Drivers of Women Entrepreneurship in the Autonomous Region in Muslim Mindanao (ARMM)

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Abstract.. This is a quantitative study conducted to analyze the drivers of women entrepreneurship in the Autonomous Region in Muslim Mindanao. The descriptive-correlation research design was used to execute the research and analyze the data. The respondents were the selected women entrepreneurs in the provinces of Maguindanao, Lanao del Sur, Basilan, Sulu and Tawi-tawi. A modified research questionnaire was used in this study as the main data-gathering instrument. Data were analyzed using the frequency, percentage, mean, and multiple regression analysis. The personal entrepreneurial competency, presence of entrepreneurial role model, government programs and interventions, motivation are studied whether it influence the extent of women entrepreneurship in terms of involvement in the four phases of entrepreneurial activity: searching; planning; marshaling; and implementing. Results of the study revealed that significant predictors are the personal entrepreneurial competency, government programs and interventions, and motivation. Among these significant predictors, the personal entrepreneurial competency has the highest contribution thus making it the best predictor of women entrepreneurship.

Keywords: Women Entrepreneurship, Personal Entrepreneurial Competency, Government Programs and Interventions.

1 Introduction

Entrepreneurship refers to the phenomenon associated with entrepreneurial activity (Malolos, 2017). In addition, entrepreneurship emphasizes the activities relating to determination and exploitation of business opportunities. Thus, necessary to the success of entrepreneurship is attributed to the recognition of market opportunities, resource mobilization and exploitation (Shane & Venkataraman, 2000). Women entrepreneurship in poor and developing countries is known as essential contributor to the world's economy (GEM, 2007; GEM, 2011). This is also highlighted in the 2013 report of Global Entrepreneurship and Development Institute, in which female entrepreneurs are considered as important driver of the country's growth and development through providing entrepreneurial environment for women, and investing in the country's welfare and competitiveness (Dew, 2013).

The Autonomous Region in Muslim Mindanao (ARMM) is one of the seventeen regions of the country and is in the southern part of the Philippines. The Region is composed of five provinces such as Maguindanao, Lanao del Sur, Basilan, Sulu and Tawi-tawi. Based on the Regional Development Plan Midterm Update (2013-2016), the poverty incidence, growth rate, labor force participation, dependency ratio, inflation rate and underemployment rate fell short of the targets (RPDO-ARMM Official Webpage).

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This being the case, this study has established its purpose to provide information on the viable business opportunities in the area anchored on the poverty reduction strategies of the government. Indeed, it is equitable to say that women entrepreneurship is important for the country's economic growth. In fact, society's progress can be accelerated by utilizing one of the untapped resources of the Region—the women. With these intentions, the results of the study can help the women to explore opportunities on entrepreneurship and empower them from the existing cultural norms that women are contained to perform domestic roles; the results of the study can be beneficial to the potential and existing entrepreneurs because they can be informed of the factors that influence women entrepreneurship; the results of the study can be of help to the different local government units in the Region because this can be the basis for enhancing policies, programs and projects in relation to women entrepreneurship.

Theoretical Framework

This research was anchored to the Theory of Motivation by McClelland that stresses that an individual has three kinds of needs: achievement, power and affiliation. McClelland upholds that need for achievement is significantly important for the economic development. It is believe that energetic entrepreneurs are produced if the society has an increased level of need for achievement. McClelland considers that competency requires the knowledge and skills, and their application to the needed performance necessary to do the job. Competency can be developed through trainings, learning, and experience (McClelland, 1961).

Furthermore, this study was anchored also to the Theory of Planned Behavior by Icek Ajzen. According to Lange, Kruglanski, and Higgins (2012), this theory postulates that the direct precursor of behavior is the intention and is categorized into three functions such as: attitude towards the behavior; subjective norm; and perceived behavioral control.

Ajzen's (1991) Theory of Planned Behavior can be categorized into three precursors that lead to intention such as: Attitude toward the Behavior (AAct), Perceived Behavioral Control (PBC) and Subjective Norms (SN). The attitude toward the behavior assesses negative and positive valuation of an individual toward his/her performance. The ability to perform a certain task and ease of doing it is the perceived behavioral control.The subjective norms pertain to the opinion of the individual's significant people in their lives that actually think that the individual can perform the behavior (Knabe, 2009).

Conceptual Framework

Figure 1 shows the variables that were used in this study. The diagram depicts an Independent-Dependent Variables Framework. The predictor variables were the personal entrepreneurial competency; presence of entrepreneurial role model; motivation; government programs and interventions in terms of financial assistance, non-financial assistance, and entrepreneurial education and training. All of these variables were studied and tested if they can offer significant relationship to women entrepreneurship in the ARMM.

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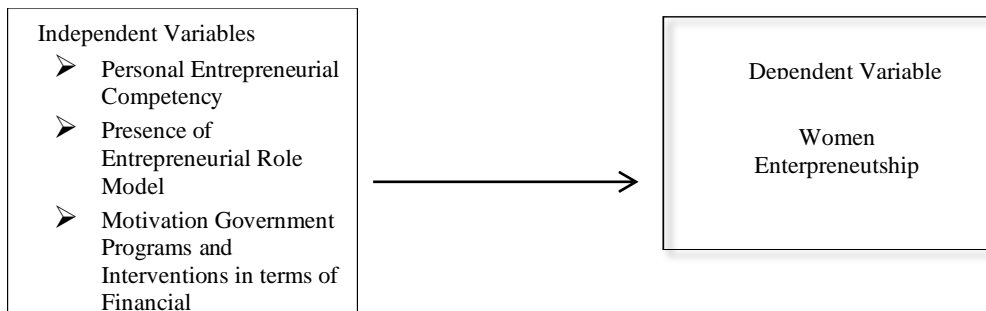
Figure 1. Conceptual Framework

Statement of the Problem

This research aimed to analyze women entrepreneurship in the Autonomous Region in Muslim Mindanao. Specifically, this study answered the following questions:

1　What are the profile characteristics of the respondents in terms of the following: age, educational attainment, civil status, and number of years in business?

2　What is the level of the respondents' personal entrepreneurial competency?

3　Is there a presence of entrepreneurial role model among the respondents? Who are the entrepreneurial role models of the respondents?

4　What is the level of motivation of the respondents in engaging into business?

5　What is the level of actuality of the government programs and interventions in terms of financial assistance, non-financial assistance, and entrepreneurial education and training?

6　What is the extent of women entrepreneurship in Autonomous Region in Muslim Mindanao?

7　Is there a significant relationship between the personal entrepreneurial competency, presence of entrepreneurial role model, motivation, government programs and interventions in terms of financial assistance, non-financial assistance and entrepreneurial education and training, and women entrepreneurship in the Autonomous Region in Muslim Mindanao?

8　What is the best predictor of women entrepreneurship in the Autonomous Region in Muslim Mindanao?

Review of Related Literatures and Studies

Entrepreneurship is defined as the "activities covering the recognition, appraisal and exploitation of chances for launching new products and services, organization strategies, markets, processes and resources by means of managing efforts by means of strategies which have not yet been applied". In this definition, it is important to note the significance of identifying market opportunities, determining of motives for entrepreneurship, and obtaining of essential resources to start- up the enterprise (Shane & Venkataraman, 2000).

Mueller and Goic (2003) defined entrepreneurial activity into four distinct stages: (1) searching, (2) planning, (3) marshalling, and (4) implementing. The initial point is the searching phase which involves the generation of distinct entrepreneurial ideas. In this phase, it is highly

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expected that business owners manifest ingenious abilities, expertise in recognizing opportunities, and demonstrate innovativeness (Hisrich & Peters, 1998). The exceptional activity in the second phase or the planning phase is the conversion of entrepreneurial ideas into a realistic business plan. However, the business owner may or may not create a formal business plan. Specific questions that are needed to be addressed in the business plan pertain to the product, market, location, capital, and profit.

Drivers of Women Entrepreneurship

In several studies, factors that influence the propensity of an individual to develop into business owners are identified and it consists of different sets of personal qualities, characteristics, training, skill, and knowledge (Arenius & Minniti, 2005). Female entrepreneurs have certain characteristics that include flexibility (Kilby, 1968), innovativeness/creativeness (Schumpeter, 1934; Drucker, 1993), power and internal locus of control (Annekova, 2001), adaptability (Mayoux, 2001), decision-making skill, accountability and credit risk (Thomson, 2002).

Kantor (1999) and Iheduru (2002) proved that family influence is a precursor of women entrepreneurial activity. Family members who are into business serve as an acting avenue for the adoption of entrepreneurial beliefs and serving as a significant element in influencing the women to turn into entrepreneurs (Dhaliwal, 2000). For the women, the family has an impact in the creation and establishment of the business. To become successful entrepreneur, it has been found out that support from the family is the key element (Singh, Reynolds, & Muhammad, 2001). It is evident that if the spouse is already into business, the women have a greater chance to start her own business (Bruce, 1999).

Different factors are known to be associated with the motivation of women entrepreneurs in engaging into business and it varies from author to author. For example, personal characteristics, life's situation, and environmental factors are identified by Bartol and Martin (1998); frustration, deployment, job dissatisfaction, marital separation, boredom from prior jobs, and family security (Hisrich & Brush, 1986); aspiration for self-realization and internal locus of control (Kalleberg & Leicht, 1991); persistence, challenges of the business development, create skills and experience (Deng, Hassan, & Jivan, 1995); and self-fulfillment is a primary motivation for the women's career option. (Brush, 1992).

Access to financial resources by the women entrepreneurs becomes more challenging especially in situations of economic crisis; cases that make it more difficult to avail financial supports from the financial institutions are the uncertainty and poor liquidity status of the women (Paul & Sarma 2013; Pines et al., 2010). Capital availability understood as the accessibility of financial capitals including subsidies for entrepreneurial development. Financial capital originate from: resources owned by those initiating their businesses, means provided by other investors, credits and loans, the issue of shares, investment funds, state subsidies and many more (Przedsiębiorczość kobiet w Polsce, 2011). In developing countries, micro-financing is inspiring for the entrepreneurs because it would help them in alleviating from poverty (King, 2008; Swain, Nguyen, & Vo, 2008).

2 Methodology

The descriptive-correlation research design was used to execute the research and analyze the data. As widely accepted, Meng (2012) defined descriptive research design as a fact-finding study that involves adequate and accurate interpretation of findings. This study utilized both the

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primary and secondary sources of data. The primary sources of data gathered were from the respondents through the use of a survey questionnaire. In terms of sampling technique, multistage cluster was used in this study in which several different samples and clusters were identified according to geographical areas (O'Gorman & MacIntosh, 2015). The following cities and municipalities were included in the study: Upi and South Upi in the Province of Maguindanao; Marawi City in the Province of Lanao del Sur; Lamitan City and Municipality of Maluso in the Province of Basilan; Municipality of Jolo in the Province of Sulu; and Municipalities of Bongao and Simunul in the Province of Tawi-Tawi.

The respondents were selected proportionately and randomly from the included municipalities and cities. Most of the respondents were from the Lamitan City (74), Marawi City (61), Municipality of Bongao (57), and Municipality of Upi (52).

Statistical Treatment

The data gathered were collated, tabulated and analyzed using the appropriate statistical tools. The following statistical tools were used in this study:

1 Descriptive statistics such as frequency and percentage were used to analyze the profile characteristics of the respondents and presence of entrepreneurial role model. Moreover, mean was used to determine the level of personal entrepreneurial competency, level of motivation, level of actuality government programs and interventions.

2 Pearson Product-Moment Correlation Coefficient was used to determine the relationship of the independent variables and the dependent variable.

3 Multiple Regression Analysis was used to determine the best predictor of women entrepreneurship.

4 Results and Discussions

1. Age

The age of the respondents was divided into five categories. The third category with the age range of 31-40 had the highest percentage (31.40%) followed by the fourth category (28.70%) and then the fifth category (22.30%). As can be seen in Table 1, starting from the age range of 31-40, as the age category increases the number of female entrepreneur decreases. In total, the last three categories accounted for more than 80.00% of the respondents.

Table 1. Distribution of Respondents According to Age

Age Category	Frequency (n=363)	Percentage (%)
Below 20 years old	6	1.70%
21-30 years old	58	16.00%
31 to 40 years old	114	31.40%
41 to 50 years old	104	28.70%
51 years old & above	81	22.30%
Total	**363**	**100%**

2. Educational Attainment

Table 2 depicts the educational attainment of the respondents. It is important to note that very minimal percentage (2.20%) was accounted for the higher level of education such as Master's and Doctorate Degree. On the other hand, a little more than 50% of the respondents were in college level and graduated from college. And 45.1% was accounted for the high school

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and elementary levels.

Table 2. Distribution of Respondents According to Educational Attainment

Educational Attainment	Frequency (n=363)	Percentage (%)
PhD Degree Holder	3	.80%
MA Degree Holder	5	1.40%
College Graduate	115	31.70%
College Level	76	20.90%
High school Level	100	27.5%
Elementary Level	64	17.60%
Total	**363**	**100%**

3. Civil Status

The respondents were analysed also in terms of their civil status. As presented in Table 3, majority of the respondents were married at 82.90% while the remaining percentage was distributed to single (9.60%), widow (5.50%), and separated (1.90%).

Table 3. Distribution of Respondents According to Civil Status

Civil Status	Frequency (n=363)	Percentage (%)
Single	35	9.60%
Married	301	82.90%
Widow	20	5.50%
Separated	7	1.90%
Total	**363**	**100%**

4. Number of Years in Business

Table 4 presents the years of existence of the business and categorized into four brackets such as: 1-3 years; 4-6 years; 7-9 years; and more than 10 years. It shows that there was a little percentage difference for the length of business existence, for instance, 23.00% was accounted for 7-9 years and more than 10 years; 25.30% and 27.80% for the 1-3 years and 4-6 years respectively.

Table 4 Distribution of Respondents According to the Number of Years in Business

Number of Years in Business	Frequency (n=363)	Percentage (%)
1-3 years	92	25.30%
4-6 years	101	27.80%
7-9 years	84	23.10%
More than 10 years	86	23.70%
Total	**363**	**100%**

5. Level of Personal Entrepreneurial Competency

As reflected in Table 5, respondents assessed ten (10) competencies and the computed mean ranges from 5.93-6.46. The respondents rated 5.93 and 6.00 to risk taking and information seeking respectively with the descriptive equivalent of agree and interpreted as observed by the respondents.

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Table 5. Personal Entrepreneurial Competency

Statement	Mean	Descriptive Equivalent
Commitment to the Work Contract	6.40	Strongly Agree
Persistence	6.06	Strongly Agree
Risk Taking	5.93	Agree
Demand for Efficiency and Quality	6.23	Strongly Agree
Goal Setting	6.17	Strongly Agree
Information Seeking	6.00	Agree
Systematic Planning and Monitoring	6.17	Strongly Agree
Persuasion and Networking	6.12	Strongly Agree
Self-confidence	6.46	Strongly Agree
Entrepreneurial Opportunity Recognition	6.15	Strongly Agree
Total	6.17	Strongly Agree

Range of Means	Descriptive Equivalent	Interpretation
1.0-1.85	Strongly Disagree	Not Observed at All
1.86- 2.71	Disagree	Not Observed
2.72- 3.57	Disagree to some extent	Not observed to some extent
3.58- 4.43	Neutral	Neither observed nor not observed
4.44- 5.29	Agree to some extent	Observed to some extent
5.30- 6.15	Agree	Observed
6.16- 7.0	Strongly Agree	Highly observed

6. Presence of Entrepreneurial Role Model

Observing the doings of other entrepreneurs may lead to learning entrepreneurial tasks and acquiring entrepreneurial capabilities (Wyrwich, Stuetzer, & Sternberg, 2016). Majority of the respondents stated that they have look up to someone who excelled well in the business and considered them as their entrepreneurial role model. However, there were also respondents who have not considered any entrepreneurial role model instead they have just trusted their capacity to manage the operation of their business and this was accounted to 26.30%.

Table 6. Presence of Entrepreneurial Role Model

Statement	Frequency (n=342)	Percentage
Yes/Presence of Role Model	252	73.70%
No/Absence of Role Model	90	26.30%
Total	342	100%

7. Top Entrepreneurial Role Model

Majority of the respondents answered that they have entrepreneurial role models such as their siblings, spouses, relatives, friends, and others. Among the mentioned entrepreneurial role models, 42.90% of the respondents considered their relatives as their entrepreneurial role model

and 26.60% of them considered their siblings as their entrepreneurial role model. However, 6% of the respondents answered others which specifically refer to their mother, daughter, former boss, in-laws, and successful business women who didn't have the chance to finish their education.

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Table 7. Distribution of Respondents According to Top Entrepreneurial Role Model

Top Role Model	Frequency (n=363)	Percentage (%)
Relatives	108	42.90%
Siblings	67	26.60%
Friends	32	12.60%
Spouse	30	11.90%
Others	15	6.00%
Total	**252**	**100.0%**

8. Motivation

As illustrated in Table 8, the strong motive or reason for engaging into business was having better opportunity in the area with the mean of 6.23. The other strong reasons of the respondents in starting a business were the following with the mean ranges from 5.84-6.05: more career advancement; more exposure; and previous experience of association with the same or similar line of business activity.

Table 8. Level of Motivation

Statement	Mean	Descriptive Equivalent
Pressure from present job.	4.31	Neutral
Dissatisfaction with previous job or occupation.	4.14	Neutral
Fear of unemployment.	5.06	Agree to some extent
Desire to earn more money.	6.08	Agree
More career advancement.	6.00	Agree
More exposure.	6.05	Agree
Previous experience or association with same or similar line of business activity.	5.84	Agree
Better opportunity in the market.	6.23	Strongly Agree
Total	5.46	Agree

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Range of Means	Descriptive Equivalent	Interpretation
1.0-1.85	Strongly Disagree	Not a strong reason or motive in engaging into business
1.86- 2.71	Disagree	
2.72- 3.57	Disagree to some extent	
3.58- 4.43	Neutral	
4.44- 5.29	Agree to some extent	Strong reason or motive in engaging into business
5.30- 6.15	Agree	
6.16- 7.0	Strongly Agree	

9. Summary of Government Programs and Interventions

Table 9 summarizes the government programs and interventions. Both the financial and non-financial assistance were not felt to some extent by the respondents with the mean of 3.21 and 3.51 respectively. However, the entrepreneurial education and training was felt to some extent with the mean of 4.42. The role of the government in entrepreneurship development is to create an environment where entrepreneurship can grow (Diaz & Fajardo, 2015). In developing countries, microfinancing is inspiring for the entrepreneurs because it can help them alleviate from poverty (King, 2008; Swain, Nguyen, & Vo, 2008). However, access to these financial resources is challenging especially for the cases of women (Paul & Sarma, 2013; Pines et al., 2010).

Table 9. Government Programs and Interventions

Category	Mean	Descriptive Equivalent
Financial Assistance	3.21	Not felt to some extent
Non-financial Assistance	3.51	Not felt to some extent
Entrepreneurial Education and Training	4.42	Felt to some extent
Total	3.71	Neutral

Range of Means	Interpretation
1.0-1.85	Not felt at all
1.86- 2.70	Moderately not felt
2.71- 3.55	Not felt to some extent

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3.56- 4.40	Neutral
4.41- 5.25	Felt to some extent
5.26- 6.10	Moderately felt
6.11- 7.0	Extremely felt

10. Summary of Women Entrepreneurship

Table 10 reveals the summary of women entrepreneurship as reflected by their involvement in the four phases of entrepreneurial activity. As presented, respondents were moderately involved in the searching phase, planning phase, and marshalling phase while in the last phase the respondents were involved to some extent. The female entrepreneurial activity is extensively considered as significant in the economic growth of the country because it offers new markets and employment opportunities (Minniti et al., 2005; Salimath & Cullen, 2010; GEM 2007; GEM 2011).

However, women entrepreneurs have faced challenges in the start-up or early phases of the enterprise. Along with this, is the limited networks of the women entrepreneurs that particularly narrow their personal relationship to family or relatives (GEM, 2011). Carter and Shaw (2006) revealed the same limitations for the women entrepreneurs due to lack of managerial experience and minimal availability of financial resources.

Table 10. Summary of Women Entrepreneurship

Phases of Entrepreneurial Activity	Mean	Descriptive Equivalent
Searching Phase	6.04	Moderately involved
Planning Phase	5.69	Moderately involved
Marshalling Phase	5.48	Moderately involved
Implementation Phase	5.19	Involved to some extent
Total	5.60	Moderately involved

Range of Means	Interpretation
1.0-1.85	Not involved at all
1.86- 2.70	Moderately not involved
2.71- 3.55	Not involved to some extent
3.56- 4.40	Neutral
4.41- 5.25	Involved to some extent
5.26- 6.10	Moderately involved
6.11- 7.0	Extremely involved

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Test for the Significant Relationship between the Independent Variables and Dependent Variable

Table 11 presents the Correlation Matrix that depicts the strength and direction of the relationship between the independent variables and the dependent variable. Moreover, the correlation coefficients of personal entrepreneurial competency, motivation, and government programs and interventions were .356, .270, and .367 respectively suggesting a low correlation or relationship between these three independent variables and women entrepreneurship was weak.

Table 11. Correlation Matrix

		WomenEntrep	PEC	Motivation	GovtProgs
Pearson Correlation	WomenEntrep	1.000	.356	.270	.367
	PEC	.356	1.000	.239	-.172
	Motivation	.270	.239	1.000	.111
	GovtProgs	.367	-.172	.111	1.000
Sig. (1-tailed)	WomenEntrep	.	.000	.000	.000
	PEC	.000	.	.000	.001
	Motivation	.000	.000	.	.020
	GovtProgs	.000	.001	.020	.
N	WomenEntrep	342	342	342	342
	PEC	342	342	342	342
	Motivation	342	342	342	342
	GovtProgs	342	342	342	342

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11. Model Summary

Table 12 illustrates the model summary in which three significant predictors were determined such as the personal entrepreneurial competency, government programs and interventions, and motivation. In the model, the R or the correlation coefficient was .623. This denotes the strength of the association of the three significant predictors to the dependent variable. The R or the correlation coefficient falls under the range of .40-.70 with the descriptive equivalent of moderate correlation or moderate relationship (Hair et al., 2014). In addition, since the R is positive, it simply means that the association between the independent variables and dependent variable is positively related or for every unit increase in the four significant independent variables there is a corresponding unit increase in the dependent variable.

Table 12. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.623 a	.388	.381	.688281765887935	.012	6.701	1	337	.010	1.802

a. Predictors: (Constant),PEC, GovtProgs, Motivation
b. Dependent Variable: WomenEntrep

12. ANOVA Table

Table 13 shows the ANOVA table that examines the significance of the model developed. As shown in the table, the F value of the model was 53.462 and considered significant with $p < .05$. This implies that the three significant predictors such as personal entrepreneurial competency, government programs and interventions, and motivation when taken together as a set are significantly related to women entrepreneurship.

Table 4.30 ANOVA Table

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.307	4	25.327	53.462	.000e
	Residual	159.648	337	.474		
	Total	260.955	341			

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a. Dependent Variable: WomenEntrep

b. Predictors: (Constant), PEC, GovtProgs, Motivation

5. Conclusions

Based on the results of the study, the following conclusions were derived: The profile characteristics of the respondents reveal that majority of them belong to the age brackets of 31-40 years old and 41-50 years old; finished their college degree; belong to the ethnicities of Tausug, Maranao, and Bisaya; and married with 1-3 children. Moreover, in terms of business profile, majority of the respondents reveal that they have been into business for more than six (6) years and the source of capitalization was personal savings; engaged into merchandising with 1-3 employees; considered as sole proprietorship; and categorized as micro-enterprises.

For the level of personal entrepreneurial competency the following are observed: risk taking and information seeking; while the following are highly observed: commitment to the work contract; persistence; demand for efficiency and quality; goal setting; systematic planning and monitoring; persuasion and networking; self-confidence and entrepreneurial opportunity seeking.

Majority of the respondents state that they have look up to someone who excelled well in the business and considered them as their entrepreneurial role model. And their top entrepreneurial role models are their relatives, siblings, and spouse.

The respondents' main reasons for the engaging into business are better opportunity in the market, more career advancement and more exposure. For the government programs and interventions, both the financial and non-financial assistance are not felt to some extent by the respondents. However, the entrepreneurial education and training is felt to some extent. For the women entrepreneurship, as being measured by their involvement into four phases of entrepreneurial activity, the respondents are moderately involved in the searching phase, planning phase, and marshaling phase while in the last phase or the implementing phase the respondents are involved to some extent. The government programs and interventions in terms of financial assistance, non-financial assistance, and entrepreneurial education and training is the best predictor of women entrepreneurship.

Recommendations

Based on the conclusions, the following are recommended to:

1. The potential and existing women entrepreneurs can make the initial step by making effort to embody entrepreneurial mindsetting through participating in different entrepreneurial trainings and seminars conducted by the Department of Trade and Industry and other organizations; and also participating with entrepreneurial bootcamps.

2. The Department of Trade and Industry can initiate needs assessment analysis of the existing women entrepreneurs in the area as a jumpstart of designing relevant programs and interventions. Moreover, the Department can also work collaboratively with other government agencies and non-government agencies for more cohesive and inclusive actions. The Department can also initiate

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sustainable entrepreneurial programs that extend support from pre-implementing to implementing to post-implementing phase.

3. The Local Government Units can enhance the business climate by improving the ease of doing business, for example, the process of complying regulatory business requirements can be simplified. Moreover, the Local Government Units can initiate a participatory planning with the potential and existing women entrepreneurs so that they can propose timely and applicable policies and programs. This collaborative and participative activity can enhance co-ownership among the women entrepreneurs.

4. The National Government Agencies can actually strengthen the implementation of the different laws pertaining to entrepreneurship like the RA 6977 or the Magna Carta for Small and Medium Enterprises; RA 9178 or the Barangay Micro Business Enterprises; and RA 10644 or the Go Negosyo Act. Moreover, the National Government Agencies can come up with mechanisms like technology transfer, production methods, transportation and communication facilities that can encourage the women entrepreneurs to engage into manufacturing and services both in national and international arena.

5. The different colleges and universities offering business courses can inculcate the spirit of entrepreneurship through designing curriculum that can enhance personal entrepreneurial competency of the students. Furthermore, the different colleges and universities can provide business laboratories for their students.

6. The Cooperative Development Authority can provide assistance to the women entrepreneurs especially those in the distant areas so that they can organize a cooperative because funding agencies preferred to provide assistance with the organized groups or preferrably with the cooperatives.

7. The Non-Government Organizations can continue and intensify their support to women entrepreneurship through widening their area of coverage.

8. The Private Sectors can extend support to the women entrepreneurs through their Corporate Social Responsibility not only in terms of financial assistance but also non-financial assistance.

9. The future researchers can explore the following factors not being considered in this study: innovativeness; leadership; experience; networking and linkages; culture of consumerism; peace and order situation; and political conditions.