

**Women Entrepreneurs in the city of Tarlac: Their Current Status and Directions**

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— *Review of* —  
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**RESEARCH NOTE**

This study aimed to assess the current status and directions of women entrepreneurs in the city of Tarlac. It was specifically concerned with describing the profile of the respondents, profile of their business enterprises where they belong, status of the business they owned and managed in terms of the annual growth of business registrants in the city of Tarlac for the years 2001 to 2005 as against male counterpart. The study attempted to give light to the problems they encountered in carrying out their businesses.

Most of the respondents had ages 40-49. This age bracket had the highest number of women entrepreneur who were into business, followed by the age brackets 18-29 and 30-39, respectively. Those with ages 50-59 and ages 60 and above got the lowest percentage distributions. As to the civil status of the respondents, majority of them are already married. In addition, more than half of the women entrepreneurs were college degree holders while others only finished vocational studies and high school.

The business profile was also surveyed and showed that majority of the respondents or 63% were engaged in the trading business or buying and selling, 23% in the service business, and only 14% were into manufacturing type of business. Moreover, sixty (60) percent of the respondents were still in their 1 to 5 years in the field of business, 22% were in the 11 to 15 years, 12% were on their 6 to 10 years and 6% were more than 16 years in business. As to the number of workers, a huge percentage of 64% hired below 5 regular workers while 14 % had the most number or more than 20 workers.

When capitalization is to be considered, 81% of the respondents have an initial capital of below Php500,000. This was followed by 18% with Php500,001 to 3M capitalization and only 1 respondent having over 3M initial capital. With respect to their current capital, there were 74 % stayed on the below Php 500,000 capitalization, 25% with current capital ranging from Php500,001 to 3M bracket and only 1 with over Php3M current capitalization which remains stationary.

The table 1 shows that in 2001, there were only 141 female registered their businesses in the Department of Trade and Industry – Provincial Office of Tarlac. The following year the female registered their business as sole proprietor were 725. It was a 414% increase from last year. This marks the highest increase of female registering their business as per DTI record. The number of female registered covered 4 times as compared to beginning of the year. The increase was more than four times the number of women registered from the previous year. In 2003,

female increased to by 93% or 673 additional female registered business owners. The following years, 2004 and 2005, women registered business owners turned to 2059 and 2,802, an increase of by 47% and 36%.

While men increases their business registration women also increases remarkably, higher than the average rate of increase of men as per registration in 4 years. This implies that more and more women are registering their business and trying their luck in the field of business. An indication the women have been helping their family financially by creating wealth and value on their business. It is also an indication that women are economically active and helping the government in nation building by paying local taxes and even their dues to other taxes.

The study found out that women have already evolved significantly. For the past years, the law has given women the chance to be part of the nation building since it has given them freedom, equal rights and opportunities with men. These opportunities include giving women the chance to pursue education and eventually be a leader in politics. As to employment women have gained also freedom and independence to be employed or be self-employed. Self-employment marked an opportunity to women who take care of her family while running a business. It is the best alternative women have engaged into because having a completed control on time is an advantage for married women to still perform her duties inside and outside of home.

Like any other business in the field, regardless of size and manner in management, women also encounter problems. Respondents find high cost of financing, budgeting and lack of capital as their primary problem in terms of financial. While in the management, they consider, lack of managerial skill as their primary problem. On the operation, majority of the respondent's primary problem are too much business taxes, high cost of products and materials, high cost of space rentals, collection of accounts receivables. The least of the problems in the operation is lack of skilled workers. Since they are on the introductory stage in the business, they lack experience to operate and manage.

After considering the findings of the study, the researcher recommended the following: respondents should start business at an earlier age so that they will have enough time and energy to perform and undertake business operation. They should also identify their interest before taking a Bachelor's Degree; women entrepreneurs should also segregate the money intended for business to avoid spending the capital so as to maintain the separation of the business affairs to family expenses; women entrepreneurs must have linkages to the banking institution such as cooperatives which are offering micro financing programs for an additional capital; respondents should determine customers' needs and how will product compete with the products of others and how products satisfy customer needs so they can improve the quality services and their products, increase marketability, promote higher sales and higher income.