

CONVERGENCE

FOR WOMEN'S ECONOMIC EMPOWERMENT

Philippine Commission on Women
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**EFFECTIVE
LOCAL GOVERNMENT
INITIATIVES FOR WOMEN**

**RISING WOMEN-LED
ENTERPRISES
& VIEWS OF WEE
CHAMPIONS**



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.

The Philippine Commission on Women (PCW), the national machinery for the advancement of women in the Philippines, is the lead executing agency for the Project. PCW forged partnership with key national government agencies involved in micro-, small- and medium-scale enterprise (MSME) development and select local government units to create a gen-

der-responsive enabling environment for women's economic empowerment. This project is provided with technical and financial support by the Canadian International Development Agency (CIDA).

Women's economic empowerment refers to women having access to and control over high-value productive resources, such as information, credit, loans or financial assistance, services training, markets and technology. With women's economic empowerment, women have decent jobs and humane working conditions, while enjoying benefits from wealth-creating opportunities.

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Views of GREAT Women Project Champions: Local GAD Champion Ushers Entrepreneurial Transformation in Pavia

This edition of "Convergence for Women's Economic Empowerment" features growing successes and views of GREAT Women Project partner institutions, women's economic empowerment champions and Project-assisted women microentrepreneurs based on Project interviews and case documentation. This edition also features a situationer on women's economic opportunities in the Philippines. It is hoped that these stories would inspire local governments, relevant national agencies, civil society organizations and the private sector to develop and support the women microentrepreneurs in building our national economy.

Creating A Women's Brand: Supporting Women Microentrepreneurs Under GWP Mentoring and Levelling Up of Products

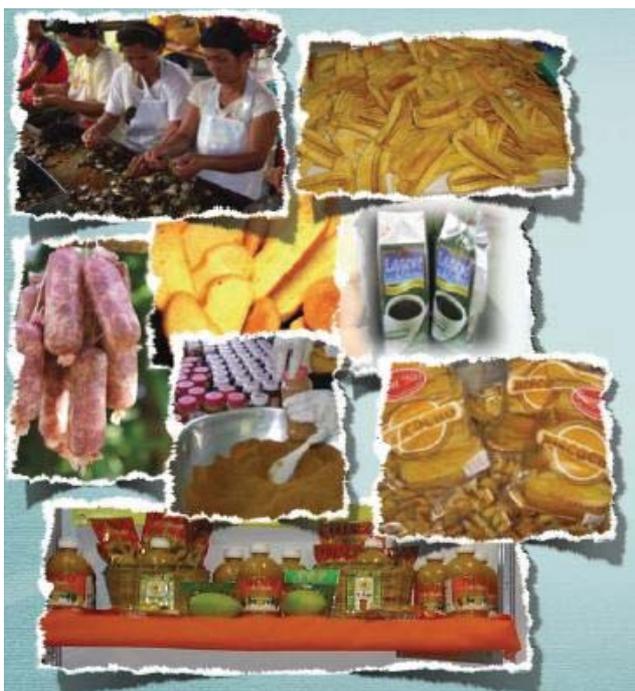


GREAT Women Project (GWP) tapped the expertise of trainer-consultants to conduct a series of product inventory scanning and hold an intensive design clinic among women microentrepreneurs. The Design Clinic aims to level-up women's products all over the country so they can enter into new markets at the local, national and international levels.

"Women can get sound advice from entrepreneurs who have been in business long enough to know how certain markets react to products," GREAT Women Project Manager Luvy Villanueva advises women microentrepreneurs.

The First Intensive Design Clinic was done in Iloilo and Metro Naga (MNDC) sites in January 2012. The Second Design Clinic Series will be subsequently rolled out to the other GREAT Women Project sites in Metro Naga in Quezon, Camarines Sur, Bohol, Leyte, Davao, PALMA+PB Alliance in North Cotabato, and possibly, Ifugao in July to August 2012.

The mentoring series likewise sought women microentrepreneurs involved in products that have poten-



How Enterprises Work

To enter new markets, women microentrepreneurs must focus on consistently high product quality and strong production capacity. Markets can vary from retail, niche, online, export, and other kinds of markets.

Once WME products are viable in the market, microfinance for capital easily becomes available to women microentrepreneurs. This usually paves the way for higher income and financial freedom.

tials to be developed into a high-quality product line for a special women's brand being created. It likewise identified women's products that have potentials to be retailed in specialty stores and souvenir shops, creating wider markets for such products. Potential products for the special women's brand product line include Metro Naga's vinaigrettes, moringa juice, shoes made from water hyacinths and charcoal briquettes; Quezon's hand-made paper products; Iloilo's salabat lollipop, *tsokolate* and hablon-woven clothes; and PPALMA Alliance's scarves. The hablon-woven products of Iloilo and food products of Metro Naga were likewise found of high potential for export.

The project likewise lined up value-laden interventions that would provide practical knowledge for women microentrepreneurs to upscale their product quality. Through the Product Inventory and Scanning in Iloilo and Metro Naga and the Product Assessment in Iloilo, women microentrepreneurs were immersed on the relevance of product design, development, sustainable market and understanding of market trends. Participating women entrepreneurs from Quezon, MNDC, Leyte, Bohol, Davao Sur and PPALMA Alliance

Creating A Women's Brand: Supporting Women Microentrepreneurs Under GWP Mentoring and Levelling Up of Products



in North Cotabato realized the aspects by which they could improve their products, learned steps on upgrading products and identified new materials and equipment for product upgrading. Local chief executives from Naga and Iloilo, on the other hand, committed to support the women microentrepreneurs with capital for upscaling, local branding and space for local display of their products. Women microentrepreneurs were introduced to new design and packaging trends, and steps to achieve new product variants for specialty markets.

During the First Design Clinic Series, women entrepreneurs from Quezon, MNDC, Leyte, Bohol, Davao Sur and PPALMA saw where their products could improve, learned steps to upgrade products and identified new materials/equipment for product upgrading.

The GREAT Women Project earlier showed initial success in upscaling the roscas cookies of Barugo, Leyte. From being packaged in plastic, the project and the national government supported the women microentrepreneurs to shift roscas packaging in designed boxes and consigned them at Robinson's Supermarket chain and other major malls in Leyte. Barugo-makers are now reaping better sales from such packaging change.

"Women microentrepreneurs (WMEs) should develop products that could break through at least two markets, and not just one," Javellosa challenged women microentrepreneurs. Javellosa represents the Enabling Communities with Hope and Opportunities Sustainable Initiatives (ECHOSI) Foundation, a non-profit organization

To enter new markets, women micro-entrepreneurs must focus on consistent high product quality and strong production capacity. Markets can vary from retail, niche, online, export, and other markets.

Once WME products are viable in the market, microfinance for capital easily becomes available to women micro-entrepreneurs resulting to increased income and eventually giving way to financial freedom.

that promotes products of local social enterprises, women microenterprises and cultural communities. ECHOSI provides consulting services to the GREAT Women Project.

Recommendations for product improvement during the second Intensive Design Clinic ranged from using eco-friendly packaging, product costing, R and D such as developing variants of products, labeling, getting design ideas and trends for non-food products, enhancing the "look and feel" of the products and the importance of food and drug licenses for food products.

WMEs agreed to enhance their product samples for initial market testing at an agreed timeframe. Samples will be consolidated by the GREAT Women Project Local Area Coordinators per partner site and then sent to ECHOSI for evaluation and market testing. WMEs with food products were encouraged to attend orientation on food and drug licensing, before undergoing other technical assistance on labeling and packaging.





Rising Women Microentrepreneurs: Women Microentrepreneurs Facilitate Their Way To Success

Fe Carranza, 50 years old and polio survivor, hoped for a brighter economic future for her family and better business prospects. From Panicuason, Naga City, she took her chances as a small business owner selling vegetables in a Navotas private market. Such, however, strained her relationship from her husband and children causing her to return to her hometown to rebuild ties and start her business all over.

Then, in a fortunate day in 2004, some college students from Infanta, Quezon conducted a study visit in Panicuason. A typhoon led these students to seek shelter in Carranza's home. Whiling time, one of the students prepared soya beans and made tofu, locally known as *tokwa*. Carranza then used that newly learned knowledge and skills to start her own tofu business.

Carranza caught the attention of Atty. Leni Robredo, then president of the Naga City Council of Women (NCCW) as she was delivering goods to local city hall employees. Because of her polio condition, Carranza was using her normal left leg to push the right-sided pedal to start her motor tricycle. The Women's Council then linked Carranza with the persons with disabilities (PWD) group to be assisted with her needs. Carranza later became the PWD group's president.

In 2011, through the GREAT Women Project, the Department of Science and Technology (DOST) assisted Carranza to set-up her own enterprise, FABCARR Food Products. NCCW linked her up with the city's local school board as well as the nutrition council to become a regular supplier of soya products.

Soon, her enterprise gained ground; she then asked her estranged husband to return to their hometown and assist in her business. Since then, she was as-

How Enterprises Work

To help women microenterprises grow, a local government can tap women microentrepreneurs to become producers and suppliers for its programs. Production technology must improve and finished products must be sold.

sisted by the Metro Naga Development Council (MNDC), the Department of Trade and Industry (DTI), and even the local Seventh-Day Adventist Church.

Now, Carranza supplies soya bread and chilled "taho" to 29 schools and in 27 barangay day care centers in the city. She employs more than ten workers in her business, producing soya milk, soya choco, soya coffee, tofu, and a soya beans-based vegetable meat called soya ham.

She likewise received the "Happiest Nagaëña" from the NCCW in 2010 and she is currently nominated as the "Happiest Filipino" by the MNDC.



Rising Women Microentrepreneurs: Women Microentrepreneurs Facilitate Their Way To Success



Paz Nasayao Delfino learned traditional deep tissue massage or hilot since she was 15; carving a business out of such skills, however, did not occur to her right away.

Back in her younger years, Delfino thought of hilot as a lowly profession. By day, she served as barangay kagawad or village council member, while her husband worked as a tricycle driver. She and her husband opted to moonlight in the stiff but popular trade of slippers-making from indigenous materials, making ends meet for their family of six.

In 2006, Delfino decided to study massage and hilot through the Technical Skills Development Authority (TESDA), and was accredited, thereafter, by TESDA with a National Certificate II in Massage Therapy. She is likewise TESDA's trainer on traditional massage in the province.

As a town in Camarines Sur known for its traditional massage, Magarao organized the traditional massage therapists and provided them with appropriate support under the One Town, One Product project of the municipal government. As a resident of Magarao, Delfino joined the Magarao Hilot Asso-

ciation whose 37 members are trained by TESDA on traditional massage; in 2010, she was elected as its association president.

Tourism boomed in Camarines Sur with the Camarines Sur Water Complex (CWC), sparking new demand for tourist services. Delfino was hired to be in-charge of CWC's Massage Clinic which catered to both foreign and local tourists. She boasts of having attended to Dave Batista, the former world champion of the World Wrestling Entertainment upon visiting CWC. She was complemented by Batista as the only person who was able to pluck the nagging pains out from his huge, chiseled body.

In 2011, Delfino left the CWC to start her own traditional massage clinic in Naga City, the S'Paz Traditional Massage, employing five regular and several on-call massage therapists.

She is supported by the Department of Trade and Industry (DTI), Technical Skills Development Authority (TESDA), the Naga City Council of Women and the Metro Naga Development Council (MNDC) through the convergence partnership under the GREAT Women Project.

How Enterprises Work

Individual women microentrepreneurs have a better chance of accessing business development services can grow their small businesses faster, when when they are organized into enterprise groups. This is because local government units often channel their assistance to enterprise groups.





Local Government Initiative for Women: Tanauan Local Government Brings Computer Literacy At Women's Doorsteps

The Community eCenter of Tanauan is bringing computer literacy practically right at the doorsteps of Tanauan grassroots women. Tanauan is rolling out a barangay-based computer literacy program, which is expected to raise the low level of computer literacy prevalent among Tanauan women, including women microentrepreneurs.

The Computer Literacy Program was in response to the gender and enterprise issues raised in the Tanauan GAD Planning and Budgeting Workshop in December 2010. Many women in Tanauan's 54 barangays cannot afford formal training on computer literacy and avail of such training at the town center. With this, women without computer literacy skills are hardly able to compete for technology-based jobs, lacking access to information resources and online markets for their enterprise.

To raise the level of computer literacy among women, the Tanauan Municipal Government established and rolled-out a barangay computer literacy program, the Community eCenter, to jumpstart technology-based economic opportunities for women involved in agriculture and eco-tourism enterprises.

Tanauan is an agri-industrial town and an eco-tourism destination in Eastern Visayas. Women's economic activities are mostly agricultural-based, such as copra; lechon; fresh fruits, vegetables, crabs and fish; virgin coconut oil, aged tuba, pottery, and bamboo and metalcrafts.

***“Rather than having women go out (of the locality) and pay to train on computers, the municipality of Tanauan promises to bring digital literacy training to the grassroots women of Tanauan.”
Tanauan Mayor Agapito Pagayanan said.***

The computer literacy program is a women's economic empowerment initiative in the Tanauan Gender and Development Plan for 2011.

The computer literacy program is a women's economic empowerment initiative stipulated in the municipality's 2011 Gender and Development (GAD) Plan. It likewise contributes to the Philippine Digital Literacy for Women Campaign (PDLWC), which aims to empower 10,000 women from poor and marginalized communities in the country through digital literacy training.

Starting with PhP 300,000 allocation and using 20 laptop computers, the Community E-Center of Tanauan started to conduct trainings for women in the barangays of Canramos, San Roque, Malaguicay, Sta. Elena, Baras, Camire, Binongto-an, Salvador, Bangon, Cahumay-humayan, Guingauan, Kiling, Pasil, Binolo, San Isidro, Balod, and Bantagan. So far, it trained 700 women in 54 barangays, as of June 2012, and is expected to train more than 1,000 women by the end of 2012.

The Community E-Center used Intel's Easy Steps, serving as comprehensive tools used in Basic ICT Training Courses. Participants are taught hands-on basic computer skills such as using the internet and e-mail, word processing, spreadsheets and multimedia.

For every training run, the Community E-Center arranges with the barangay to host the training. Each host barangay is expected to provide the training venue, electricity, tables and chairs, recruitment of 20 women participants per batch, round-the-clock security for equipment, and meals for the trainer and facilitators. Trainings run from 8am to 5pm for the entire week. Participants are women operating small businesses such as sari-sari stores, food stands, and vegetable vendors, who are high school graduates that have no or little knowledge on computers.

“The Tanauan Computer Literacy Program will continue to empower women through technology, because empowered women make an empowered community,” Tanauan CeC Manager Eugene Ramos emphatically said.

Rising Women-Led Microenterprises: Bula's Bamboo Industry Standing Tall



Bula in Camarines Sur is known for its abundance of bamboos which led to the development of its bamboo industry in the 1970s. Local families residing along Maharlika Highway turned to bamboo as their means of livelihood. Bamboo industry employed 427 farmers, 107 of which are women, working in a dispersed 255-hectare plantation and 25,478 grooves; 96 bamboo producers, and 11 bamboo traders. Most producers were running their respective businesses for more than 20 years, with capitalization ranging from PhP2,000 to 5,000, with most capital as equity. Women, in particular, were involved in the stripping off bamboo skin, sanding, varnishing, and designing of bamboo products.

Bamboo craft producers and workers operated at subsistence levels, with products of below-standard quality. Several reasons for such are:

- Bamboo groves are exploited through massive cutting without consideration of the natural cycle of propagation and maturity, making its supply of raw materials unsecured.
- Bamboo planting is not yet considered as an economic activity; local farmers consider bamboos as wild and self-propagating.
- Bamboo raw materials are susceptible to insect infestation; drying is solely dependent on sunshine which affects the quality of bamboo products.
- Products are manually crafted using crude hand-held tools, making production slow.

Hence, producers and traders are usually forced to sell products at low prices to meet the family's financial needs. An average of 350 poles, sold at an average of PhP 65.00 per pole, and 10 pieces of furniture, sold at PhP 1,600 per piece are traded weekly. Townsfolk and passers-by along the highway are the usual buyers of bamboo products.

To address the concerns of the bamboo industry in the municipality, the GREAT Women Project converged with the Metro Naga Development Council (MNDC), Department of Science and Technology (DOST) and the Municipal Government of Bula, and other national government

partners, to support the establishment and operation of a three million peso-Bamboo Common Service Facility.

DOST contributed PhP 1.2 million in equipment and technical assistance while the GREAT Women Project, through the Philippine Commission on Women, and the MNDC allocated PhP 500,000 of equipment and in-kind contributions in the form of capacity development activities for LGU personnel and women stakeholders. DENR and DA, on the other hand, assisted the municipality in establishing a bamboo nursery and plantation to prevent the depletion of local bamboo raw material supply and to sustain the growing demand on bamboo resources. DTI provided capacity development such as skills training on design, finishing, treatment, drying, and mechanization as well as product development, especially on engineered bamboo and marketing; and assisted the local bamboo industry through its One Town, One Product (OTOP) Program and by shaping the industry as the region's bamboo hub that would provide engineered bamboo furniture. Lastly, DOH and DOLE extended trainings on occupational safety and health.

Farmers' and producers' capacities were enhanced and their incomes rose as they improved their bamboo craft design and quality, which gained them entry to wider markets and influenced their sales. Average gross monthly income has doubled at PhP 14,142.86 to 28,248.57 per month, with average net income of PhP 12,142.86.

"Because of the introduction of a common service facility, we are able to do away with the traditional way of manufacturing bamboo products. Our products were improved and production time was shortened," beamed Bula Municipal Mayor Benjamin Decena.

Given these developments and convergence efforts, the municipality continued its efforts to capacitate women's organizations as partner-stakeholders. It likewise pledged to craft policies supportive of the local bamboo industry. More importantly, it allocated P8.8 million pesos as GAD budget for 2012, a remarkable outcome of the project and the advocacies of stakeholders in pursuing gender equality in local economic development and governance.



Local Government Initiative for Women: Stirring Change for the Calamay-Making Industry of Jagna

Calamay-making has been a century-old, home-based industry dominated by women in Jagna in the province of Bohol. The town used to have about 200 calamay producers or calamaderas from the barangays of Can-upao, Looc, Pagina, Bungallaya and Canjulao; in recent years, they diminished in number, with only close to a hundred remaining.

Calamaderas maintained their livelihood for subsistence, rather than as business. Most of them work on an average of 8-16 days a month, while a few work for 20-30 days a month. They normally sell 100-140 pieces a day during the peak months of May, September, November and December but less than 50 pieces a day on off-peak months. Vendors are usually stationed at the port area to sell to arriving passengers from Visayas and Mindanao. For those who produce daily, calamaderas' net income ranges from PhP 5,200 to 10,400 per month but for those who produce only once to thrice a week, income is much lower. Often, calamaderas end up with loans and very little return of investment.

The growth of the calamay-making industry was seen to be limited by its short product shelf life (3-5 days), traditional packaging (use of core coconut shell which requires sterilization), financial and facility limitations to acquire approval from the Bureau of Food and Drugs (BFAD) and, technical and financial limitations of the local government to support the industry. Moreso, initial attempts to improve calamay-making were not readily welcomed by producers and vendors.

Boosting Potentials for the Calamay Industry

The GREAT Women Project and the Local Government of Jagna saw calamay-making as a viable enterprise sector. Two major strategies were then explored: one is the creation of a common service facility (CSF) for calamay-making, and two is the establishment of a convergence partnership to bolster the capacities of the local government to support the industry.

Aside from PCW and the Municipal Government of Jagna, the partners that participated in the convergence were: Jagna Calamay Makers Cooperative (JACAMACO),

Department of Labor and Employment (DOLE), Department of Trade and Industry (DTI), Department of Science and Technology (DOST), APC-Department of Agriculture, Bohol Chamber of Commerce and Industry, Small and Medium Enterprise Development Council, and the Provincial Government of Bohol. The partnership was aimed at providing an integrated support that will ensure and sustain product quality and production efficiency to enhance competitiveness, which will result to better incomes and expanded capabilities and life opportunities for micro-entrepreneurs and their families.

The groundbreaking for the calamay CSF in Barangay Can-upao and the Memorandum of Agreement signing of the Calamay Convergence took place in September 25, 2011.

The partnership yielded an outpouring of support for the calamay-making industry. The Municipality of Jagna allocated PhP 500,000 as its counterpart for the CSF construction. The Provincial Government of Bohol, on the other hand, provided PhP 700,000 for additional equipment such as mechanized cooking machine, boiler and retort. DOST's Provincial Science and Technology Center prepared the CSF design layout, compliant to good manufacturing and food safety standards while the Bohol Agricultural Promotion Center-Department of Agriculture (BAPC-DA) conducted variety trials for glutinous rice and recommended two varieties best suited for calamay production. Lastly, Philippine Coconut Authority (PCA) Provincial Office assisted in sourcing the golden king coconut variety and ensuring the sufficient supply of coconut shells for calamay production.

Individual women calamaderas, at the same time, were capacitated to undertake group production. Training workshops on Organization and Entrepreneurship were conducted by DOLE and the Provincial Agricultural Office (PAO). Seminars on Basic Food Safety and Hygiene and Good Manufacturing Practices, on the other hand, were conducted by the Bohol Food Safety Team. Through the financial assistance of DOLE amounting to PhP 221,738.00, four batches of calamaderas participated in the Training Cum Production in collaboration with other agencies such as PAO, DTI, BCCI-ITS SAFE and the Municipal Government of Jagna.

Rising Women-Led Microenterprises: Calamay Industry in Jagna Changes For the Better



A temporary common service facility (CSF) is being used for calamay-making while a new facility is being constructed. The municipal government provided the lot and counterpart funds for the establishment of the new facility.

With the temporary CSF, calamaderas were organized into three groups taking charge of production and selling of calamay. Three cooks, who are not members of the cooperative, were hired at a daily wage of PhP150 a day. 200 pieces of calamay were produced daily. Each piece of calamay costs PhP 30, the same amount remitted to the cooperative for each piece of calamay sold; it is sold, however, at PhP35-40 each. In a day, a calamadera gains an average profit of PhP 300 plus PhP150 daily wage for working in the facility. With the CSF, a calamadera can earn from PhP 9,000 to 13,500 per month, boosting their income from 25% to 40%.

Through trainings and the temporary CSF, calamaderas began sterilizing coconut shells before putting the cal-

amay for longer shelf life and food safety, extending the shelf life of calamay from three days up to 10 days. They likewise became aware of the system of costing and pricing. More importantly, they valued working as a group in a CSF setting – not viewing each other anymore as competitors but collectively benefitting from the cooperative and the facility. They now visualize calamay enterprise growth in terms of diversifying products such as tarts and candies and making them export-ready.

Through the help of the Municipal Government of Jagna, calamay has been marketed in various airports since 2009.

The municipality is currently using its experience in calamay-making as a model for gender-responsive interventions directed to women microentrepreneurs and other livelihoods. It organized the Jagna Sustainable Microenterprises Development Unit, a special economic unit to assist microentrepreneurs.

Local Governance Weaves Hope For Women Of Santa Cruz

With the GREAT Women Project, the Municipal Government of Sta. Cruz in Davao del Sur utilized its GAD Budget to pursue policies and projects on women's economic empowerment, noteworthy of which is the construction of a productivity center.

"We consulted women microentrepreneurs and asked about ways on how the local government can be of help to them. We believe that our LGU is able to serve our constituents better through this participatory process," explained Sta. Cruz Mayor Joel Ray Lopez.

As the productivity center is still in construction, women microentrepreneurs of Davao del Sur were invited to a project-sponsored Design Clinic in January, enabling them to link with the Department of Science and Technology (DOST) and the Department of Trade and Industry (DTI) and participate in

trade fairs. After which, more local women's groups engage in microenterprises and are reporting better sales and incomes. "Bags and mats woven from romblon (a raw material similar to abaca and nipa), which are produced in Sta. Cruz, are becoming more saleable, with a lot of orders coming in," said Mayor Lopez.

The Bato Mat Weavers, one of the promising women microentrepreneur groups in Sta. Cruz, is slated to benefit from the construction of the productivity center cum display center. DOST committed to provide equipment for the weavers and other program assistance such as the Self-Employment Assistance-Kaunlaran and the GROW Micro Program. The municipal government, on the other hand, will pass local ordinances to protect resources for raw materials for bags and mats like romblon.



Situationer on WEE: Why Are We Pursuing Women's Economic Empowerment?

'Invisibility' and Under-Valuation of Women's Productive Work

According to the International Labour Organization, nearly one-half of working-age women are not currently active in the formal global economy as they are working disproportionately in unpaid labor and in the informal sector. Women are likewise paid less than their male counterparts, and men continue to dominate in sectors with higher wage-earning potential such as technology and finance.

In the Philippines, the average labor force participation rate of women is 49.7% (January 2010) which is below the average of the region in 2009 (East Asia, 73.1%; South East Asia is 69.5%). While female employment rate is at 93.1% (2010), slightly higher than men, majority of women is employed as laborers and unskilled workers. Such goes to show that there are lesser opportunities for women to be employed in the formal economy.

In the 2012 Women's Economic Opportunity Index, undertaken by The Economist Intelligence Unit, the Philippines had an overall ranking of 74 out of 128 countries, with a decline of 1.4 points from its index score in 2010. It is said that while there was an expansion of economic opportunities for women, especially in East and South Asia, the country has declined performance in providing such opportunities among Filipino women.

Another point is that as women are more engaged in microenterprise development, with un-registered or un-regulated establishments. Hence, they are considered to be part in the informal sector and their contributions to the local and national economy remain un-recognized and un-valued. They are not included in the official data of the Department of Trade and Industry (DTI) despite generating employment and providing safety nets for the economically-poor.

Increased Women's Economic Participation Leads To Higher Levels of Gender Equality

In the 2011 Global Gender Gap Report by the World Economic Forum, the Philippines ranked 8th place among 135 countries with the least gender gap. The country remains as the highest-ranking country from Asia and among developing countries.

Introduced in the World Economic Forum in 2006, the Global Gender Gap Index is a framework for capturing the magnitude, scope and progress of gender-based disparities. Four fundamental categories are measured by this index: 1) economic participation and opportunity, 2) educational attainment, 3) health and survival, and, 4) political empowerment.

The Philippines placed 15th in the category of economic participation and opportunity, which was said to be brought about by the country's investments in women's

Country Rankings of the Philippines

Global Gender Gap Index in 2011 (World Economic Forum)

Ranked 8 of 135 countries in economic participation and opportunities

Global Competitiveness Index in 2011-12

Ranked 75 of 142 countries in global competitiveness

Doing Business Report in 2012

Ranked 136 of 183 countries in ease of doing business

Women's Economic Opportunity Index in 2012 (Economic Intelligence Unit)

Ranked 74 of 128 countries in ease of doing business



Situationer on WEE: Why Are We Pursuing Women's Economic Empowerment?



health and education. It is expected that in the next five years, the country will continue to experience dynamics of growing gender equality, emerging middle class, and women's spending priorities that lead to rising household savings rates and shifting spending patterns that would benefit food, healthcare, education, childcare, apparel, consumer durables and financial services sectors. While this is so, it has to work on closing gender gaps in labor force participation, leadership and senior positions, wages and incomes.

New Job Makers: Women in Microenterprises

Medium, small and micro-enterprises (MSMEs) are considered a leading engine of job creation in the Philippines. The Global Entrepreneurship Monitor (GEM), the largest single study of entrepreneurial activity in the world, showed that four out of 10 adult Filipinos, aged 18 to 64 are engaged in business, approximately accounting for around 19 million (39.2%) of the national population (2006-2007). It likewise had the least gender gap among business owners (55% male, 45% female).

As of 2009, there are 780,437 business enterprises operating in the country. Of these, 99.6% are micro, small, and medium enterprises (MSMEs) and the remaining 0.4% are large enterprises. Of the MSMEs, 91.4% (710,822) are micro, 8.2% (63,529) are small, and 0.4% (3,006) are medium enterprises.

In terms of employment, MSMEs generated a total of 3,595,641 jobs versus 2,094,298 for the large enterprises. Of these, 30.4% jobs were generated by micro enterprises; 25.5% by small enterprises; and 7.3% by medium enterprises. This indicates that MSMEs contributed almost 63.2% of the total jobs generated by all types of business establishments in 2009.

It is also estimated that 60% of all exporters in the country belong to the MSME category, contributing to 25% of the country's total exports revenue. MSMEs are able to contribute in exports through subcontracting arrangement with large firms, or as suppliers to exporting companies.

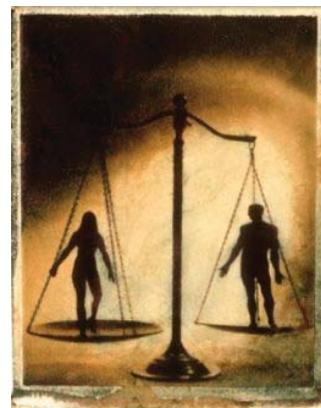
By sectoral distribution, majority of the 777,357 MSMEs in operation in 2009 are in the wholesale and retail trade industries (385,610 establishments); followed by manufacturing (111,987); hotels and restaurants (97,298); real estate, renting, and business activities (47,654); and other community, social, and personal services with (44,313).

By industry sector, MSMEs in the wholesale and retail trade generated the most number of jobs (with 1,250,453) in 2009, followed by manufacturing, 637,524; hotels and restaurants, 482,357; real estate, renting, and business activities, 284,406; and education, 225,016.

Women in Micro, Small & Medium Enterprises

- Women own six out of ten businesses in the Philippines.
- Most of these are micro and small enterprises consisting only of the owner/manager. Often, women microenterprises are into retail trade, food cart vending, home-based processing
- Microenterprises founded with little capital (below USD250) in activities with low entry barriers.
- Financial/personal reasons and intense competition cited for business closures among women microentrepreneurs

Source: Global Entrepreneurship Monitor (2007)





Situationer on WEE: Why Are We Pursuing Women's Economic Empowerment?

Majority of the jobs are generated by MSMEs in the National Capital Region (NCR) with 1,360,440 jobs; followed by Region 4-A (CALABARZON), 466,648; Region 3 (Central Luzon), 319,340; Region 7 (Central Visayas), 235,091; and Region 6 (Western Visayas) 193,543.

Globally, the Philippines ranked second among the 42 countries analyzed with most individuals owning a business. One out of five Filipinos (20.44%) or about 10 million adult Filipinos are engaged in early stage entrepreneurial activity (TEA). Interestingly, women are more active in starting a business than men, comprising 51% of new business owners. Data, however, suggests that as women start a business, the husband takes on full-time involvement until the business has stabilized. Women predominantly own nascent enterprises (69%), men own established businesses (66%).

Family time management was cited by women as a leading hindrance in running their businesses, proportion of women citing this factor as a hindrance in business is high for those in their declining for women in their peak child-rearing years (25 to 34 years old) and declining for those aged 45 and over.

Other constraints faced by women in microenterprises are: 1) limited access to credit and capital (the lack of real property to offer as collateral remains a major constraint of women in accessing higher loan amounts relative to men); (2) limited access to value-adding inputs to enterprises (e.g. business development services, social protection, occupational safety and health, technology, training); (3) lack of information on and technical support for potential, higher-value economic enterprises; (4) high transaction costs on business development services and credit, and (5) women's preference to keep operations very small so that it will not interfere with their home and family care.

In the World Bank's 2012 Doing Business Report, it showed that the Philippines obtained an overall rank of 136 out of 183 economies in relation to ease of doing business. Within the life cycle of a business, the Philippines has these rankings: starting a business (158th),

dealing with construction permits (102th), registering property (117th), getting credit (126th), protecting investors (133th), paying taxes (136th), trading across borders (51th), enforcing contracts (112th), resolving insolvency (163th), and getting electricity (54th). Some other concrete constraints in setting-up business in the Philippines are as follows:

- Starting a business requires 15 procedures, takes 35 days, costs 19.1% of income per capita and requires paid-in minimum capital of 5.2% of income per capita.
- Registering property there requires 8 procedures, takes 39 days and costs 4.8% of the property value.
- On average, firms file 47 payments per year at 195 hours per year in filing, preparing and paying taxes. Profit taxes average (21.0%), labor and tax contributions (11.3%), and other taxes (14.2%). Total tax rate average 46.5% of profit.

According to the Micro, Small and Medium Enterprise (MSME) Development Plan for 2011-2016, the performance of MSMEs has remained constrained by various such factors. Other hindrances cited in the plan are: difficulties to qualify for bank loans with lacking credit information and capital; limited management and financial capabilities to remain domestic and not exploring export opportunities; low productivity due to lack of access to new technology, weak technological capabilities, and failure to engage in innovation and research and development activities.

Greater Women's Incomes, Greater Social Investments

As women become more economically-active, they likewise have greater control of resources. Evidence shows that women are more likely to invest more resources in their family's health and education than men.

Views of Women's Economic Empowerment: Perspectives from the LGU and Women's Groups



"When the Philippine Commission on Women-GREAT Women Project came to General Nakar in Quezon, the local women were invigorated as the project provided capacity-building and values formation for women and impact on local policy-making," said Edna Nakar-Ruzol on the GREAT Women Project's effect on local women.

Edna Nakar-Ruzol heads the women's group Kalipunan ng Liping Pilipina (KALIPI) and Kilos na Nagkakaisang Iangat Para Sa Kabuuang Pag-unlad ng Nakar (KINIPAN), a local women's group, producing herbal supplements and natural food. She recounts that through the project, women began to influence local economic development, policies and plans. For instance, the women of General Nakar are now asserting their need for local government support to alternative livelihoods.

"The local government and women of Nakar developed strong ties in developing the municipality. Both deeply understood their governance (and participation) roles from the municipal to the barangay levels," Edna Ruzol further explained.

Incumbent Mayor "Obeng" Ruzol affirms that women are now actively represented in special bodies for local plan-

ning and programming such as comprehensive development planning and forest land-use planning. Women's groups like KALIPI are now empowered to advocate for the development of GAD Plans and allocation of GAD Budgets. Such resulted to the municipality and its barangays consciously allocating five percent of their budgets to GAD activities. The municipal legislative council then only approves barangay plans that are infused with gender and women's economic empowerment initiatives.

"When we provide economic opportunities to women, we help women as individuals, their families and most importantly, the LGU. Since the GREAT Women Project started, women started approaching the local government, especially the Mayor's Office, to ask for assistance," Mayor Ruzol said.

The Municipality of General Nakar promoted women microenterprises' products in the local public market. It also provided vending areas for women microentrepreneurs at the Central Terminal, where many local buyers flock to buy goods. Barangay captains also support women microentrepreneurs by patronizing products and supplies of women's groups instead of buying from neighboring towns.



Changing Views on Women's Economic Empowerment

"Previously, we did not see women microentrepreneurs as an important part of the local economy. With the baseline studies generated for the GREAT Women Project, however, the

Municipal Government of Infanta realized women's vital participation in local economic development" said GWP Focal Person Armida Marquez.

Ninety-nine percent of enterprises in the Municipality of Infanta are microenterprises; 17 percent of which are owned by women. With support from the GREAT Women Project, women microentrepreneurs were consulted in formulating local policies such as the Gender and Development Code and the Revenue Code, key local legislations which would affect their livelihoods.

The Revenue Code, in particular, included tax and fees' exemptions for women microentrepreneurs. Exemptions from

business taxes and fees were granted to microenterprises engaged in renewable energy, production and manufacturing of agricultural products, retail, and services within its first two years of operation. Enterprises with gross sales or receipts or initial capital investment of not more than PhP 75,000 were likewise provided exemptions. Such is based on the further categorization of enterprise classification into Micro A (with asset size of PhP 150,000 & below) and Micro B (with asset size of PhP 150,001 to PhP 300,000) to adequately capture women microentrepreneurs and those in the informal sector.

The municipality also improved its assistance to women microentrepreneurs. The Suman Producers Association, for example, now regularly dialogues with the local government. Women microentrepreneur groups are now lobbying for assistance and linkage to national government agencies such as the Department of Trade and Industry (DTI) and Department of Science and Technology (DOST).



Views of Women's Economic Empowerment: Ushering the Entrepreneurial Transformation in Pavia

The Pavia Entrepreneurs' Multi-Purpose Cooperative (PEMPC) is a women's group that oversees the municipal public market and the Eco-Savers' Bank.

In 2007, the Municipality of Pavia, through the municipal mayor and the Sangguniang Bayan (local council), approved the transfer of the public market to PEMPC, to reverse the declining sales of market vendors. PEMPC, after the handover, transformed the public market into a viable enterprise for women, and contributed to local government revenue through the remittance of rental fees and business permit dues to the local government. Later on, it ventured into managing the Pavia Eco-Savers' Bank, a facility where women can trade recyclable refuse into cash points. The Eco-Savers' Bank then drastically reduced solid waste in the municipality.

Through the GREAT Women Project, the local government of Pavia and the PEMPC fortified its partnership for women's economic empowerment. PEMPC amplified the voice of women entrepreneurs in local government planning and programming, as a cooperative representative in the project's technical working group and an accredited member of local special bodies. It also served as a vehicle for women microentrepreneurs to relay their concerns regarding the issuance of business permits.



PEMPC assists its members in business registration and in accessing training programs provided by the local and national government. It is, in fact, moving into new ventures such as accelerated production of vinegar, therapeutic massage and cosmetology and now creates jobs for unemployed women. "With accelerated vinegar production, we will be addressing the problem on coconut water being wasted away," PEMPC Manager Joy Palmada said.

The Department of Science and Technology (DOST), Department of Labor and Employment (DOLE) and Pavia LGU are currently assisting PEMPC in its various enterprise development endeavors.

"Our group has been represented in the processes and structures of the local government, where we raise women microentrepreneurs' concerns. This resulted to shortening the period of renewing business permits and being able to participate in the review of ordinances that are beneficial to women microentrepreneurs," Joy Palmada explained on the group's impact of being represented in local special bodies.



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