

Entrepreneurial Competencies and Work – Life Balance of Rural Women Entrepreneurs: Evidence from the Philippines

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Abstract

With the increasing number of women engaging in entrepreneurial undertakings, it is deemed relevant to capture the entrepreneurial competencies and work – life balance experiences of rural women entrepreneurs. Using the descriptive approach, the study found that rural women entrepreneurs in the Philippines are strong in the goal setting, information seeking, and systematic planning and monitoring competencies. It was further found that they are generally able to maintain work – life balance through proper time management and striving to spend more time with family members through a wide array of activities done together with their spouses and children.

Keywords: entrepreneurship, women entrepreneurship, work–life balance, rural entrepreneurship, entrepreneurial competencies

1. Introduction

For many decades, women in most parts of the world have been haunted by the perennial stereotype of being home stewards responsible for housekeeping, child-rearing and being subservient to their spouses. Despite their equality with men in terms of human rights, dignity and talent, women generally fails to participate fully in economic life (Shahani 1991).

However, in recent years, women have slowly asserted their presence in contributing to their respective countries' economic development. In the Philippines, micro, small, and medium enterprises comprise 99.6% of the total business in the country in 2008, indicating that Filipinos are a highly entrepreneurial lot. In a survey conducted by the Global Economic

Monitor in 2006, Filipino women own 45% of business enterprises in the country. The survey results further reveal that women were also active in starting new businesses (69%) and running the business within the first 3.5 years (51%) while women own 34% of established businesses (APEC 2010). In a study conducted by LET'S GO Foundation and GE Money Bank on women who have been engaged in business for at least 2 years, it was found that 55% of the women entrepreneurs are 30 – 39 years old; 52% are single while married women account for 43%; almost half or 47% are business course graduates; 42% belong to the broad middle socio-economic class; and 64% were employed prior to starting their own business. The most of the businesses owned by Filipino women entrepreneurs pertain to distribution/trading/forwarding, commercial services, and retailing (WE 2007). These statistics suggest a changing cultural paradigm in the Philippines in terms of women being recognized as active contributors to development.

The spur of women entrepreneurship in the Philippines may have been prompted more by push rather than pull factors, particularly the intention to augment household income with the ultimate aim of poverty alleviation. Both the country's food and poverty thresholds increased by 26% from 2006 to 2009, compared to only 22% between 2003 and 2006. Consequently, a Filipino family of five needed Php 4,869 monthly income to meet the basic food needs and Php 7,017 to stay out of poverty (NCSB 2011).

The Philippine government has installed mechanisms through programs geared to promote women entrepreneurship to ultimately address the problem on poverty. One of these is RA 7882, an Act Providing Assistance to Women. This legislation recognizes the special role of women entrepreneurs who are engaged in manufacturing, processing, service and trading businesses. Under this program, government financing institutions (GFIs) are mandated to provide assistance to: (1) non-governmental organizations (NGOs) engaged in developing women's enterprises; (2) existing women enterprises; and (3) potential women entrepreneurs with sufficient training (ASEAN 2003).

This study assumes that though societies have come to accept women as partners in economic development, women entrepreneurs have not totally been freed from their domestic roles and responsibilities.

1.1 Women entrepreneurs and work – life balance

A review of extant literatures of work – life balance by Kalliath & Brough (2008) identified the themes by which work – life balance has been described: (1) multiple roles; (2) equity across multiple roles; (3) satisfaction between multiple roles; (4) fulfillment of role salience between multiple roles; (5) a relationship between conflict and facilitation; and (6) perceived control between multiple roles.

According to Nel, Maritz, & Thongprovati (2010) 'women entrepreneurs play a significant role in contributing to the growth of the global and local economy and many of these contributions come from a strong emerging trend of so called "Mumpreneurs",' which describe mothers involved in entrepreneurial activities (p. 6). Home-based businesses are being considered as

possible emancipatory vehicles for women juggling to manage work and family (Walker, Wang & Redmond 2008). However, in the Philippines where unemployment rates are high and the high cost of living and education provides extremely minimal opportunities for many women in the rural areas to pursue corporate careers, opting to start their own business may be more attributed to push factors rather than to achieve work – life balance. Considering the demands of running a business, however, turning to entrepreneurship does not completely free the woman entrepreneur from work – life conflicts. Adding to the concern on work – life balance on women entrepreneurs is the mounting evidence linking work-life imbalance to reduced health and well-being among individuals and families (Kalliath & Brough 2008).

Inability to handle the contrast between work and family is the main source of job stress and ends in job and personal dissatisfaction (Gholipour, et al. 2010). This may be true for some individuals but there are also others who view this as an opportunity for multiple sources of satisfaction and well-being.

In a study by Mathew & Panchanatham (2011), a number of issues related to work – life balance was revealed, including the fact that “women entrepreneurs struggle to juggle highly demanding familial, entrepreneurial, personal and societal duties and needs.” Among the issues identified were role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks. Work—life balance remains a major issue for self-employed women (Heilbrunn & Davidovitch 2011).

1.2 Entrepreneurial competencies of women entrepreneurs

Generally, there are qualities common to individuals who are willing and who are more inclined to undertake entrepreneurial functions and defines their behaviors. These traits include taking moderate risks, wanting to take responsibility for one’s actions; self-confidence; the desire to get concrete feedback on one’s performance; more concern on tasks or problems rather than on people; achievement – orientation; and creativity (Resurreccion & Vinuya, 1997). Entrepreneurial competencies can be learned and developed to be a successful entrepreneur (Resurreccion, et. al. 1997). A fundamental educational need among nascent female entrepreneurs is to cultivate individual self-efficacy through experiential learning situations that remove ambiguity from the entrepreneurial process and build the self-confidence of the learner; experiential learning situations, the establishment of support networks, and reflective self-assessments all contribute to effective learning among nascent female entrepreneurs (Guerrero 2009, p.1015).

Meanwhile, in a study by Anna, Chandler, Jansen, & Mero (2000), it was found that traditional business owners had higher venture efficacy for opportunity recognition, higher career expectations of life balance and security and they reported that financial support received from others was more important to them than those in non-traditional businesses. On the other hand, the non-traditional owners had higher venture efficacy for planning and higher career expectations for money or wealth than the traditional group. Furthermore, findings revealed that for the traditional owners, venture efficacies for opportunity recognition and economic management as well as the career expectation of autonomy and money (or wealth) were positively related to sales. For the same group efficacy toward planning and the need for

security were negatively related to sales. For the non-traditional women, venture efficacy toward planning and the career expectation of autonomy were positively related to sales while the expectation of money or wealth was negatively related. Also for the same group, the perceived importance of the emotional and financial support was negatively related to sales. In another study by Davis, Babakus, Englis & Pett (2010) on the effects of CEO gender on market orientation and performance (growth and profitability) among a sample of small and medium-sized service businesses, gender was found to have significant indirect effects (via market orientation) on both market performance (growth) and financial performance (profitability). That is, female-led service SMEs perform significantly better due to their stronger market orientation relative those led by males. The findings further suggest that female-led firms were slightly better than their male-led counterparts in transmitting market performance into financial performance, although the differences were not statistically significant.

These relationships imply that certain entrepreneurial competencies do influence entrepreneurial success to some extent in the context of women entrepreneurs. There is an impetus therefore to better understand the dynamics of entrepreneurial competencies and entrepreneurial success in the light of the increasing number of women embarking on entrepreneurial endeavors.

2. Research Objectives

Women entrepreneurship is increasingly being recognized as an important factor for economic growth and development in Asia and other parts of the world. Entrepreneurship creates new jobs for men and women, essential in regions with a young population and high unemployment rates. Empirical findings indicate that increase in women's income lead to higher spending on family welfare, often critical for reaching key national development goals in areas such as nutrition and education (SEARCA 2010).

With the continuously increasing influx of women to the labor force and the escalating unemployment rate in the Philippines, entrepreneurship is a welcome opportunity for women to earn their own income while helping others as they do it. However, despite these promising prospects of economic activity, quantitative information on the profile of Filipino women entrepreneurs is lacking, particularly with respect to their personal entrepreneurial competencies and the challenges they are facing in terms of work-life balance.

Hence, this study was undertaken to fill in this information gap. Specifically, the study was aimed to determine the entrepreneurial competencies of women entrepreneurs in the Philippine rural areas; and to ascertain how women entrepreneurs in the Philippine rural areas cope with work-life balance challenges.

3. Methodology

This study primarily used the descriptive research design. The sample was composed of sixty (60) businesses located outside of Metro Manila and Metro Cebu, Philippines was conveniently selected. Data collection was facilitated by the use of two (2) instruments: (1) the Personal Entrepreneurial Competencies (PEC) Questionnaire adapted from the original by

Management Systems International (MSI) and McBer and Company: Entrepreneurship Workshop (SERDEF; UP-ISSI 1998) with a Tagalog translation by Dr. Divina Edralin, a Professor in the College of Business of De La Salle University, Manila, Philippines; and (2) an interview guide on work-life balance also designed by Dr. Edralin. Gathering of data was done through in-depth interviews and paper and pencil methods. Data collected was subjected to basic descriptive statistics such as frequency distribution, means, proportions and percentages.

4. Results And Discussions

4.1 Profile of the respondents

Rural women entrepreneurs have been identified to be those who come from outside Metro Manila and Metro Cebu. The respondents of the study came from Negros Occidental, Lanao del Norte, Laguna, Pampanga, Batangas, Bataan and Cavite. Table 1 presents the profile of the respondents. It can be seen from the table that the mean age of the women entrepreneurs was found to 47.88 years. Seventy per cent of the respondents were married while 15% are widows. The average number of children each married or widowed entrepreneur is 3.

Table 1. Profile of respondents

| Variables | Mode | % | Mean | Std. Dev. |
|-------------------------------|-------------|----------------|-------------|------------------|
| Age | | | 47.88 | 10.41 |
| Civil Status | | | | |
| Single | 6 | 10.00% | | |
| Married | 42 | 70.00% | | |
| Widow | 9 | 15.00% | | |
| Separated/Annulled | 3 | 5.00% | | |
| Total | 60 | 100.00% | | |
| Number of Children | | | 2.88 ~ 3 | 1.76 |
| Age of Children | | | | |
| No children | 4 | 6.67% | | |
| 0 – 5 years old | 4 | 6.67% | | |
| 6 – 12 years old | 18 | 30.00% | | |
| 13 – 16 years old | 14 | 23.33% | | |
| 17 – 20 years old | 22 | 36.67% | | |
| 21 years old and above | 34 | 56.67% | | |
| Educational Attainment | | | | |
| Elementary Graduate | 2 | 3.33% | | |
| High School Level | 3 | 5.00% | | |
| High School Graduate | 5 | 8.33% | | |
| College Level | 4 | 6.67% | | |
| College Graduate | 36 | 60.00% | | |

| | | |
|------------------------------|-----------|----------------|
| Graduate | 6 | 10.00% |
| Vocational Course | 4 | 6.67% |
| Total | 60 | 100.00% |
| Location of Residence | | |
| Same as Business | 33 | 55.00% |
| Near from Business | 17 | 28.30% |
| Far from Business | 10 | 16.70% |
| Total | 60 | 100.00% |

Reflecting the high average age, more than half of the respondents have children whose age is 21 years old and above. Sixty per cent of the respondents are college graduates but their field of specialization is generally not related to business. Moreover, fifty – five per cent of the entrepreneurs live in the same address as that of their business. The reason for this preferred location may be the savings they could enjoy when operating using their property and the ease it provides as the woman entrepreneur has to meet the dual demand of managing the business while taking care of the family.

4.2 Profile of the businesses

Table 2 presents the profile of the businesses owned and managed by the rural women entrepreneurs. Based on the 2009 Philippine Standard Industrial Classification, 33.33% of the businesses engaged in by the rural women entrepreneurs pertain to wholesale and retail trading, specifically, convenience stores, fish and meat dealerships, fruit stands, ready-to-wear clothing shops, hardware, gas station, and school supplies and gift shop. This may be due to the simplicity of operations of a merchandising concern. Sole proprietorship is the dominant form of business ownership with 83.33% of the businesses being owned by the women entrepreneurs. With the diverse nature of the businesses, the average number of employees a business has is 20. Despite the relatively high number of small scale retail stores, most of which require a very minimal number of employees, the average number of employees is largely pulled up by the number of employees of the 10 businesses under the agriculture, livestock, and poultry category which is usually labor – intensive. The businesses employ a combination of full – time and part – time employees as well as regular and contractual employees. This suggests that the business owners are opting for flexible employment arrangements. On the average, the businesses have been operating for 13.25 years. This is well supported by the higher mean age of the entrepreneurs who might have started their businesses at a much younger age. Almost all the respondents admit to be operating with profit with an estimated average of 18.27%.

Table 2. Profile of businesses

| Variables | Mode | % | Mean | Std. Dev. |
|---------------------------------|-------------|----------|-------------|------------------|
| Nature of Business | | | | |
| Agriculture, Livestock, Poultry | 10 | 16.67% | | |
| Manufacturing | 15 | 25.00% | | |

| | | | | |
|-------------------------------------|-----------|----------------|------------|-------|
| Wholesale & Retail Trade | 20 | 33.33% | | |
| Food Services | 7 | 11.67% | | |
| Others | 8 | 13.33% | | |
| Total | 60 | 100.00% | | |
| Type of Business Ownership | | | | |
| Sole Proprietorship | 50 | 83.33% | | |
| Partnership | 2 | 3.33% | | |
| Corporation | 8 | 13.33% | | |
| Total | 60 | 100.00% | | |
| Number of Employees | | | 19.82 ~ 20 | 55.97 |
| Type of Workers | | | | |
| Full time | 47 | 78.33% | | |
| Part time | 20 | 33.33% | | |
| Regular | 38 | 63.33% | | |
| Contractual | 37 | 61.67% | | |
| Number of Years of Operation | | | 13.25 | 12.19 |
| Financial Performance | | | | |
| Profit | 57 | 95.00% | | |
| % age of Profit | | | 18.27% | 20.57 |
| Break-even | 3 | 5.00% | | |
| Total | 60 | 100.00% | | |

4.3 Entrepreneurial competencies of rural women entrepreneurs

Following the interpretations of PEC scores used by Depositario, Aquino, & Feliciano (2011) where scores 19 and above means strongly possessed; 16–18 means moderately possessed; and 15 and below means weakly possessed, the following entrepreneurial competency profile was derived based on the results of the study as shown in Figure 1.

The rural women entrepreneurs were found to be strong in the PEC traits goal setting (19.9); information seeking (19.4); and systematic planning and monitoring (19.4). It must be noted further that the mean scores of the respondents on these competencies bears a relatively strong semblance to most of the individual scores as shown by the modal scores. They were found to be moderately possessing all other entrepreneurial competencies.

However, if we look at the modal scores, most of the rural entrepreneurs tend to be weakly possessing the competencies risk taking (15) and persuasion and networking (15). This implies that self-efficacy of most rural women is not very strong which may partly be explained by their “moderate” self-confidence. Additionally, most rural women entrepreneurs may also be constrained by their “provincial” environment when it comes to their network prospects or they may be relatively not assertive enough and may perceive weak self-assessments on inter-personal skills hence, the low modal rating on persuasion and networking. The low modal score on this particular competency may also be partly supported by the respondents “moderate” self-confidence.

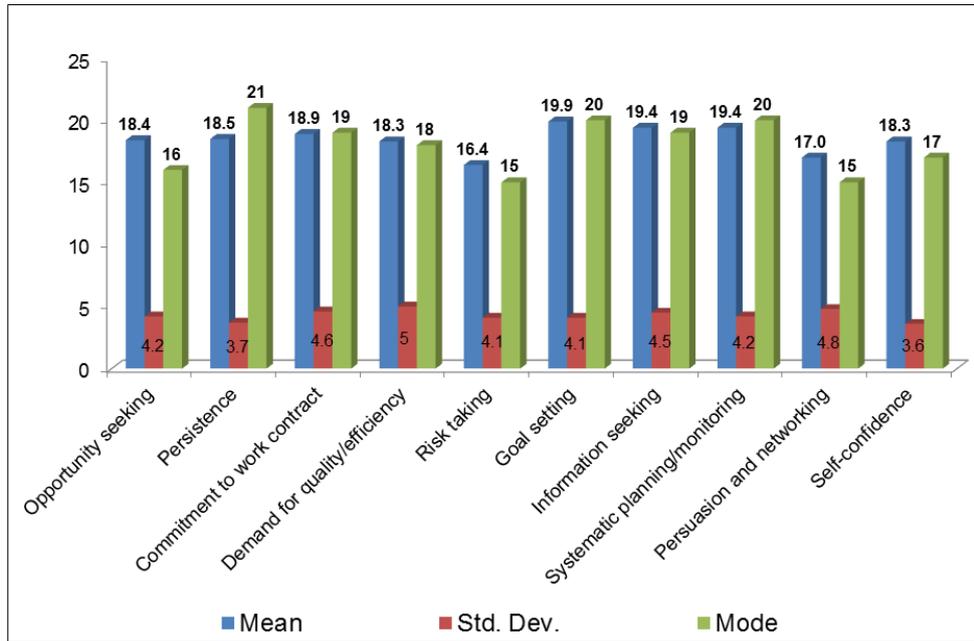


Figure 1. Entrepreneurial competencies of rural women entrepreneurs

4.4 Coping with work – life balance

For some reason which is beyond the scope of this paper, women engage in entrepreneurial undertakings. Henceforth, managing between responsibilities in the home and in running a business remains to be a challenge to women entrepreneurs (Nel, Maritz & Thongprovati, 2010). The respondents however, notably appears to be managing and coping with the challenge well.

Table 3 shows the means of the estimated time the respondents spend in their businesses and attending to personal or family concerns. Though the means seem to be relatively low, there is minimal spread between the times spent in their businesses (2.66 hours a day) and in attending to personal or family concerns (3.07 hours a day) implying that the women entrepreneurs are able to equally balance their dual roles.

Table 3. Number of hours allocated to business and personal/family concerns

| Variables | Mean | Std. Dev. |
|--------------------------|------|-----------|
| Business | 2.66 | 1.74 |
| Personal/Family Concerns | 3.07 | 3.26 |

Considering that a woman’s family role, which is composed of three specific roles: that of a spouse, a parent, and a homemaker (Das 1999) may already take much time on top of the gruelling demands of managing a business, women entrepreneurs from the rural areas engage

in various activities to cope with work – life balance pressures. Some of these coping activities as disclosed by the respondents are presented in Figure 2.

Most of the women entrepreneurs shared that they strive to observe proper time management in juggling their business and family commitments and responsibilities.

They qualified time management as being able to maintain flexibility in their activity schedules. This is well supported by Mathew & Panchanatham (2011) when they identified time management as one of the positive predictors of work – life balance. In cases when schedules of business- and family-related activities are conflicting, some respondents claim that family matters prevail over business commitments. Hence, these women entrepreneurs are still able to bring and fetch their children to and from school, watch television or play with their children. Figure 2 shows the stress coping activities of rural women entrepreneurs to balance their business work and personal life.

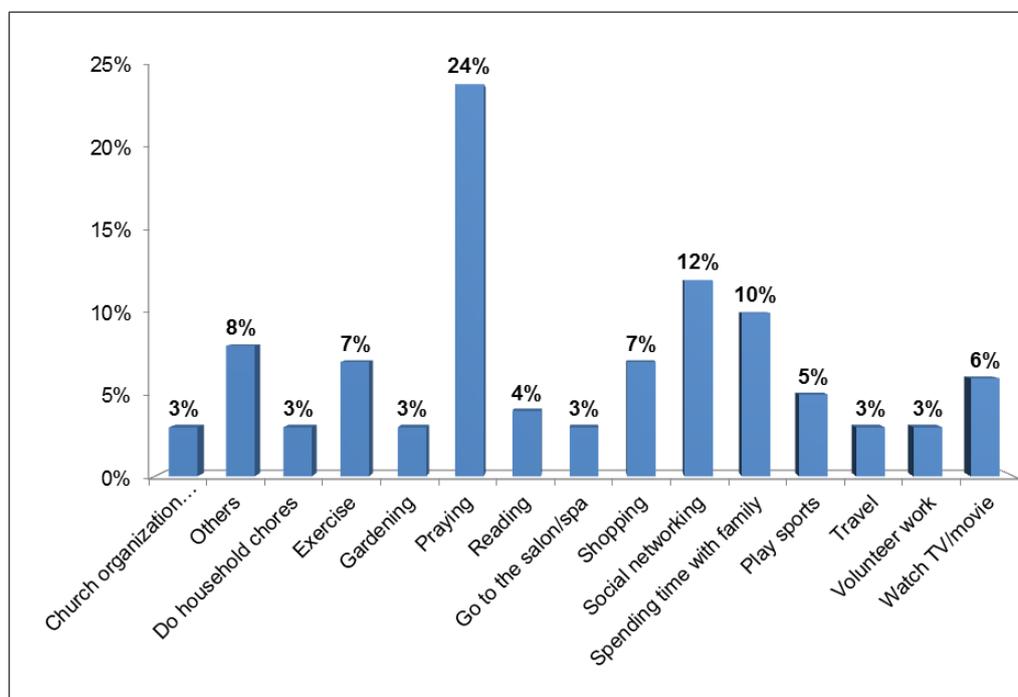


Figure 2. Stress coping activities to balance business work and personal life

Most notable of the rural women entrepreneurs is the effort they exert to really spend time with their families. Majority of them agree that family bonding is essential in maintaining work–life balance. These bonding moments are done through a wide array of activities. Some of these activities include attending mass together every Sunday, going on a family outing or vacation at least once a month, playing games with the children as often as possible, and watching a movie together. Moreover, it is worthy to note that majority of the respondents consider having meals together as a good way of bonding with their families. Some respondents, particularly those whose children are already above 20 years of age hold family gatherings usually during weekends where their children attend together with their families. Meanwhile, one respondent considered working with her children in the business is a bonding opportunity for them.

On the other hand, the rural women entrepreneurs appear to share common experiences in their day to day routines as shown in Figure 3.

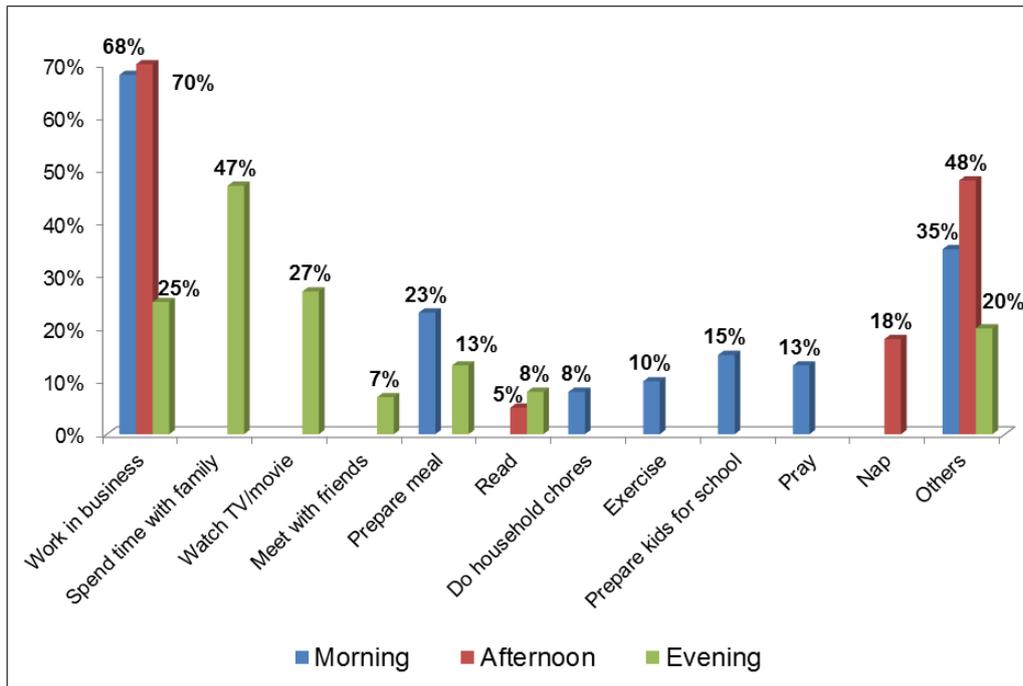


Figure 3. Common activities on a typical day of respondents

For example, a typical morning for the entrepreneurs is to start the day with prayer with some going to church to hear mass. For most of the respondents who have school-aged children personally attend to their children preparing breakfast and dressing them up for school. Six per cent of the respondents do some physical exercises. Once their family- and home-related tasks are done, 68% of the respondents disclosed that they attend to their businesses. This may involve going to their business' sites, going to the banks, paying bills, making some calls, meet with workers and suppliers, and doing some paper works. For a few of the small scale retail and food store owners, their mornings start very early as they shared that they have to purchase goods to sell and ingredients to cook in the market. As the morning is about to end, some of the respondents have to prepare lunch for their children. The afternoons of the rural women entrepreneurs are mostly spent doing business-related works but they are able to spare some time to take an afternoon nap. Two to five per cent of the respondents are able to allocate some time for reading, baby-sitting, chatting with friends, and engaging in some physical exercises. A few of the respondents mentioned that they also fetch their children after school. Evenings are generally the time that the women entrepreneurs spend time with families. Thirteen per cent of the respondents indicated that they personally prepare dinner for the family. Furthermore, time with their children in the evenings is spent helping with assignments, watching television, playing some games, or simply chatting with them. It does appear therefore that evenings are the time when the women rural entrepreneurs engage in activities that enhances their work-life balance. However, it is worthy to note that 25% of the respondents extend their business-related work in the evening. Among the tasks that they accomplish at this time is doing paper works, planning for the following day's business

activities, and closing shop. Meanwhile, 7% of the respondents meet with friends occasionally.

It is not easy to balance a business while raising children. Having your own business could mean higher responsibilities and thus, balancing work and family is even more difficult. Women still face traditional culture and values, emotional attachment to family assets in which stress on their role as being a mother within the family and on the time spent on their babies or kids. There is a risk involved in terms of running their own business while setting aside the amount of appropriate time to their family responsibilities (Nel, Maritz & Thongprovati 2010).

5. Conclusions and Recommendations

Trading, food production and other small scale manufacturing activities, and agriculture, livestock, and poultry were found to be the most common businesses of rural women entrepreneurs, a large number of which are under sole proprietorship. Most of the rural women entrepreneurs are married individuals whose average age is 47.88 years with most of them having adult children already.

The rural women entrepreneurs were found to be strong in the PEC traits goal setting, information seeking, and systematic planning and monitoring. It must be noted further that the mean scores of the respondents on these competencies bears a relatively strong semblance to most of the individual scores as shown by the modal scores. They were found to be moderately possessing all other entrepreneurial competencies.

Generally, the rural women entrepreneurs are able to maintain work – life balance. They are able to achieve this through proper time management and striving to spend more time with family members through a wide array of activities done together with their spouses and children.

It is recommended that the study be expanded to more areas in the Philippines and the rural women's entrepreneurial motivations and challenges be explored.

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