 7: Popular Assistance under Enterprise Singapore

Financial Assistance	Double Tax Deduction for Internationalisation (DTD_i)	Market Readiness Assistance (MRA) Grant	Enterprise Development Grant	International Marketing Activities Programme (iMAP)
	Companies planning to expand overseas can benefit from the Double Tax Deduction Scheme for Internationalisation (DTD _i), with a 200% tax deduction on eligible expenses for international market expansion and investment development activities.	Small and medium enterprises (SMEs) will receive an international boost with the Market Readiness Assistance (MRA) grant to help take their business overseas.	The Enterprise Development Grant (EDG) helps Singapore companies grow and transform. This grant supports projects that help enterprises upgrade their business, innovate or venture overseas, under three pillars: Core Capabilities, Innovation and Productivity, and Market Access.	Companies participating in iMAP approved activities will receive a support of up to 50% or 70% of eligible core expenses (depending on which country the event is held in) – including exhibition rental space, booth construction, publicity, and fair or mission consultancy costs.
Market Access	Free Trade Agreement (FTA) Portal	Plug & Play Network		
	Find a simpler way to do business internationally with Singapore's network of 20 FTAs.	Speed up the entry into overseas markets with key information like specific trade regulations, import procedures, detailed competitor analysis, and customized market research reports tailored to enterprise products and services.		
Talent Assistance	Overseas Market Workshop	China Ready Programme	Professional Conversion Programme (PCP)	International Trading Track (ITT@SMU)

			- International Trading	
	The Overseas Market Workshop helps individuals build regional market understanding through knowledge sharing by local and foreign practitioners, business owners, and market experts.	These in-market programs help participants gain first-hand knowledge of China's business environment, including market insights, culture, and financial systems.	The International Trading PCP aims to develop Singaporeans with deep skills in trading fundamentals for international job roles in middle office functions.	ITT@SMU develops talent at both the undergrad and graduate levels for companies in the commodity trading sector.

SOURCE: Enterprise Singapore, 2019

II.C. Singapore: One of the Best Countries for Women Entrepreneurs

The Mastercard Index of Women Entrepreneurs (MIWE) 2018 listed Singapore as the fifth (5th) best country with the most robust supporting conditions and opportunities for women to thrive as entrepreneurs. The Index ranked the countries based on the level of Women's Advancement Outcomes (i.e., degree of preference against women as workforce participants, political and business leaders, as well as their financial strength and entrepreneurial inclination), Knowledge Assets and Financial Access (i.e., degree of access to a basic financial facility, advanced knowledge assets, and support for SMEs of women), and Supporting Entrepreneurial Factors (i.e., overall perceptions on the ease on conducting business locally, quality of local governance, women's understanding of safety levels and cultural knowledge of women's household financial influence). The Index used twelve (12) indicators and twenty-five (25) sub-indicators to assess how fifty-seven (57) countries across the Asia Pacific, Middle East & Africa, North America, Latin America, and Europe, which constitutes 78.6% of the world's female labor force, differ in terms of their level on the three (3) components mentioned earlier.

Further, women in Singapore topped the rankings at 90.9% in terms of knowledge assets and financial access. Singapore also offers one of the most conducive conditions to encourage women business ownership, such as ease of doing business and cultural opinions of women as entrepreneurs.

However, the report also showed that the rank of Singapore dropped from third (3rd) in 2017 as its overall score fell from 71.2 to 69.2 in 2018, recording a 3% decrease. The study pointed out that the dropped in the ranking of Singapore is attributed to the decline in the proportion of female entrepreneurs compared to males, which is 61.9% in 2017 and 48.3 percent in 2018. The report also cited that only 27 percent of business owners are women, which put Singapore to fourteenth (14th) place—a drop from its 2017 rank at twelfth (12th) place. The Index also noted that Singaporean Women entrepreneurs have also not progressed much as their rankings in the advancement outcomes component fell eight spots to thirty-ninth (39th) with a score of 49.4 (-6%). The study mentioned reasons such as the less healthy representation of women business owners and low entrepreneurial activity rate as the reasons for the decline (MasterCard, 2019).

III. Myanmar

A. Myanmar: SMEs are the Backbone of the Economy

The Multi-dimensional Country Review of Myanmar reported that there are about 126,237 formally registered enterprises, which constitutes 99.4% of the total businesses.

Table 8: Number of Establishments per Classification in Myanmar

Establishments	Number	Percentage
Small and medium enterprises	126, 237	99.4%
Large enterprises	721	0.6%
Total	126, 958	100%

The Multi-dimensional Country Review of further noted that the relatively low number of SMEs is due to (a) weak entrepreneurship culture; (2) a lack of incentives to enter the formal sector; (3) a remaining influence of the centrally planned economic system; and (4) the important role of state-owned enterprises in the market Myanmar (OECD, 2013).

III.B. Myanmar: Policies

The Statement of Economic Policy of the Union of Myanmar, which was released on 29 July 2016, underscores the government's focus on its people and desire to achieve inclusive and continuous development. The twelve (12)- point economic policy endeavors to establish an economic framework that supports national reconciliation, based on the fair distribution, mobilization, and allocation of sustainable natural resources across the States and Regions.

The government's 12- point economic policy targets explicitly support for SMEs, aiming to improve access to credit and financial services. The economic policy also intends to address challenges in doing business in the country. In support of this target, the Ministry of Industry (Mol) aims to draft a new SME development strategy, which will focus on infrastructure development, technology transfer, and soft lending programs. With the

government and international lenders working together in recent years to boost credit, safeguarding a reliable source of affordable loans to small businesses will be critical for long-term policy goals. The current SME Development Policy in force was drafted in 2015 and envisioned to stimulate the development of SMEs across all sectors, which are competitive and innovative. These sectors are perceived to enhance income generation and contribute to socio-economic development. Further, the key priority areas of the 2015 SME Development Policy are (1) human resource, (2) technology development and innovation, (3) financial resource, (4) infrastructure development, (5) market access, (6) appropriate taxation and procedures, and (7) conducive business environment (DOCA of Myanmar, 2015).

III. C. Myanmar: Programs and Services for SMEs

SME Policy Index: ASEAN 2018 reported that Myanmar does not currently have a working strategy for SME development in place. Instead, the 2015 SME Development Policy serves as a general policy for SME development, which marked an improvement from the 2014 assessment. The SME Policy Index: ASEAN 2018 further noted that there are very little monitoring and evaluation of policies and programs for SMEs (OECD, 2018).

The Myanmar SME Development Agency, which was established in April 2012, provides support assistance for MSMEs through trade fairs and competitions, awarding the National MSMEs award, technology transfer, business matching and exhibitions, capacity building, financial access, SMEs registration, and advisory and consulting service (Myanmar SME Development Agency, 2020).

III. D. Myanmar: Rising Role of Women in Economic Transformation

The Framework for Economic and Social Reform (FESR) and the Comprehensive National Development Plan (2012-2015) was developed in collaboration with senior officials of various ministries and departments of the government from the period of May to October 2012. This is in line with President U Thein Sein's announcement of the second stage of reforms after politically liberalizing measures were introduced. The FESR laid out policy priorities for the government in the next three (3) years while outlining key parameters of the reform process that will enable Myanmar to become a modern, developed, and democratic nation by 2030. Specifically, for women, the FESR mentioned the following: (1) embracing worker's rights and social protection ensuring rights-based, inclusive and systemic policy development, with due attention given to alleviating poverty and addressing inequities, social exclusion, and emergencies; (2) prevention of violence against women and trafficking in persons; (3) promotion of gender equality and women empowerment; and (4) improvement of maternal health (MDRI-CESD, 2012).

The Ministry of Social Welfare, Relief and Resettlement launched the National Strategic Plan on the Advancement of Women (2013-2022) in 2013. The ten (10) year National Strategic Plan covers the key areas that impact women's lives and presents practical ways to address the issues that Myanmar women are experiencing. The plan is based on the twelve (12) priority areas outlined in the Beijing Platform for Action and the principles of the convention on the Elimination of All Forms of Discrimination Against

Women (CEDAW) to which Myanmar became a signatory in 1997. The 12 priority areas covered are (1) Women and Livelihoods, (2) Women, Education, and Training, (3) Women and Health, (4) Violence Against Women, (5) Women and Emergencies, (6) Women and the Economy, (7) Women and Decision-Making, (8) Institutional Mechanisms for the Advancement of Women, (9) Women and Human Rights, (10) Women and the Media, (11) Women and the Environment, and (12) The Girl Child. Focusing on priority nos. 1 and 6, Women and Livelihoods and Women and the Economy, the plan aim to cultivate enabling systems, structures, and practices that improve women's livelihoods and reduce poverty and to strengthen mechanism, framework, and practices to uphold fairness and equal rights for women concerning employment credit, resources, assets and economic benefits (MoSWRR, 2012).

The International Labor Organization (2014) on its National Assessment of Women's Entrepreneurship Development in Myanmar noted that although the Government of Myanmar publishes some official data on MSMEs, it does not contain sex-disaggregated data on the percentage of enterprises owned by women. On the other hand, the data on self-employment from the 2014 Population and Housing Census reveals that 37.7 % of employed women are self-employed, in contrast with 47.3% of employed men. This shows that there are an estimated 3.3 million self-employed women and 6.4 million men in Myanmar, and men are almost twice as likely to be self-employed. Women in Myanmar comprised the estimated 34% of own-account self-employed persons (excluding employees) in the country, but only 25.6 % of employers. The ILO study noted that this

might entail that women hurdle more challenges in developing their microenterprises into small- and medium-sized enterprises, and in producing more jobs (ILO, 2014).

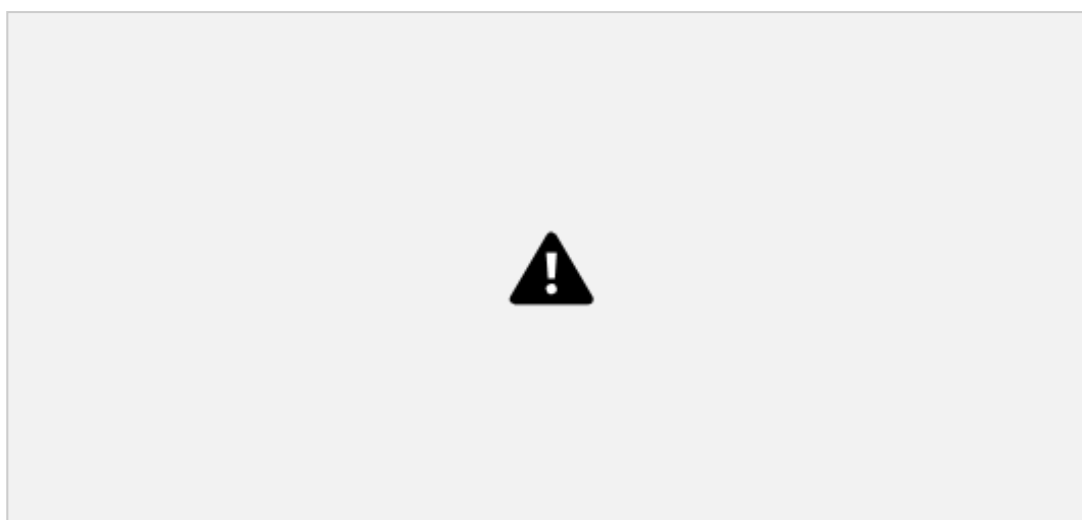
IV. Philippines

IV.A. Philippine MSMEs as Economic Drivers

The Philippine Statistics Authority (PSA) in 2018 recorded a total of 1,003,111 establishments in 2018 of which 998,342 or 99.52% are MSMEs. Microenterprises account for 88.45% (887,272), small enterprises for 10.58% (106,175), and medium enterprise for 0.49 % (4,895).

On the other hand, large enterprises account for only 0.48% (4,769) of the total establishments.

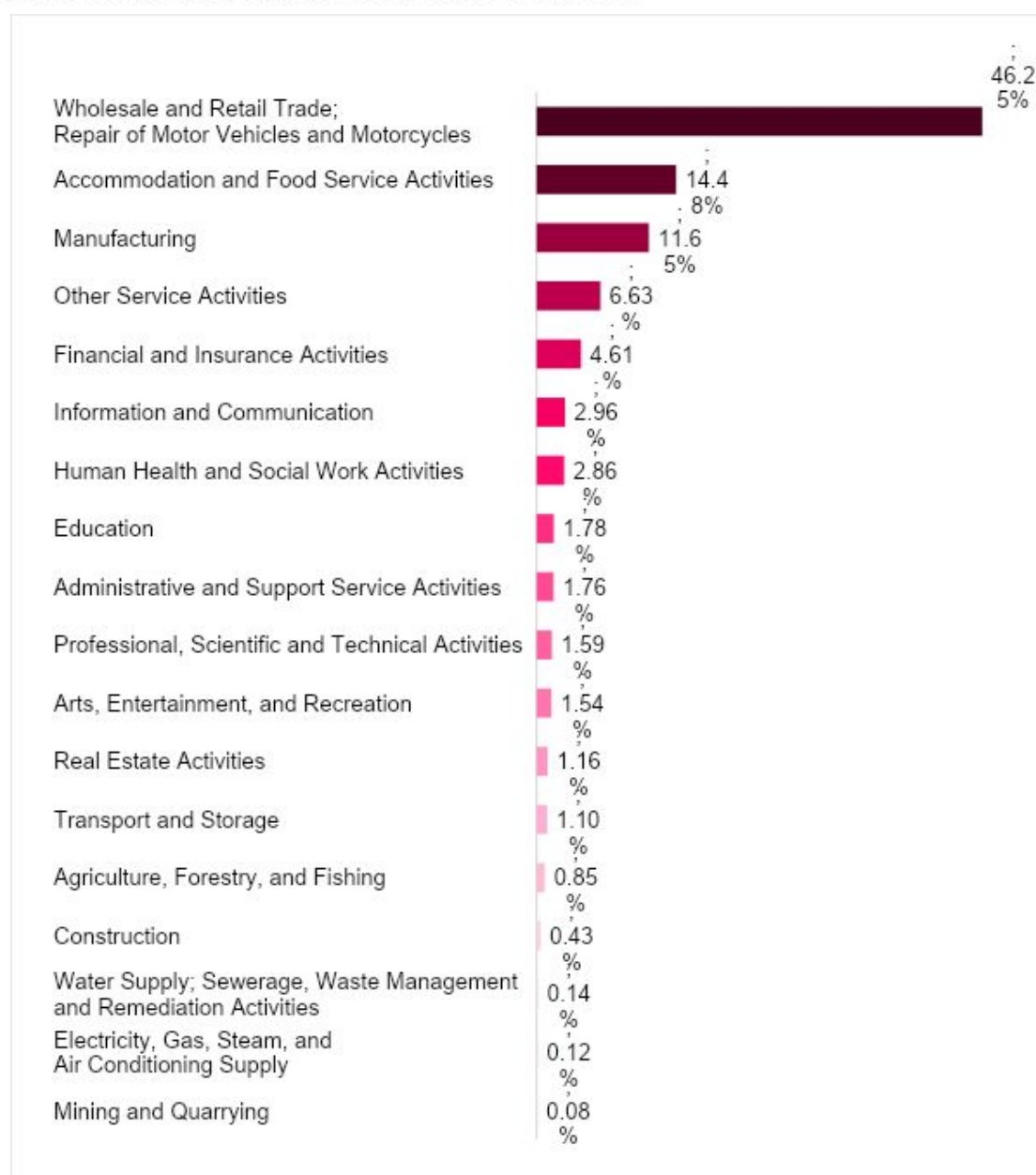
Figure 2: 2018 Number of Establishments per Classification in the Philippines



Source: Philippine Statistics Authority (PSA), *Number of Establishments by Section and Employment Groupings (MSMEs), Philippines: 2018 LE*

Top industries for MSMEs are (1) Wholesale and Retail Trade, Repair of Motor Vehicles with 461,765, (2) Accommodation and Food Service Activities with 144,535, (3) Manufacturing with 116,335, (4) Other Service Activities with 66,162, and (5) Financial and Insurance Activities with 46,033.

Figure 3: 2018 MSMEs per Industry in the Philippines

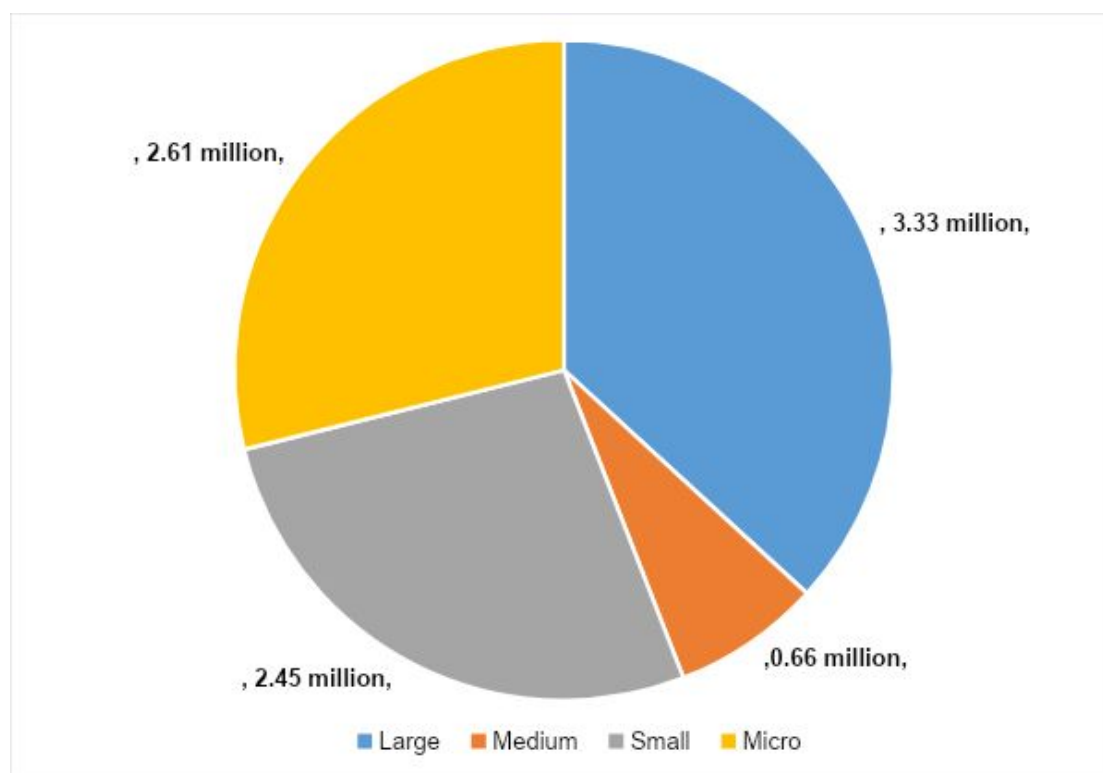


Source: Philippine Statistics Authority (PSA), Total Employment by Section and Employment Groupings (MSMEs), Philippines: 2018 LE

Although large companies constitute the least number of establishments, they employed 37% of the total workforce of enterprises.

Microenterprises comprise 29% of the employment, small enterprises with 27%, and medium enterprises with 7% (PSA, 2018).

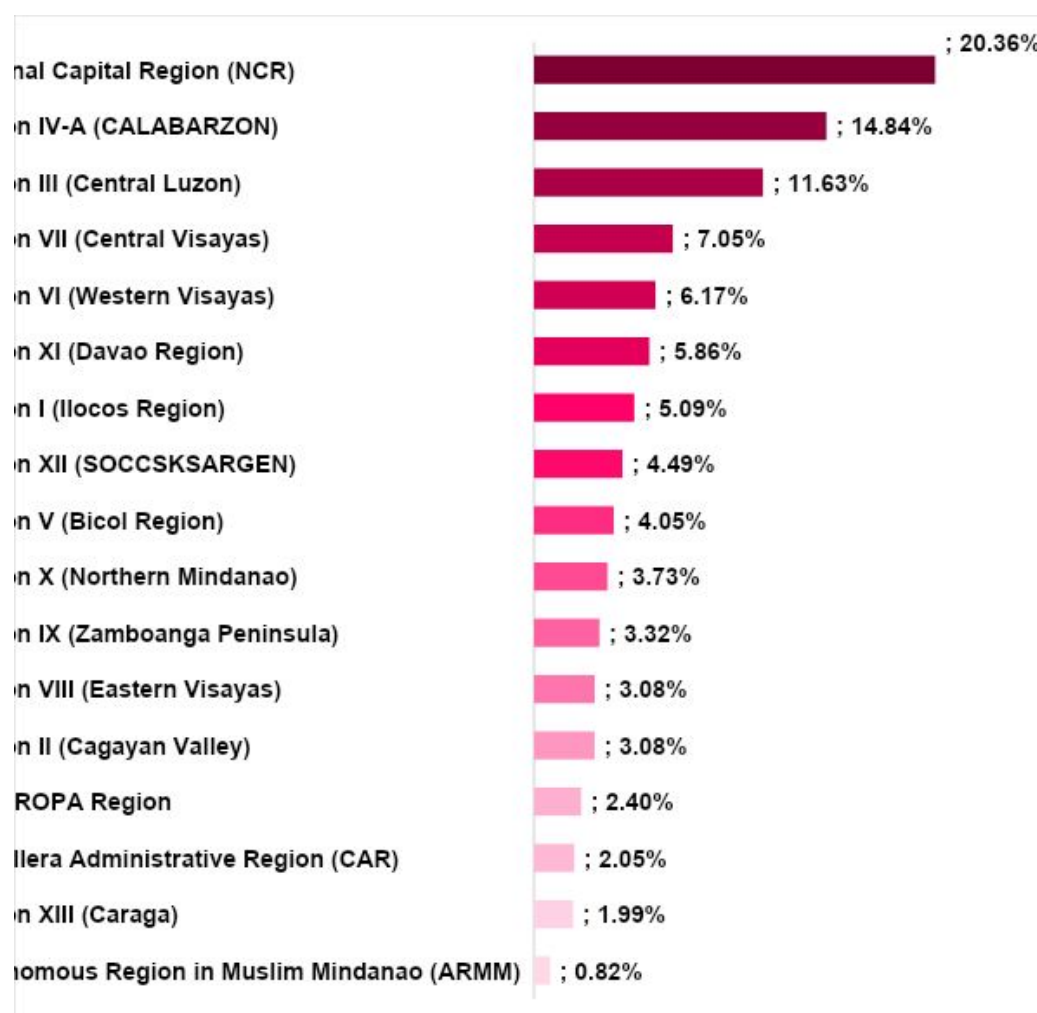
Figure 4: 2018 Employment per Establishment Classification in the Philippines



Source: Philippine Statistics Authority (PSA), Total Employment by Section and Employment Groupings (MSMEs), Philippines: 2018 LE

The National Capital Region (NCR) registered the most MSMEs with 203,312. This is followed by Region 4A: CALABARZON with 148,196; Region 3: Central Luzon with 116,073; Region 7: Central Visayas with 70,395; and Region 6: Western Visayas with 61,590 (PSA, 2018).

Figure 5: 2018 Number of MSMEs per Region



Source: Philippine Statistics Authority (PSA), Number of Establishments by Region, Section, and Employment Grouping (MSMEs), Philippines: 2018 LE

All the regions registered a higher percentage of women who owned a business.

Table 9: 2018 Registered Business per Sex Disaggregation

Region	Business Name Registration				
	Female	%	Male	%	Total (Female + Male)

NCR	35,581	51 %	33,625	49 %	69,206
CAR	6,291	62 %	3,803	38 %	10,094
Region I	12,443	57 %	9,276	43 %	21,719
Region II	10,907	58 %	7,904	42 %	18,811
Region III	30,076	55 %	24,360	45 %	54,436
Region IV-A	45,524	57 %	34,972	43 %	80,496
Region IV-B	7,742	58 %	5,599	42 %	13,341
Region V	9,908	57 %	7,567	43 %	17,475
Region VI	16,999	60 %	11,302	40 %	28,301
Region VII	13,795	55 %	11,211	45 %	25,006
Region VIII	6,700	55 %	5,384	45 %	12,084
Region IX	7,811	59 %	5,418	41 %	13,229
Region X	7,419	54 %	6,194	46 %	13,613
Region XI	10,133	56 %	7,884	44 %	18,017
Region XII	8,213	57 %	6,219	43 %	14,432
CARAGA	6,242	59 %	4,358	41 %	10,600
ARMM	1,747	51 %	1,711	49 %	3,458
Total	237,531	56 %	186,787	44 %	424,318

Source: Philippine Department of Trade and Industry (DTI)

IV. B. Philippine Policies for MSMEs

In the Philippines, the Bureau of Small and Medium Enterprises (BSMED) of the Department of Trade and Industry (DTI) acts as the Secretariat of the Micro, Small and Medium Enterprise Development (MSMED) Council, as stipulated on Republic Act (RA) No. 6977, or the Magna Carta for MSMEs. BSMED develops and implements programs and projects that address the specific needs of MSMEs. These programs and projects

cover the areas of technology development and transfer, financing, marketing, and training. The BMSMED is also mandated to promote and develop MSMEs in the country and is also tasked to assess and proposed policies and strategies geared towards the advancement of MSMEs in the areas of entrepreneurship development, institutional strengthening, and productivity improvement.

According to MSMED Plan 2017-2022, government policies and programs for MSMEs encompass the following four (4) outcome areas such as Business Environment, Productivity and Efficiency, Market Access, and Access to Finance.

Business Environment refers to a dynamic practice and culture of governance that fosters the establishment, development, sustainability, and competitiveness of socially responsible and environment-friendly MSMEs. Supporting this outcome area on the policy side are Republic Act (R.A.) No. 9501: Magna Carta for Micro, Small and Medium Enterprises which amended, RA No. 6977 and R.A. No. 8289, R.A. No. 9178: Barangay Micro Business Enterprises (BMBEs) Act of 2002, RA 10644: Go Negosyo Act, R.A. 10679: Youth Entrepreneurship Act, R.A. No. 9485: Anti-Red Tape Act, DTI-DILG Joint Memorandum Circular No. 1 Series of 2011: Guidelines In Implementing the Standards in Processing Business Permits and Licenses in All Cities and Municipalities, and DTI-DILG Joint Memorandum Circular No.1 Series of 2016: Revised Standards in Processing Business Permits and Licenses in All Cities and Municipalities.

On 24 January 1991, the Philippines passed RA No. 6977: An Act to Promote, Develop and Assist Small and Medium Scale Enterprises through the Creation of a Small and Medium Enterprise Development (SMED) Council, and the Rationalization of Government Assistance Programs and Agencies Concerned with the Development. RA No. 6777 is also known as the Magna Carta for Small Enterprises. The act recognizes that SMEs have the potential for more employment generation and economic growth and, therefore, can contribute to a self-sufficient industrial foundation for the country. RA No. 6777 was declared the policy of the State to promote, support, strengthen, and encourage the growth and development of SMEs in all productive sectors of the economy, particularly rural/agri-based enterprises. The law was amended on 06 May 1997 as RA No. 8289: An Act to Strengthen the Promotion and Development of, and Assistance to Small and Medium Scale Enterprises (SMEs). The law was further amended on 23 May 2008 as RA 9501: An Act to Promote Entrepreneurship by Strengthening Development and Assistance Programs to Micro, Small and Medium Scale Enterprises (MSMEs), otherwise known as the Magna Carta for MSMEs. According to the declaration of the policy, the law recognizes that MSMEs have the potential for more employment generation and economic growth and thus can help provide a self-sufficient industrial foundation for the country, and was declared as the policy of the State to assist, promote, strengthen, and foster the growth and development of MSMEs in all productive sectors of the economy to include rural/agri-based enterprises. Given this, the State shall recognize the specific needs of the MSMEs and shall recognize the particular needs of the MSMEs and shall undertake to promote entrepreneurship,

support entrepreneurs, encourage the establishments of MSMEs and ensure their sustainability and growth to attain countryside industrialization.

RA No. 9178, “An Act to Promote the Establishment of Barangay Micro Business Enterprises (BMBEs), otherwise known as the “Barangay Micro Business Enterprises (BMBEs) Act of 2002 was signed into law on 13 November 2002. The law was declared as a policy to hasten the country’s economic development by boosting the establishment and growth of barangay microenterprises, which effectively serve as an avenue for the development of Filipino entrepreneurial talents. The law endeavor to integrate those in the informal sector with the mainstream economy through the rationalization of bureaucratic limitations, the active intervention of the government, especially at the local or grassroots level, and the granting of incentives, benefits, and assistance to generate much-needed employment and alleviate poverty.

RA No. 9178 classified BMBE as any business enterprise engaged in production, processing, or manufacturing of products, which includes agro-processing, as well as trading and services. BMBE has a total asset of not more than PhP 3 million, which consists of those that arise from loans but not the land on which the plant and equipment are located. RA No. 9178 excludes in the services provided by anyone who is licensed by the government after having passed a licensure examination, in connection with the exercise of one’s profession (e.g., Accountant, Lawyer, Doctor, etc.). The Department of Finance’s (DOF’s) Department Order (DO) No. 17-04 stated that an enterprise could only qualify to register as a BMBE if it is not a branch, subsidiary, division or office of a large enterprise and its policies and business

operations are not managed by large enterprises or by persons who are neither owners nor employees of the enterprise (i.e., franchises).

RA No. 9178 primarily aims to integrate micro-enterprises in the informal sector into the mainstream of the economy. Reinforcing active participation of BMBEs in the economy would mean more jobs and livelihood, and a better quality of life for Filipinos.

Further, under RA No. 9178, BMBEs are qualified for income tax exemption from income arising from the operations of the enterprise, exclusion from the coverage of the Minimum Wage Law with employees assured to receive the same social security and health care benefits as other employees in any other enterprise classification, priority to a special credit window set up specifically for the financing needs of BMBEs, and technology transfer, production, management training, and marketing assistance programs for BMBE beneficiaries.

To promote national development, encourage inclusive growth, and reduce poverty by encouraging the establishment of micro, small and medium enterprises (MSMEs) that facilitate local job creation, production and trade in the country, RA No. 10644: An Act Promoting Job Generation and Inclusive Growth through the Development of Micro, Small and Medium Enterprises, otherwise known as the Go Negosyo Act was signed into law on 15 July 2014. The law aims for the establishment of Negosyo Centers in all provinces, cities, and municipalities Nationwide; MSMEs Development Fund and BMBE Fund supported the establishment of a Start-up Fund; transfer of technology, training related to production and management, and marketing assistance for

SMEs; a unified and simplified business registration through automatic approval of business permits and licenses that were declined for any reason within 15 days; and reconfiguration of the MSME Development Council and its additional functions.

RA No. 10679: An Act Promoting Entrepreneurship and Financial Education Among Filipino Youth, otherwise known as the Youth Entrepreneurship Act was signed into law on 27 August 2015 to promote the enduring development of young Filipinos with aptitude and skill in the field of finance and entrepreneurship. RA No. 10679 encourages and endeavor to hone the youths' skills through education and specialized training programs. Given this, the State was directed to establish, maintain, and support a complete, adequate, and integrated system of education and training to boost the entrepreneurial spirit among youth as well as boost and foster the growth of young entrepreneurs nationwide. The law endeavors to integrate entrepreneurship into the Philippines' secondary and tertiary education curricula, facilitate grants both for the teaching and the practice of entrepreneurship, and develop a national youth entrepreneurship program to provide support to young entrepreneurs.

IV.C. Philippine Program and Services for MSMEs

The Philippines has various programs and services to support MSMEs. These are reflected in the MSMED Plan 2017-2022. The programs and services are divided into Productivity and Efficiency, Market Access, and Access to Finance. Some of which are enumerated below.

IV.C.1. Productivity and Efficiency

The MSME Plan 2017-2020 recognizes that one of the major hurdles MSMEs are facing is the difficulty of innovating, whether through product offerings or in the operations itself. Hence, to address this, consultancy services and skills development program were laid out and made available for the MSMEs.

IV.C.1. Negosyo Center

The Negosyo Center Program aims to promote the ease of doing business and facilitate access to services for Micro, Small, and Medium Enterprises (MSMEs). Republic Act No. 10644, otherwise known as the “Go Negosyo Act,” seeks to strengthen MSMEs to create more job opportunities in the country.

The Program started in 2014, with five (5) Centers established in the islands of Visayas and Mindanao. Since then, more Centers have been established nationwide, bringing ease of doing business closer to MSMEs in all regions. Negosyo Centers help stimulate entrepreneurship development as MSMEs contribute substantially to drive the Philippine economy.

Negosyo Centers are found in strategic areas convenient for the existing and would-be entrepreneurs, such as DTI

offices, Local Government Units (LGU), academe, Non-Government Organizations (NGOs), and malls.

Negosyo Centers serve as a hub for Business Registration Assistance, Business Advisory Services, Business Information, and Advocacy, and Monitoring and Evaluation.

IV.C.1.b. KAPATID Mentor ME Project

KAPATID Mentor ME (micro-enterprise) Project is a collaboration of the Philippine Center for Entrepreneurship (PCE) and DTI. It aims to strengthen the mentorship program for micro and small enterprises (MSEs) and link these MSEs in the industries' value chains to medium and large corporations, through inclusive business models. It has three components, namely (1) Mentor ME, (2) Adopt-A-SSF (Shared Service Facility Project), and (3) Inclusive Business (IB).

The Mentor ME component aims to help MSEs scale-up their business operations through weekly coaching and mentoring sessions with prominent business owners and support organizations on the different functional areas of entrepreneurship in Negosyo Centers. The end-goal is to produce confident entrepreneurs with the right mindset and business know-how, who will be able to sustain, grow, and expand their enterprises.

IV.C.1.c. SME Roving Academy (SMERA)

SME Roving Academy is a training program, with a focus on management, to assist would-be entrepreneurs, SME owners, and managers of MSMEs. This initiative is meant to provide a learning program for entrepreneurs to help them establish and scale up their operations and improve their competitiveness, and to facilitate easier access to domestic and international target markets.

The Academy is an on-site learning entity for SMEs which combines business development services (BDS) at the local and national levels. Business modules in the early stages of a business entity's journey in starting, growing and exporting will be provided, tailor-fitted to the requirements of local entrepreneurs. These accelerated training modules are designed to assist entrepreneurs in making meaningful progress toward business success and sustain business growth.

IV.C.1.d. Small Enterprise Technology Upgrading Program (SET-UP)

Small Enterprise Technology Upgrading Program (SET-UP) is the primary means of the Department of Science and Technology (DOST) to reach out to Filipino entrepreneurs in the metropolitan area. This is DOST-NCR's way, not only to encourage and boost the growth of MSMEs but also to clearly

and immediately address the needs of local businesses to take advantage of the suitable technologies. This task is effectively implemented through the identification and delivery of the most suitable technological intervention designed specifically for each firm, as determined by the DOST resource person and SME and Regional Technical Evaluation Committee (RTEC) members.

SETUP is a nationwide strategy to encourage and assist SMEs to adopt technological innovations to improve their operations and thus boost their productivity and competitiveness. SETUP provides micro small and medium enterprises with equipment and technical assistance to enable MSMEs to increase sales and production, streamline and improve overall company operations, upgrade the quality of products and services, conform to national and international standards of excellence, and be competitive in their respective fields.

SETUP supports MSMEs by providing: (1) seed fund for technology acquisition, (2) needed equipment and equipment upgrading, (3) technical training and consultancy services, (4) packaging and label design, (5) database information systems, and (6) support for the establishment of product standards, including testing, and calibration of equipment.

IV. C.1.e. Shared Service Facilities (SSF) Project

The Shared Service Facilities (SSF) Project aims to develop the competitiveness of MSMEs through the provision of machinery, equipment, tools, and avenues to develop skills and knowledge under a shared network.

The SSF Project is being implemented nationwide in collaboration with project partners termed as Cooperators, which may be any juridical unit, such as but not limited to non-government organizations, people's organizations, cooperatives, industry/ trade/ business support organizations (BSOs), local government units (LGUs), state universities/colleges technical vocational schools, and other similar government and training institutions.

Benefactors of the project are the actual and potential users of the SSF, which are expected to be cooperatives, associations, or groups of MSMEs, including MSMEs or individual entrepreneurs who may not be members of cooperatives, associations, corporations or organizations.

IV.C.2. Market Access

Penetrating and sustaining presence in the international market proved to be difficult for the MSMEs. Lack of technical knowledge and adequate and targeted promotional activities hinder these enterprises from participating in global value chains.

IV.C.2.a. Philippine Business Registry

The project was a collaboration among DTI, Bureau of Internal Revenue (BIR), Social Security System (SSS), Home Development Mutual Fund (Pag-IBIG), Philippine Health Insurance Corporation (PhilHealth), Local Government Units (LGUs) and other permit/license-issuing agencies. The project aims to facilitate the ease of business registration-related transactions by integrating all agencies involved in business registration.

In particular, it was a web-based system that serves as a one-stop-shop for entrepreneurs who need to transact with several agencies to be able to start operating a business. Each of the agencies' computerized registration systems will be interlinked so that applicants need not physically go to each agency to register their businesses. Through the system, sole proprietors can validate existing or register their business names from the DTI, get or validate their existing Tax Identification Numbers (TINs) from the BIR and employer registration numbers from the SSS, PhilHealth and Pag-IBIG Fund through the PBR system.

The PBR system was replaced by Business Name Registration System (BNRS) Next Gen and is hosted by DTI. At present, services covered by BNRS Next Gen are business

name registration for sole proprietorship and the Philippine Standard Industrial Classification (PSIC) coding.

IV.C.2.b. One Town, One Product (OTOP) Philippines

One Town, One Product (OTOP) Philippines is one of the priority stimulus programs for MSMEs as the government's bespoke intervention to push inclusive local economic growth. The program empowers localities and communities to determine, develop, support, and promote products or services that are embedded in its local culture, community resource, and competitive advantage, among others. As their own 'pride-of-place,' these are products where they can be the best known for. It aims to enable the OTOPreneurs' to innovate and generate market-ready products and services.

The concept of OTOP originated from Japan's One Village, One Product. Its various adaptations in numerous countries are proof that it is a practical program for MSMEs. OTOP in the Philippines started in 2002. This was further supported through the promulgation of Executive Order 176 by then President Gloria Macapagal-Arroyo in February 2003. After almost two (2) decades and combined gains and challenges, OTOP remains to be a strategic platform that presents an ecosystem of assistance from local government units, national government agencies, and the private sector. It

has now transitioned to a convergent effort to its next phase of execution in the form of OTOP Next Gen.

IV.C.2.c. Go Lokal!

Go Lokal! a Filipino concept store for MSMEs introduced by the DTI through the BDTP. Go Lokal! aims to deliver equal opportunities for smaller players to secure access to the shelves of retail establishments without the usual listing fees.

The program features innovative, high-quality Philippine products crafted, designed, and produced by the country's MSMEs with an opportunity to go mainstream through the free marketing platform provided by DTI's retail partners. These platforms endeavor to enable suppliers to gain access to the local market, and ultimately, the global market.

IV.C.2.d. Domestic Trade Exchange

The DTI- Bureau of Domestic Trade and Promotions (BDTP) endeavors to promote the efficient marketing of local products and services through the implementation of marketing events, such as trade fairs, in-store displays, showcases, and local trade missions; expand and strengthen networks among MSMEs through information exchange and other market matching-related activities; and create awareness of domestic

marketing opportunities for new projects, technologies, and investments.

Through the program, BDTP also develops and maintains a domestic market database for local raw materials suppliers, local semi-processed products suppliers, local finished product suppliers, and buyers (institutional and big buyers).

IV.C.2.e. Regional Interactive Platform for the Philippine Exporters (RIPPLES) Plus

The Regional Interactive Platform for the Philippine Exporters (RIPPLES) Plus hinges its plans and activities on the DTI Prosperity Plan for All 2040 (Ambisyon Natin 2040), which envisage a more inclusive and prosperous Philippine that can provide employment opportunities and avenues to generate income for all. The Philippine Development Plan (PDP) 2018-2022 functions as its encompassing framework, which endeavors to implement a strategic external trade policy regime by means of expansion of market access and diversification of export products, services, and markets, intensification of competitiveness of Philippine exports, and improvement of trade facilitation and strengthening of linkages consistent with the Philippine Export Development Plan (PEDP).

RIPPLES Plus is a focused program that endeavors to expand the supply base of globally viable Philippine export

products and services and to extend an avenue for intensified, purposive, and practical assistance geared towards the internationalization of MSMEs and expand the global export market prospects for large corporations. RIPPLES Plus has two (2) approaches of interventions to efficiently carry out the program objectives, grow and promote key and emerging sectors under the PEDP, which are categorized as Global Export Advancement Resource and Strategic Marketing and Promotions.

Under the program, the DTI-Trade Promotions Group (TPG) led by the Export Marketing Bureau (EMB), in collaboration with other agencies under it, namely the Philippine Trade Training Center (PTTC), Center for International Trade Expositions and Missions (CITEM), Regional Operations Group (ROG), other government agencies, business support organizations (BSOs), academe, and the private sector work together to undertake export development and promotion activities that are PEDP- centric to address the need for expansion of Philippine supply base of internationally-competitive Philippine export products and services and to implement intensified, purposive, and practical assistance geared towards the internationalization of MSMEs and grown the global export market opportunities for large corporations.

IV.C.3. Access to Finance

Credit information needs to be strengthened to enable the MSMEs to access financial assistance available to them. To develop this, the government of the Philippines aims to provide an enabling environment that will drive banks' recognition of MSMEs as a viable and sustainable market.

IV.C.3.a. Financing Programs by Small Business Corporation (SBC)

This menu of financial services endeavors to develop and strengthen the ability of MSMEs to better manage their operational activities and possibly encourage them to cater to areas beyond their traditional markets by providing access to financing based on the capabilities of the enterprises.

SBC offers its MSME Wholesale Lending Program to provide funding to financial institutions nationwide that would, in turn, set aside for lending to MSMEs. It enhances the ability of these institutions in MSME lending. The Program extends funding access even to small conduits in the countryside, which have positioned as MSME lenders.

The Pondo sa Pagbabago at Pag-asenso," or P3 Program, aims to provide affordable loan program for MSMEs for this sector to shun loan sharks such as 5-6 money lending

scheme. The P3 is designed to lower the interest rate at which micro-finance is made available to microenterprises.

IV.C.3.b. Access of Small Enterprises to Sound Lending Opportunities (ASENSO)

Access of Small Enterprises to Sound Lending Opportunities (ASENSO), previously known as SME Unified Lending Opportunities for National Growth (SULONG) Program by the government financial institutions (GFIs), is designed to give SMEs greater access to short and long term funds by streamlining and standardizing the lending procedures.

Nine (9) government finance institutions and three agencies (3) are part of the initiative, namely DTI, the Department of Social Welfare and Development, SB Corp., the Land Bank of the Philippines (Landbank), the Development Bank of the Philippines (DBP), the Government Service Insurance System (GSIS), the Social Security System (SSS), the Philippine Export-Import Credit Agency (PhilExim), People's Credit and Finance Corp., Quedan and Rural Credit Guarantee Corporation (Quedancor), National Livelihood Development Corp (NLDC) and the National Anti-Poverty Commission.

IV.C.3.c. Credit Surety Fund Program (CSF)

The Credit Surety Fund Program (CSF) was established by the Bangko Sentral ng Pilipinas that purposes to enhance the credit scheme by increasing the creditworthiness of MSMEs that are experiencing problems in securing loans from banks because of lack of accepted collaterals, awareness and understanding of credit, and credit track records (MSMED Council, 2017).

V. Results of the Survey Conducted with Women Involved in Micro, Small, and Medium Enterprises (MSMEs) in the Philippines

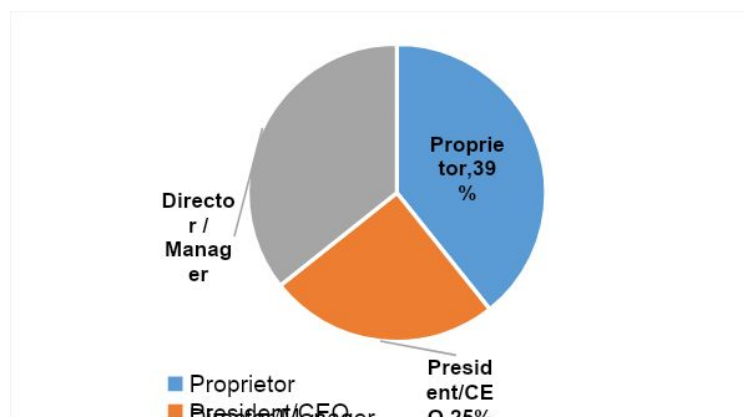
According to a study conducted by the United Nations (UN)- Economic and Social Commission for Asia and the Pacific (ESCAP) on Fostering Women's Entrepreneurship in ASEAN (2017), top challenges faced by women-led MSMEs were social and cultural norms, gender stereotypes, lack of access to decision-making, unequal access to resources, lack of access to education or training, which significantly constrain business opportunities, limited access to finance, and information and communication technology (ICT) and a lack of market information — as well as burdensome regulations and administrative procedures (UNESCAP, 2017).

To further understand the situation of women in business in the Philippines, a survey was conducted within one (1) month from 18 March to 18 April 2020 with MSMEs from the list of DTI.

V.A. Demographics of Respondents

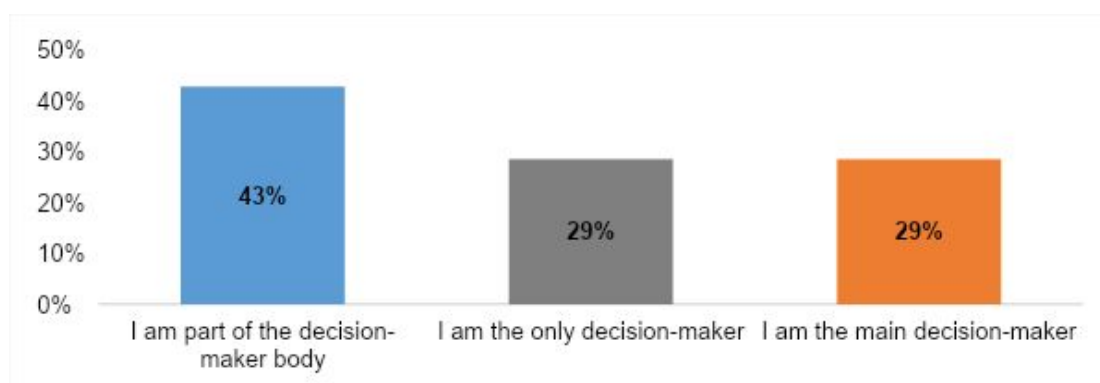
The majority of the respondents were Proprietors/Owners (39%) followed by Directors/Managers (36%) and Presidents/Chief Executive Officers (CEOs) (25%), respectively.

Figure 6: Role of Respondents in the Operation of the Business



All of the respondents were decision-makers, with 29% of them said that they are the primary decision-makers.

Figure 7: Decision-making Participation in the Business



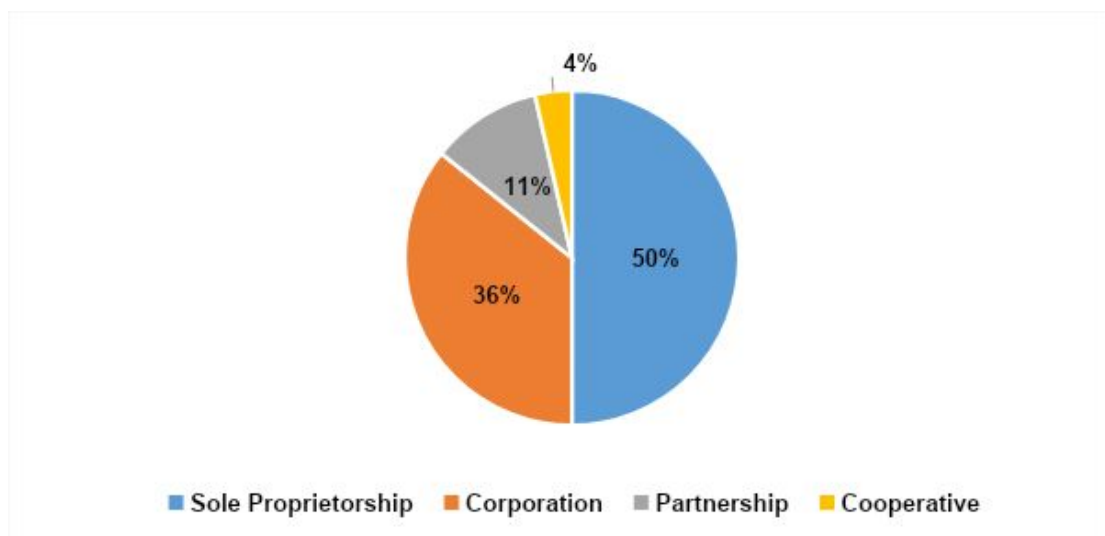
The segmentation per MSME classification of the respondents mirrors the national data on MSMEs whereby the majority were classified as micro-enterprises (57%), followed by small enterprises (32%) and medium enterprises, respectively.

Figure 8: MSME Classification of Respondents



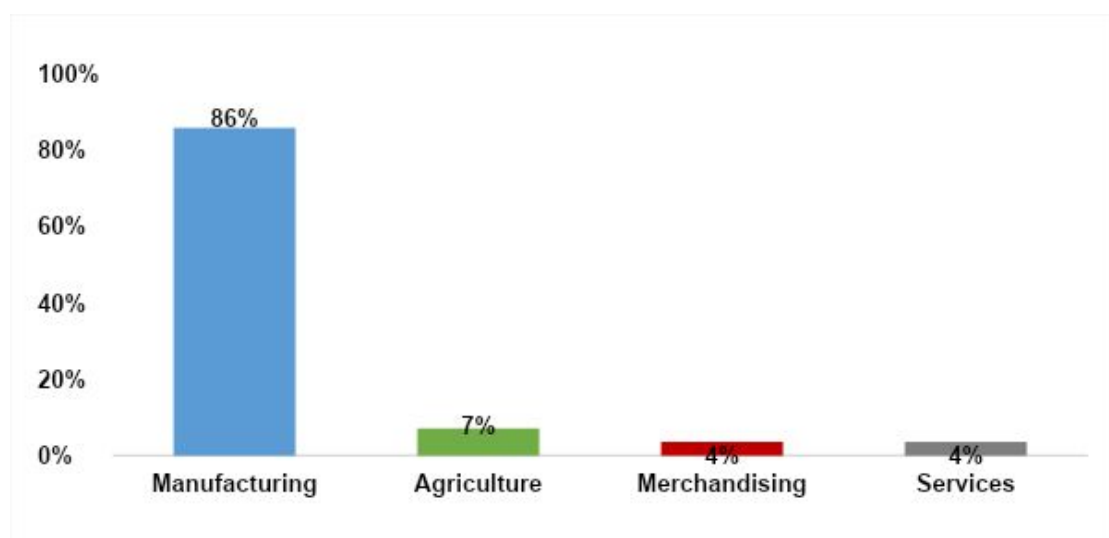
The majority of the respondents were under Sole Proprietorship (50%). This is followed by Corporation (36%), Partnership (11%), and Cooperative (3%).

Figure 9: Business Structure of MSMEs Surveyed



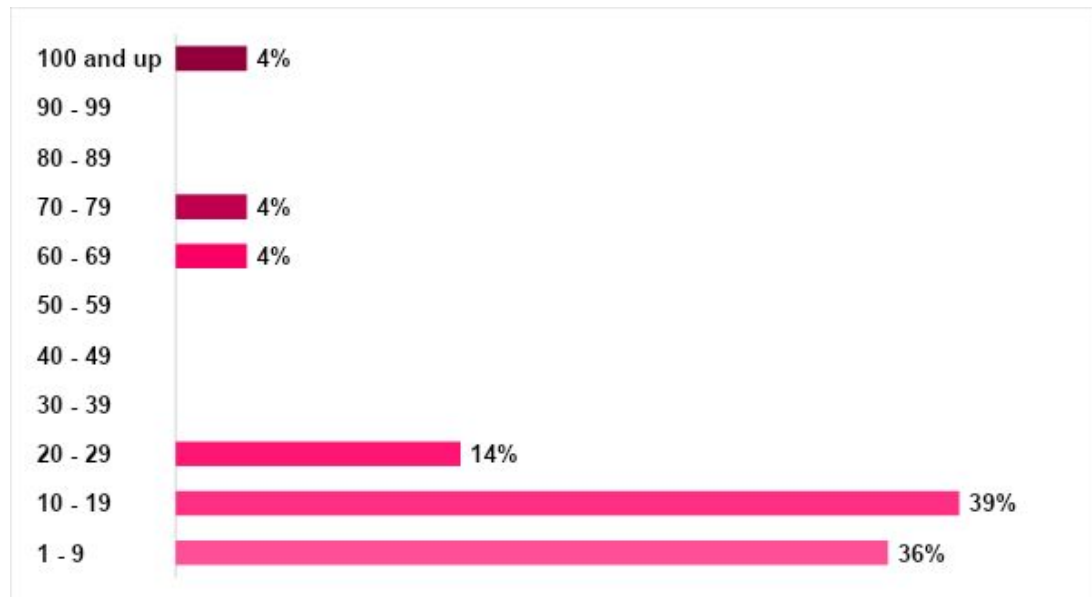
Most of the respondents were into Manufacturing (89%), followed by Agriculture (7%), Merchandising (4%), and Services (4%).

Figure 10: Industry of the Respondents



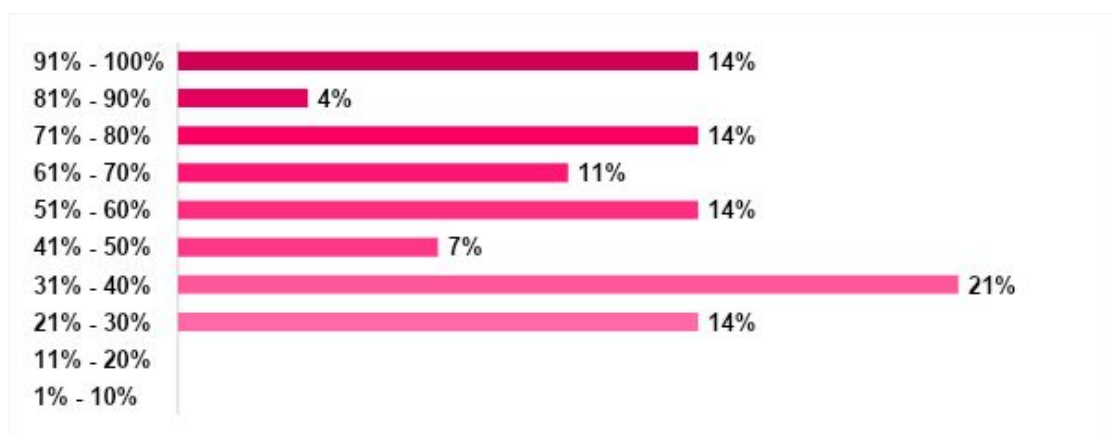
Most of the respondents employed less than fifty (50) people, with the majority hired 10-19 full – time employees (39%) followed by 1 – 19 full-time employees (36%) and 20 -20 employees (14%), respectively.

Figure 11: Number of Employees of Respondents



Most of the respondents hired more women than their counterparts gender. The survey showed that the majority of the respondents (57%) workforce is composed of 51% of women.

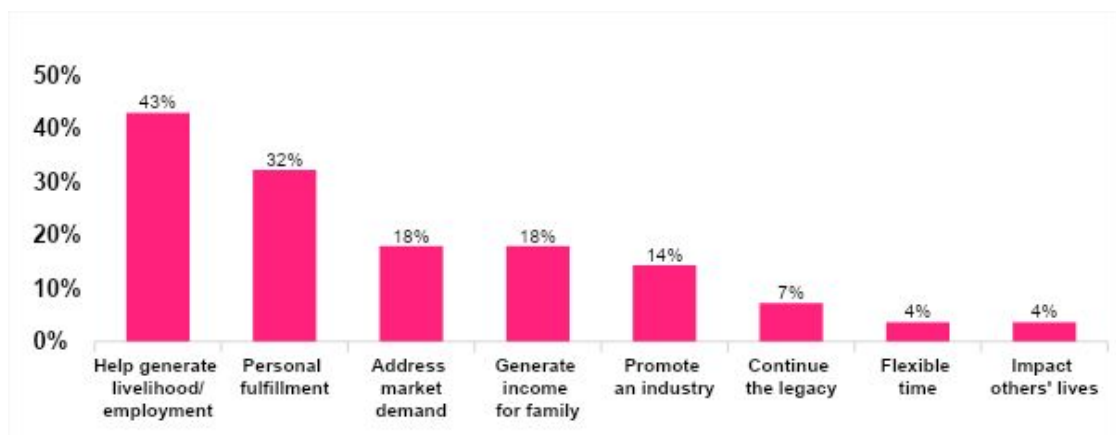
Figure 12: Percentage of Women Employees



V. B. Experience of Women in Doing Business in the Philippines

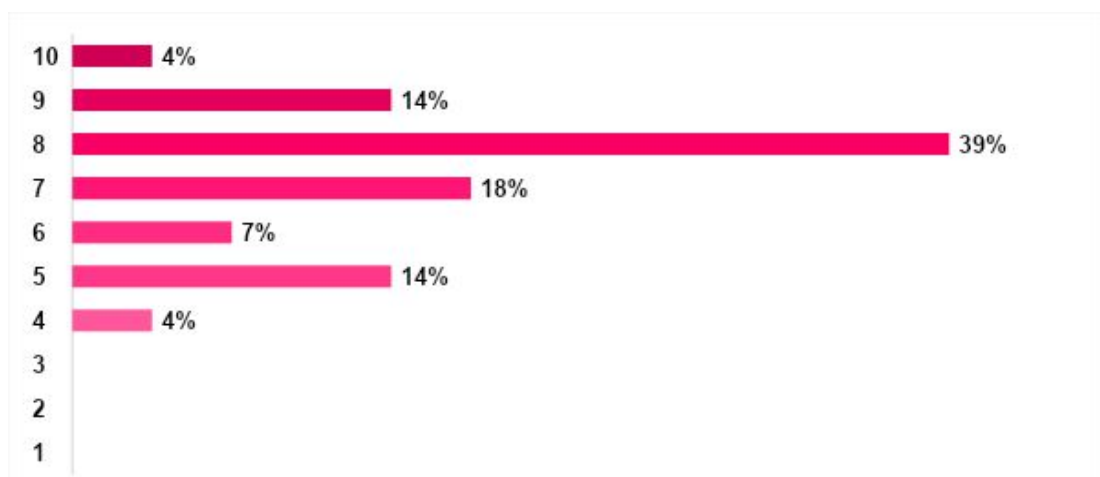
Top five (5) reasons of the respondents in engaging in business were the following: (1) Help generate livelihood/employment with 43%, (2) Personal fulfillment with 32%, (3) Address a market demand with 18%, (4) Generate income for the family (18%), and (5) Promote an industry (14%).

Figure 13: Reasons for Engaging in Business



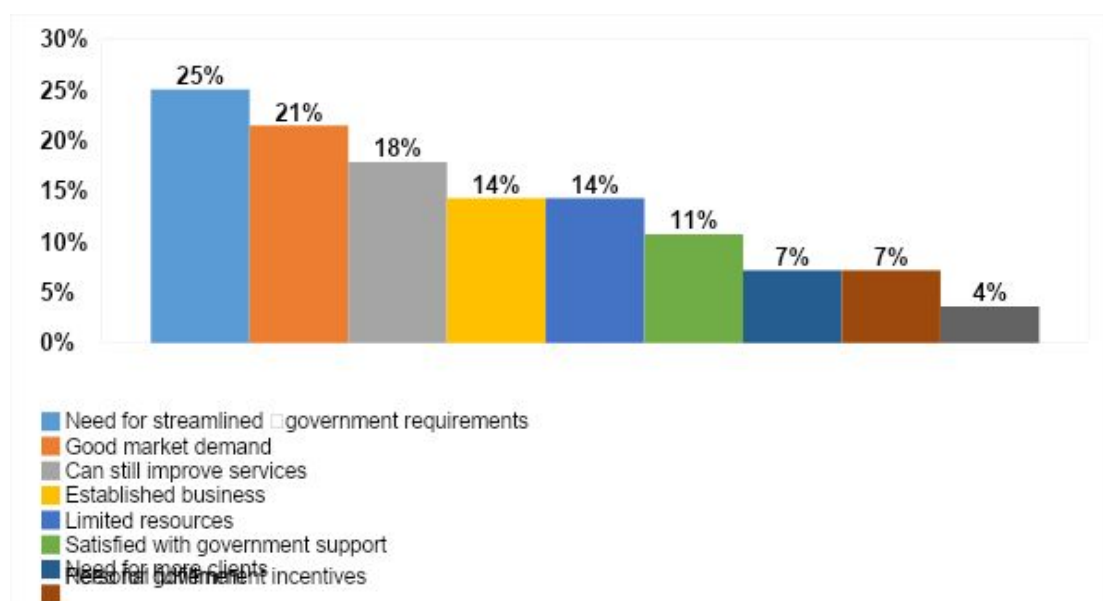
Using a scale of 1 to 10 to determine the satisfaction rate of a Filipina engaged in business, with 10 as very satisfied and 1 as very dissatisfied, the majority of the respondents answered that they were satisfied. Ninety- six percent (96%) of them gave a 5 to 10 satisfaction rating, and only 4% gave a lower spectrum rating.

Figure 14: Satisfaction Rate in Doing Business in the Philippines



Although most of the respondents answered that they were satisfied with the current business environment in the Philippines, they also noted areas where it can still improve on. Some of the feedbacks were the following: (1) Need for streamlined government requirements with 25%, (2) Can still improve services with 18%, (3) Limited resources with 14%, (4) Need for more clients with 7%, and (5) Need for government incentives with 7%.

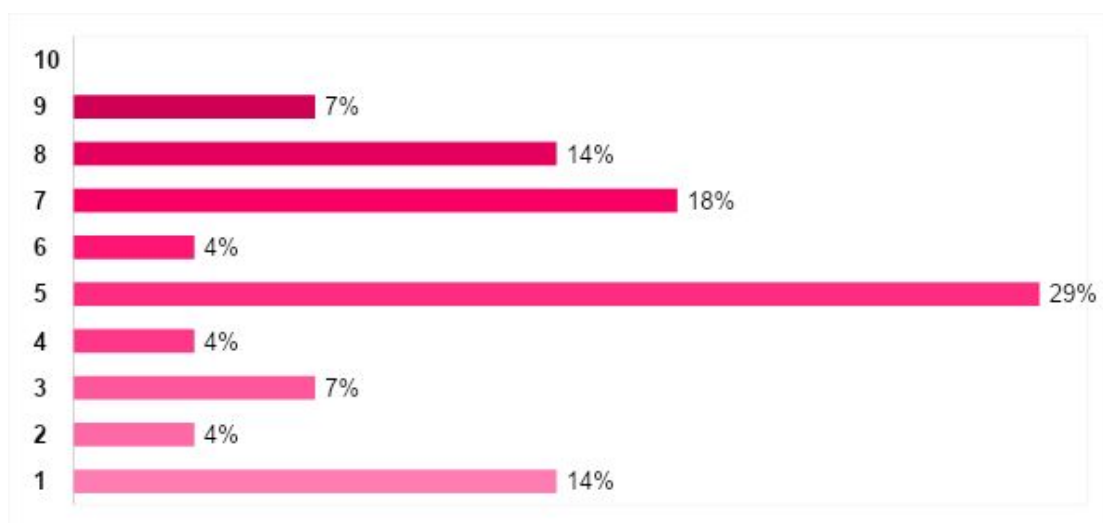
Figure 15: Reasons for Satisfaction Rate in Doing Business in the Philippines



Almost one-third of the respondents (29%) answered neutral (rate of 5) on the rate of difficulty for a woman to enter into a business in the Philippines using a 10 point scale, with 10 as very difficult and 1 as very easy. Although a

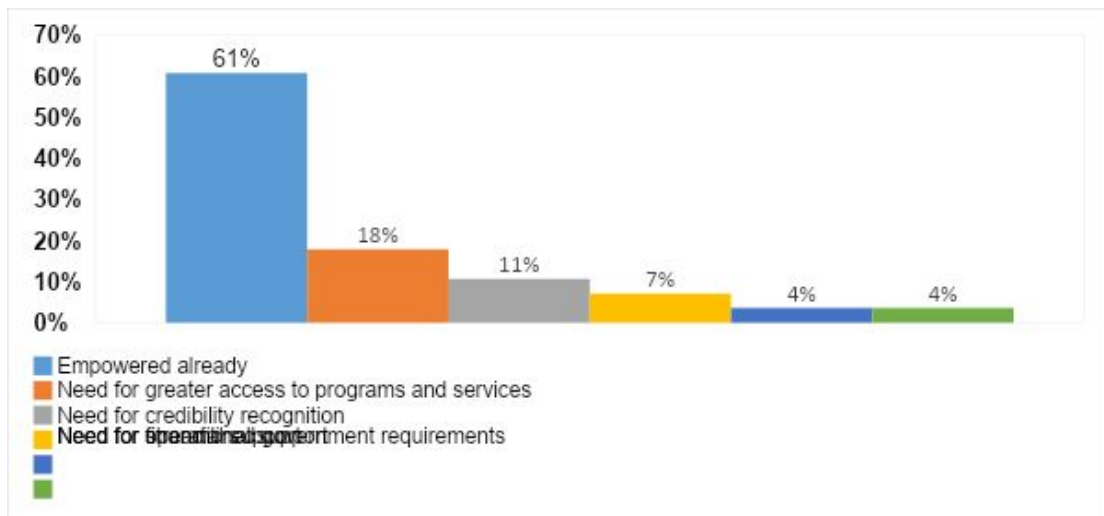
big chunk of the respondents answered neutral, still 43 % rated 6 – 10 the level of difficulty for women in the Philippines to enter into business.

Figure 16: Rate of Difficulty for Women to Enter into Business in the Philippines



Majority of the respondents believed that they were empowered already (61%) to enter into business and cited (1) Need for greater access to programs and services with 18%, (2) Need for credibility recognition with 11%, (3) Need for streamlined government requirements with 7%, (4) Need for operational support with 4%, and (5) Need for financial assistance with 4%, as their top reasons for difficulty in entering into business in the Philippines.

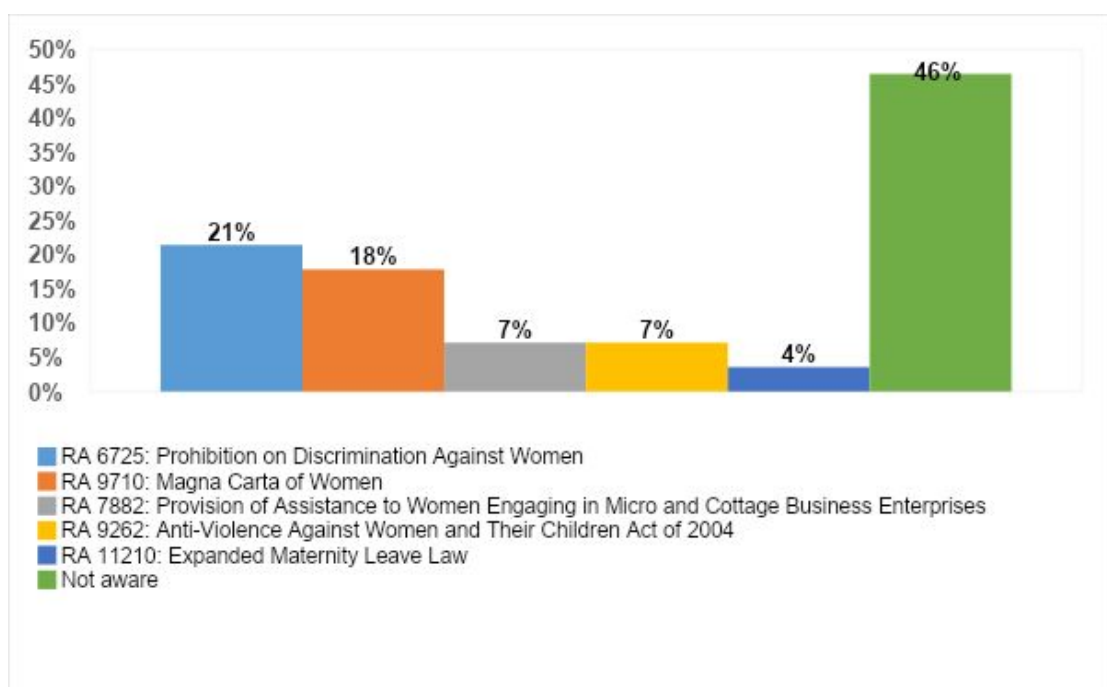
Figure 17: Reasons for Difficulty Rating for a Woman to Enter into Business in the Philippines



V. C. Knowledge of Philippine Business- Related Policies for Women

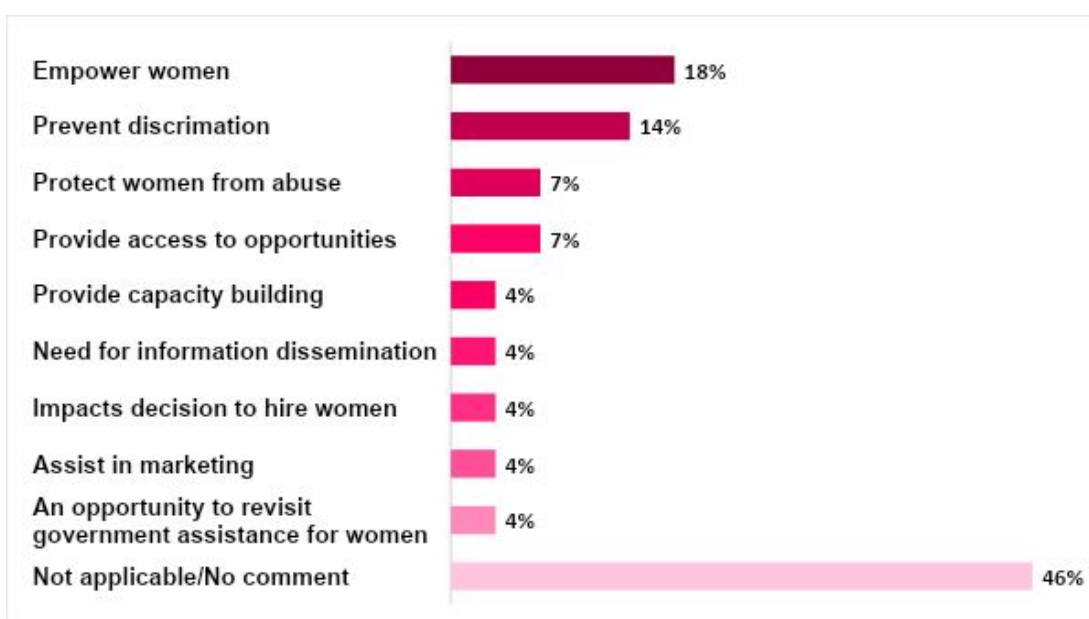
Almost half (46%) of the respondents were not aware of any policies for women concerning doing business in the Philippines. Twenty-one percent (21%) said they were aware of RA 6725: Prohibition on Discrimination Against Women followed by RA 9710: Magna Carta of Women (18%), R.A. No. 7882: Provision of Assistance to Women Engaging in Micro and Cottage Business Enterprises (7%), RA 9262: Anti-Violence Against Women and Their Children Act of 2004, and RA 11210: Expanded Maternity Leave Law (4%).

Figure 18: Philippine Business Policies for Women Aware of



Respondents who were aware of policies for women concerning business believed that these policies Empower women (18%), Prevent discrimination (14%), Protect women from abuse (7%), Provide access to opportunities (7%), and Provide capacity building (4%), among others.

Figure 19: Impressions on Philippine Business Policies for Women Aware of



V. D. Knowledge of Philippine Business- Related Program and Services for Women

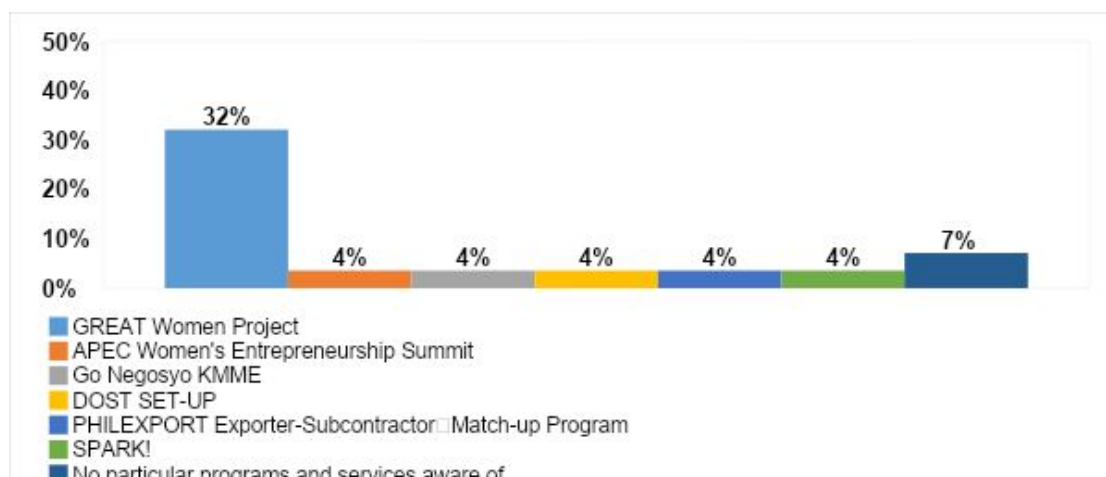
The majority of the respondents (43%) were not aware at all of any business-related programs and services for women. GREAT Women Project¹, with 32% of respondents, was the widely-known program for women. This was followed by APEC Women's Entrepreneurship for Summit², Go Negosyo

¹ The Gender-Responsive Economic Actions for the Transformation of Women (GREAT Women) Project is a governance and capacity development project that aims to promote and support a gender-responsive enabling environment for women's economic empowerment, particularly those in microenterprises (PCW, 2009).

² APEC Women Entrepreneurship Summit aims to galvanize the Asia-Pacific community to unleash the potential of women entrepreneurs and business leaders to boost economic growth and development in this region (APEC Secretariat, 2010).

Kapatid Mentor Me (KMME)³, DOST SET-UP, PHILEXPORT Exporter-Subcontractor Match-up Program⁴, and SPARK!⁵ with 4%. Eleven percent (7%) said that they could not name any programs and services, but they are aware that initiatives such as these are present in the Philippines.

Figure 20: Philippine Business Programs and Services for Women Aware of



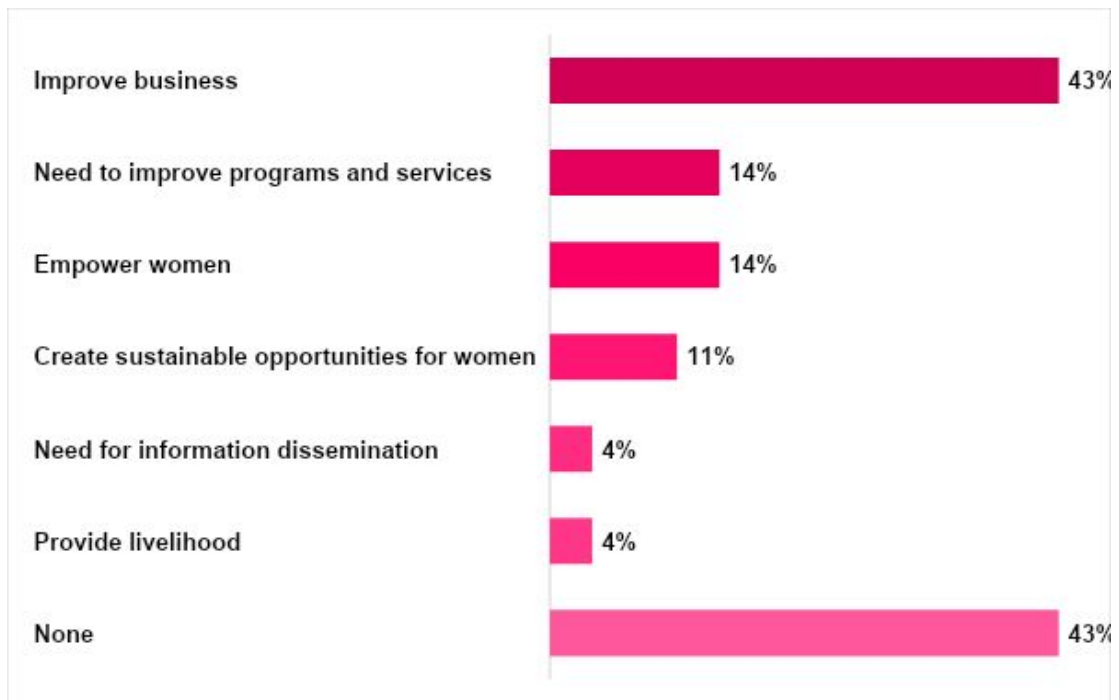
Forty-three percent (43%) of the respondents said that these programs and services for women help improve businesses. On the other hand, 14% said that the programs and services need to be improved.

Figure 21: Impressions on Philippine Business Programs and Services for Women Aware of

³ The Kapatid Mentor ME (KMME) is a program aims to help Micro, Small and Medium Entrepreneurs scale up their business thru weekly coaching and mentoring by business owners and practitioners on different functional areas of entrepreneurship to be held in Negosyo Centers nationwide (Go Negosyo, 2019)

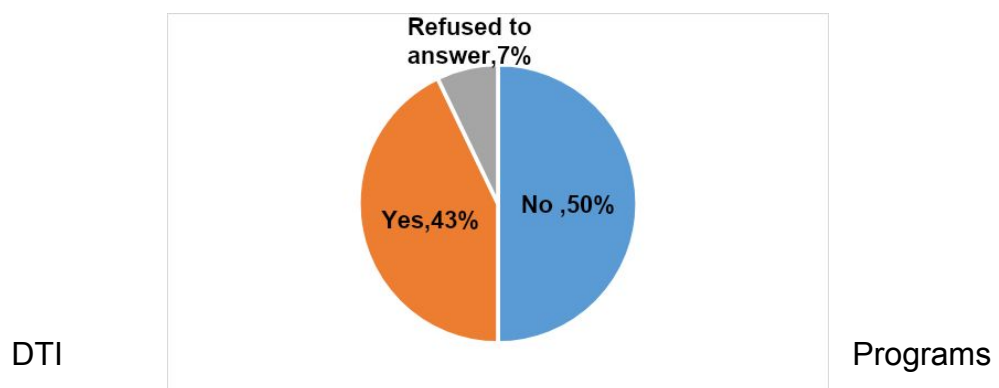
⁴ The program largely intends to provide livelihood assistance to communities by making them subcontractor-partners of PHILEXPORT member-exporters. This effort also joins a worldwide campaign to address poverty issues which grip the majority of developing and third world countries PHILEXPORT, 2012).

⁵ SPARK! or Samahan ng mga Pilipina para sa Reporma at Kaunlaran is a SEC-registered NGO composed of empowered women and women champions committed to the development of women and women's organizations as full partners in national development. (SPARK! Philippines, 2020).



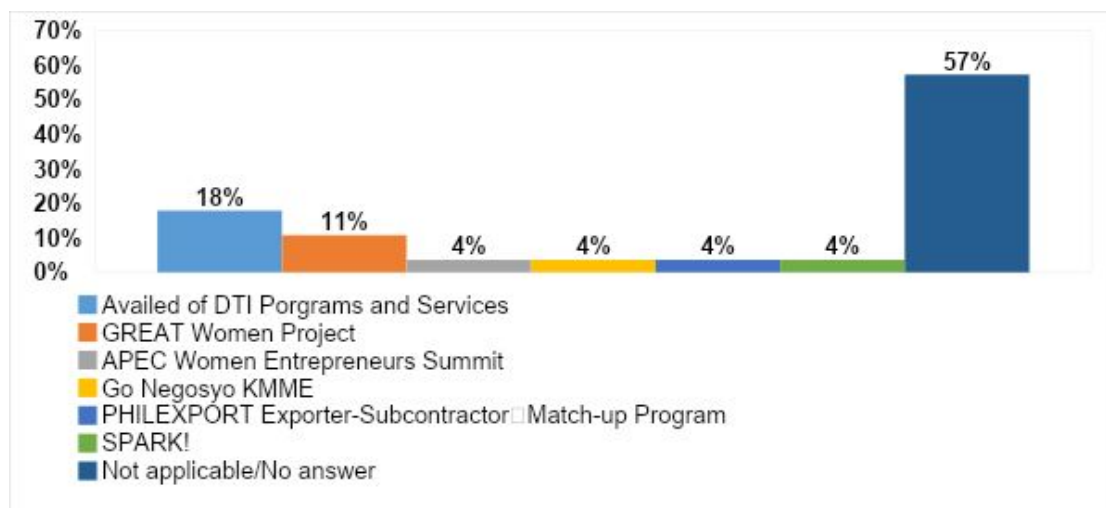
The majority of the respondents (50%) did not avail themselves of any business-related programs and services for women. On the other hand, 43% said that they availed, and 7% refused to answer.

Figure 22: Whether Availed of Business Programs and Services for Women



and Services were the most availed, which constitutes 18% of the respondents. This was followed by the GREAT Women Project, with 11%. APEC Women Entrepreneurs Summit, Go Negosyo KMME, PHILEXPORT Exporter-Subcontractor Match-up Program, and SPARK Program were also mentioned with 4% each.

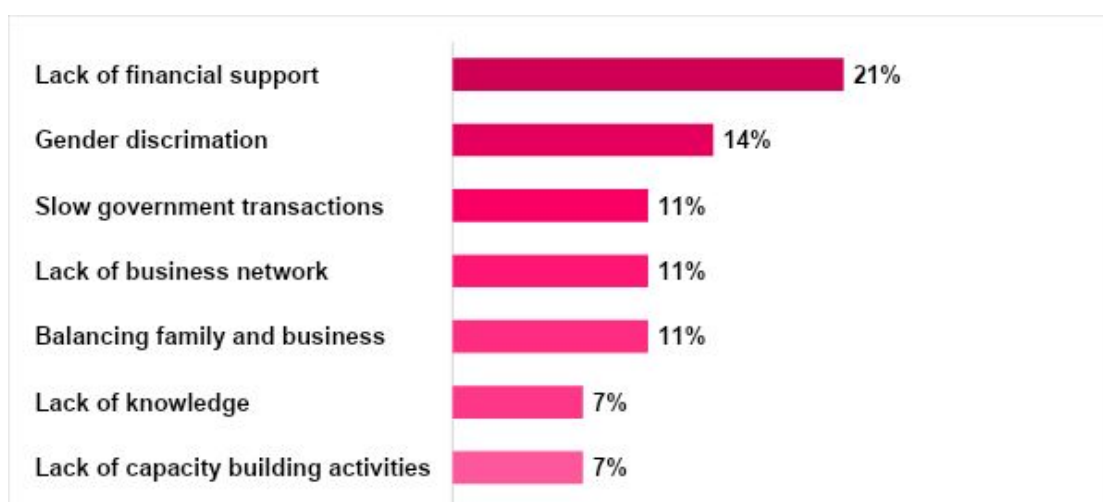
Figure 23: Philippine Business Programs and Services for Women Availled of



V. E. Challenges and Resolutions of Women in Philippine Business

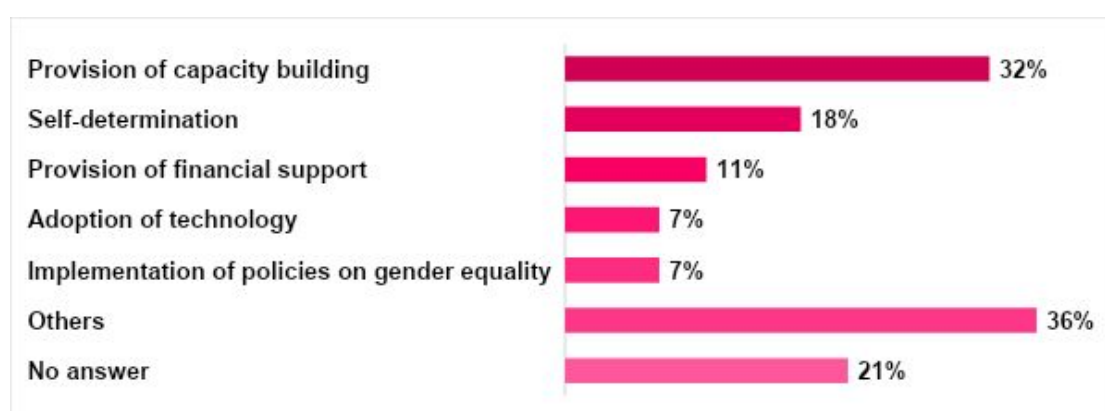
Top five (5) challenges for a woman to participate in business were the following: (1) Lack of financial support with 21%, (2) Gender discrimination with 14%, (3) Slow government transactions with 11%, Lack of business network with 11%, and (5) Balancing family and business with 11%.

Figure 24: Main Challenges/Barriers in Business Participation of Women in the Philippines



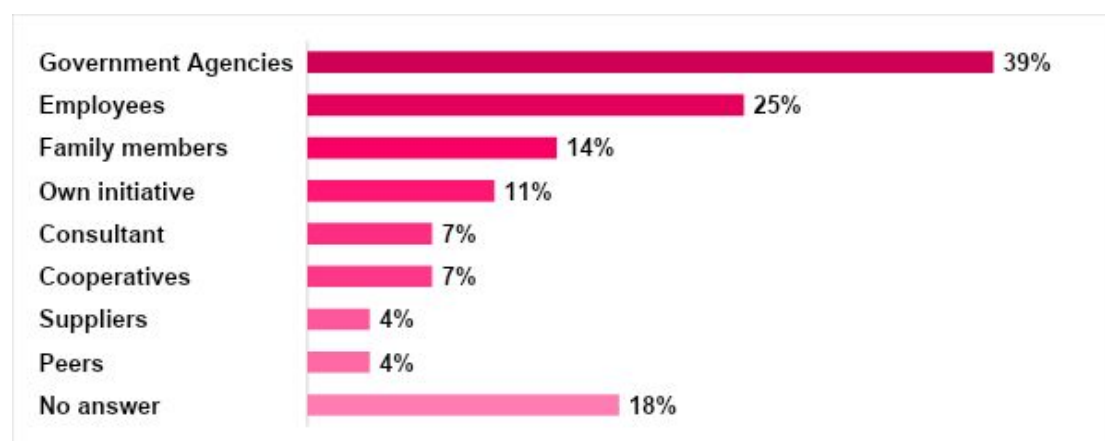
Provision of capacity building (32%), Self-determination (18%), Provision of financial support (11%), Adoption of technology (7%), and Implementation of policies on gender equality (7%) were the top resolutions identified to address the challenges confronted by women in participating in the business.

Figure 25: Resolution on Main Challenges/Barriers in Business Participation of Women in the Philippines



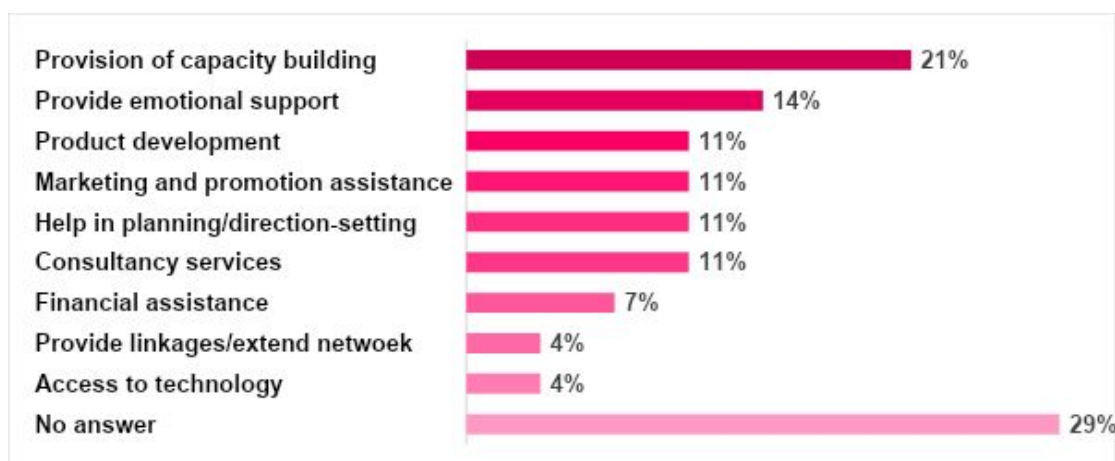
Government agencies (39%), Employees (25%), and Family Members (14%) were the top three (3) people whom the respondents requested for assistance to address the challenges being confronted.

Figure 26: People or Institutions Who Help Resolve Main Challenges/Barriers of Women in Business Participation in the Philippines



Provision of capacity building (21%), Emotional support (14%), and Product development (11%) were the assistance being extended by the people who help resolve the challenges in women's participation in business in the Philippines.

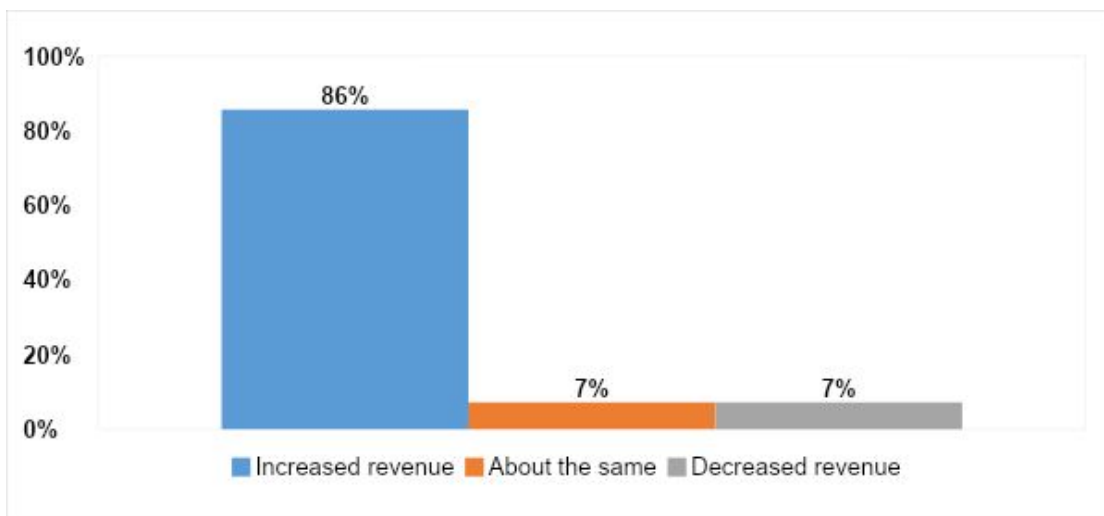
Figure 27: Assistance Being Extended by People or Institutions Who Help Resolve Main Challenges/Barriers of Women in Business Participation in the Philippines



V. F. Outlook of Women in Philippine Business

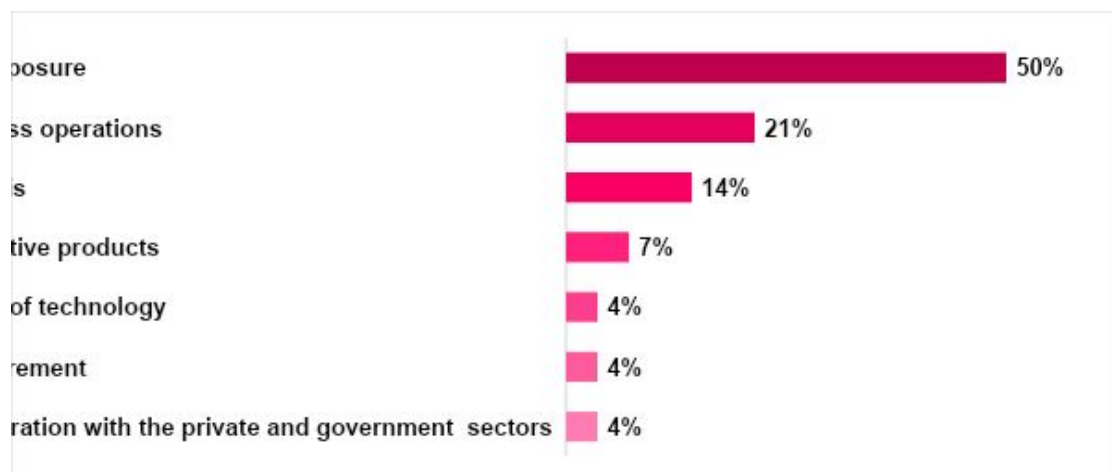
The majority of respondents (86%) believed that their business would grow in the next five years.

Figure 28: Outlook of Women in Business in Terms of Business Revenue the Philippines in the Next Five Years



Respondents believed that in the next five (5) years there would have more business exposure (50%), their business operations will improve (21%), they will be able to release innovative products (7%), will benefit from the improved technology (4%), and enhanced collaboration with the private and government sectors alike (4%). On the other hand, some respondents also cited that business revenue can be impacted by the current global health crisis, Corona Virus Disease (COVID) – 19 (14%), and that running a business requires high capital (4%).

Figure 29: Reasons for Outlook of Women in Business in Terms of Business Revenue in the Philippines in the Next Five Years



VI. Conclusion and Recommendations

The paper presented that women's participation in economic activity, in particular in MSMEs, is primarily impacted by conditions that can catalyze

engagements. The table below summarizes the various aspects of business environment studied in this paper that covered the degree of women's participation, policies, programs, and services for women in Singapore, Myanmar, and the Philippines:

Table 10: Comparative Table for the Business Environment Studied for Singapore, Myanmar, and the Philippines⁶

Metrics	Singapore	Myanmar	Philippines
Profile of Women in MSMEs	27% are owners	25.5% are employers	56% are owners
Policies for Women in MSMEs	No specific policies for women but existing policies are supportive of women's business ownership.	Follows the 2015 SME Development Policy with (1) human resource, (2) technology development and innovation, (3) financial resource, (4) infrastructure development, (5) market access, (6) appropriate taxation and procedures, and (7) conducive business environment as key priority areas	RA 9710: Magna Carta of Women
Programs and Services for Women in MSMEs	Handled by Enterprise Singapore, which encompasses assistance such as financial assistance, market access, and talent assistance for all MSMEs. No specific assistance for women.	Led by the Myanmar SME Development Agency, which provides capacity building, technology promotion, market promotion, and business matching, among others. No specific programs and services for women.	Various programs and services to support MSMEs are reflected in the MSMED Plan 2017-2022. There are programs specific to women such as GREAT Women Project and SPARK! Philippines.

Singapore is said to have a conducive environment for women to engage in business. However, only less than one-third (1/3) of business owners are women.

⁶ Information for Singapore and Myanmar was based on available secondary sources while for the Philippines was based on both primary (survey) and secondary sources.

This can be attributed to other considerations such as their societal responsibilities and motivation, among others, which can also be explored in future studies.

Myanmar Government lacks sex-disaggregated data for business owners, but according to their Ministry of Immigration and Population, only 25.6% of employers. It can be gleaned from this situation that women face challenges in growing their businesses and, therefore, to create jobs. The current SME Development Policy, programs, and services should be reviewed to make these more relevant to the current needs of the MSMEs and, more importantly of women entrepreneurs and would-be entrepreneurs. In order to do this, laying out a framework for monitoring and evaluation of the implementation of the current policies, programs, and services is deemed a must.

Focusing on the Philippines, respondents were all part of the C-Level executives of companies, if not the owners. They also participate in decision-making for the companies. The participation of women in the workforce pool is also comparable with that of men. These are good indications of the attitude of the Philippines in terms of women's participation in leadership.

Respondents showed a high desire to contribute economically through business as most of the respondents are driven by the aspiration to provide livelihood/employment, to fill the gap in the market, as well as to support and provide for the needs of their families. Engaging in business has been their avenue for a sense of achievement and to support advocacy for the industry.

Respondents conveyed fulfillment in doing business in the Philippines. However, they also expressed a need to streamline governmental requirements and

procedures and services and the need for government incentives to support businesses led by women, among others.

Although the majority believed that they feel empowered already to engage in economic activity in the Philippines, still a big chunk of them think that it is still difficult for a woman to enter into a business. This is primarily because they feel that the programs and services need to be more accessible for them, and there is still a constant struggle to prove themselves in terms of their capabilities to run a business as compared to their male counterpart.

As for policies supporting women in terms of business, the majority of them are not aware of any. But for those who are aware, they believed that these policies are in place to empower them, to prevent discrimination in all forms, protect them from abuse, and to help them access wider opportunities, among others.

As in policies, a majority of the respondents were not aware of any programs and services for them. For those who are aware, they believed that these programs and services would be able to help them improve their business, will empower them to run their business, and create sustainable opportunities for women. Still, others deemed that programs and services for women need improvements. Most of them also did not avail of any programs and services for women.

Respondents considered a lack of financial support or resources as their primary barriers to engaging in the business. They also mentioned that although they are empowered to run a business, there were still instances when they felt discriminated against. Slow government transactions were also one of the bottlenecks. For those dealing with food manufacturing, they mentioned hurdles with

transactions at the Food and Drug Administration (FDA). Gaining various certifications to gain credibility such as Halal and Good Manufacturing Practices (GMP), among others, is also mentioned particularly that it also entails operational cost from them. Further, women also felt the pressure in balancing running a business and family rearing.

Although there are challenges, respondents have optimistic views of the future in so far as their businesses are concerned; which is attributed to anticipation of more business opportunities, an expectation of a better operational organization, development and release of innovative products which answer the demand in the market, impact of technological advancement, and heightened collaboration between private and government entities. On the other hand, some respondents also conveyed anxiety on the impact of the global health crisis brought about by COVID-19 on the overall health of economy and business.

Based on the above findings, below are recommendations on the business environment for women engaged in MSMEs:

1. Aggressive and in-depth information dissemination campaign on policies, programs, and services to be able to reach a broader population of women and to ensure understanding of these elements.
2. Teaching men and women alike to champion pro-women policies in any organization. Organizational policies need to reflect gender equality as well, which would reflect from recruitment to compensation. The management needs to ensure that policies, processes, procedures, and decisions are structured with due diligence and devoid of overt and covert biases.

3. Streamlining and mainstreaming government policies, programs, and services for women following the Beijing Declaration and Platform for Action in 1995, 2030 Agenda for Sustainable Development, and CEDAW.

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Faculty of Management and Development Studies
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Los Baños, Laguna Philippines, 4031

18 March 2020

Dear **Respondent**,

Greetings!

I hope you are safe and will continue to be healthy amid the current hurdle of our community against COVID-19.

May I introduce myself, I am Myrtle Faye L. Solina, Senior Trade-Industry Development Specialist (STIDS) of the Export Marketing Bureau (EMB) of the Department of Trade and Industry (DTI) and currently enrolled at the University of the Philippines-Open University (UPOU) under the graduate program, Master of ASEAN Studies of the Faculty of Management and Development Studies (FMDS).

As part of the requirements for graduation, I am conducting a study entitled **“Assessment of Business Environment of Women Involved in Micro, Small, and Medium Enterprises (MSMEs) in the Philippines: A Comparative Study with Select ASEAN Countries.”**

In line with the above, may I kindly request your assistance in answering the questionnaire, either through filling-out the enclosed questionnaire or through the online survey which can be accessed through this link: <http://bit.ly/2TWhXCN>. The questionnaire covers basic demographics, roles in the company, known policies, programs and services of the government for women in the enterprise, joys and challenges of women engagement in the enterprise, perceived needs of women to engage more effectively in an enterprise, and outlook of women in MSMEs.

Rest assured that all data gathered from you will be kept in the highest level of confidentiality.

Your positive response in this request is greatly appreciated and is a valuable contribution for the success of the study.

Thank you for your cooperation.

Very truly yours,

Myrtle Faye L. Solina
Graduate Student
Master of ASEAN Studies

**SURVEY ON BUSINESS ENVIRONMENT OF WOMEN INVOLVED IN MICRO,
SMALL, AND MEDIUM ENTERPRISES (MSMES) IN THE PHILIPPINES:
A COMPARATIVE STUDY WITH SELECT ASEAN COUNTERPARTS⁷**

1. Gender: _____
2. Name of Respondent: _____
3. Designation: _____
4. Number of Years Handling the Position: _____
5. Email Address: _____
6. Contact Number: _____
7. Name of the Organization: _____
8. Address: _____
9. Company Website: _____
10. How many total full-time are currently employed by your business? _
11. Based from No. 10: Of which, how many are women? _____
12. Based from No. 10: How many are men? _____
13. Please estimate the total value, including the assets of your company today.
 - Micro: Up to PhP 3 million
 - Small: Up to PhP15 million
 - Medium: Up to PhP 100 million
 - Large: Above PhP 100 million
14. Which of the following best describes the structure of your business?
 - Sole Proprietorship
 - Partnership
 - Corporation
 - Cooperative
15. How do you describe your decision-making participation in managing the business?
 - I am the only decision-maker
 - I am the main decision-maker

⁷ Prepared by Myrtle Faye L. Solina as part of the requirement of the ASEAN 300: Thesis for the Master of ASEAN Studies at the University of the Philippines Open University (UPOU), Los Baños, Laguna, Philippines 4031.

- I am part of the decision-maker body
- I am not a decision-maker

16. Please explain/reason/s on your answer on No.15.

17. How many years has your company been in the business? _____

18. Which of the following best describes the industry or sector in which your business operates?

- Agriculture
- Manufacturing
- Merchandising
- Services
- Consolidation

19. In the last five (5) years, how has your business changed?

- Increased revenue
- Decreased revenue
- About the same

20. What is/are your reason/s in engaging in business?

21. On a scale of 1 to 10, with 10 being the most satisfied, how satisfied are you with your business in the Philippines? _____

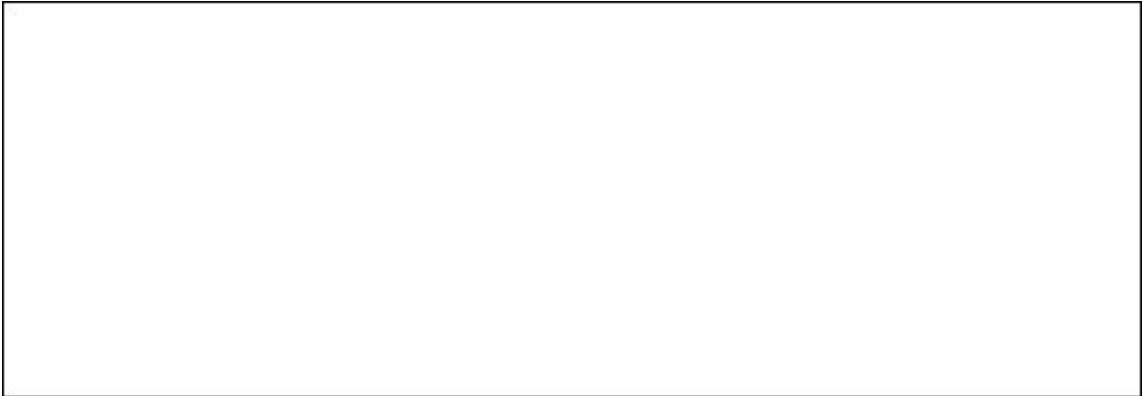
22. Please give reason/s for your answer on No. 21.

23. On a scale of 1 to 10, with 10 being the most difficult, how difficult was it for a woman like you to enter into business in the Philippines? _____

24. Please give reasons for your answer on No. 23.

25. Which Philippine business policies for women are you aware of?

26. Based on your answer on No. 25, what is/are your impression/s on the said policies?

A large, empty rectangular box with a thin black border, intended for the respondent to write their impression/s on the policies mentioned in question 25.

27. Which Philippine business programs and services for women are you aware of?

A large, empty rectangular box with a thin black border, intended for the respondent to list the Philippine business programs and services for women they are aware of.

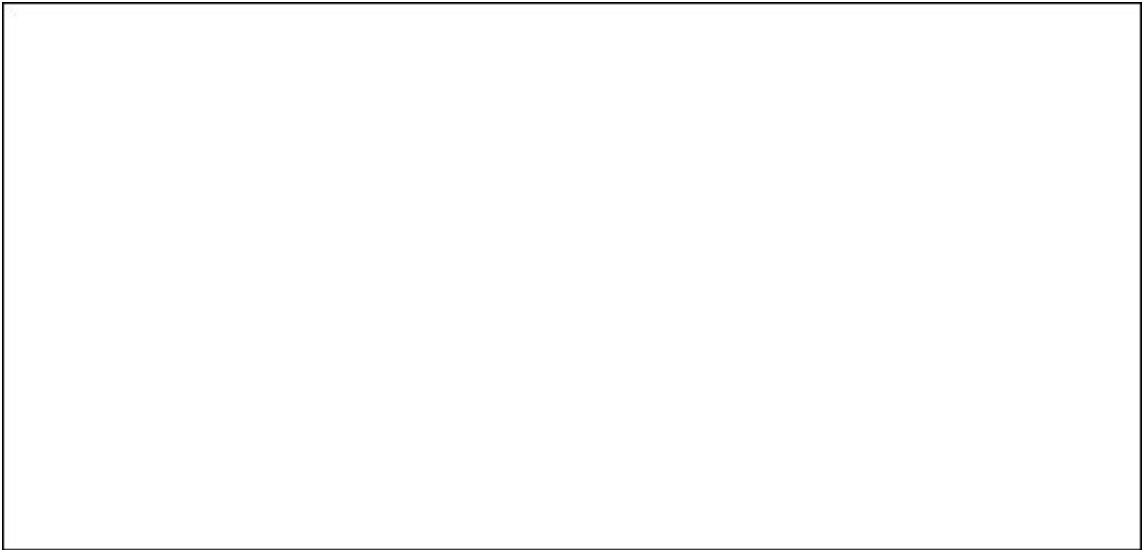
28. Based on your answer on No. 27, what is/are your impression/s on the said programs and services?

A large, empty rectangular box with a thin black border, intended for the respondent to write their impression/s on the programs and services mentioned in question 27.

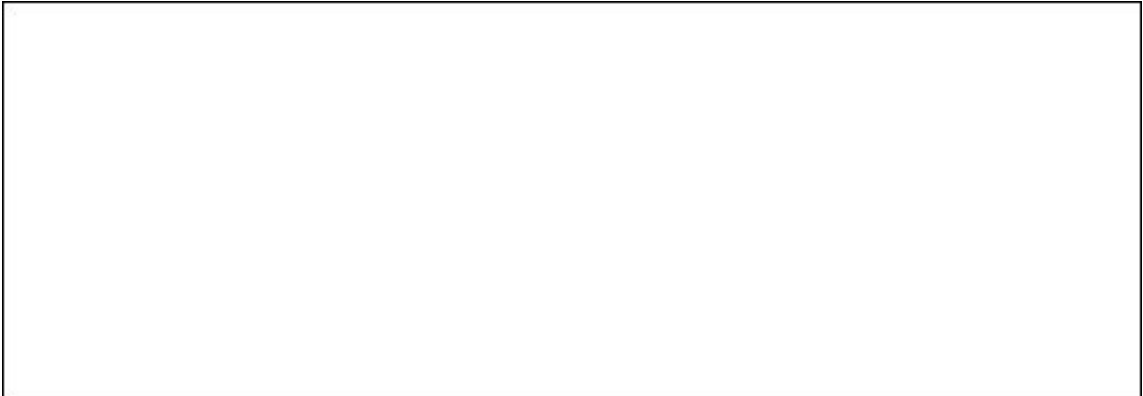
- 29. Based on your answers on Nos. 27 and 28, were you able to avail of the said programs and services? Please provide a brief explanation of your answer.**

- 30. As a woman, what resources and tools do you need to engage more in the business in the Philippines? Please cite as many as you can.**

- 31. As a woman, what do you consider the main challenges/barriers to participating in the business? Please cite as many as you can.**



32. Based on No. 31, how are these challenges/barriers resolved/being resolved?



33. Who helps you resolve these challenges/barriers?



34. Based on your answer on No. 33, how are they helping the company in resolving these challenges?

35.

In the next five (5) years, how do you see your business will be?

- Increased revenue
- Decreased revenue
- About the same

36. Based on your answer on No. 35, please explain whether the company's revenue will increase, decrease, or will not change in the next five (5) years.

37. Please cite other comments related to putting up and managing a business as a Filipino woman in the Philippines.

