

## Bringing to Light The Characteristics and Difficulties Faced By Female Entrepreneurs in The Garment Industry in The Pursuit of Sustainable Production

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### ABSTRACT

The study explored the attributes and challenges faced by Filipino women entrepreneurs in the garment business who have been operating for at least 5 years in select cities in the Philippines. The research aimed to determine the entrepreneurs' attributes, problems and challenges they face, and use the findings to create an entrepreneurial model for business success. The attributes of the women entrepreneurs differed based on factors like age, years in business, marital status, number of children, education level, and whether they dreamed of being an entrepreneur as a child. There were significant differences in their personality traits, goal orientation, appreciation of support networks, and socially responsible attributes when considering these demographic factors. The respondents viewed issues like balancing work/family, risk aversion, negotiation skills, male discrimination, lack of family support and financial constraints as neutral challenges. However, their socially responsible attributes were linked to self/family/social problems, while goal orientation related to marketing/mobility issues. Most respondents considered themselves successful or very successful business owners. The proposed entrepreneurial model emphasizes that successful women entrepreneurs must have: a positive personality, goal orientation, appreciation for networking/teamwork, adherence to ethical practices, responsibility to society/environment, and the ability to balance work/life commitments. The recommendations include strengthening continuing education for entrepreneurs, disseminating information on government support programs, and enhancing gender equality in business lending from banks.

**Keywords:** *Women Entrepreneurs, Sustainable Production, Gender Equality, The Garment Industry, Problems And Challenges, The Entrepreneurial Model.*



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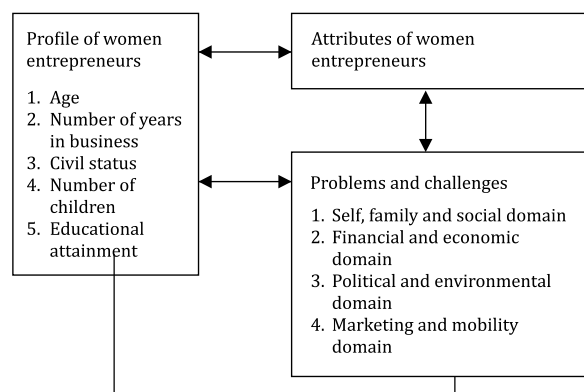
## INTRODUCTION

In the contemporary international business environment, women have broken free from the conventional limitations of their comfortable zone, which is contained within the four walls of their houses; as well as the customary responsibilities of caring for their children and running their families. Through their active participation, they have been a part of the dynamism of the entrepreneurial centerfolds. As a result of advancements in the business world, there has been a rise in the number of women who are starting their own businesses, and society as a whole has become more conscious of the role that women play in the corporate sector, which was formerly dominated by males (Quinay, 2013). Despite the fact that women-led businesses may be fewer in number and smaller in scale in comparison to male-led businesses, the Philippine Chamber of Commerce and Industry observed that these businesses made a considerable contribution to the economy, as seen by the seven-billion-peso assets that they had.

The garments sector is home to a number of women who have achieved remarkable levels of success in business ownership. Having begun as a cottage industry in the early 1950s, the Philippine garment industry is now considered to be one of the country's most successful industries. By expanding its operations, it has successfully established itself as the most important non-traditional exporter in the country. The Philippine government and the private sector undertook aggressive joint marketing efforts that helped sustain the industry's performance through the 1990s despite the Asian crisis. The industry's exports of garments and textiles in 1970 were worth US\$36 million, but it has grown tremendously since then, reaching its first billion-dollar mark in 1987. 2000 was the year that the industry finally broke beyond the three billion dollar threshold. At the present time, the sector continues to be the second largest dollar earner in the Philippines, following the electronics

and semiconductor industries. In the first quarter of 2006, it accounted for 6.23 percent of the total exports done. After the United States of America, the European Union, Canada, and other countries continued to be its most important market. It is also the case that the industry continues to be the most important employment in the manufacturing sector. As of the year 2005, there are 3,165 companies that have a combined total of 662,000 people employed in direct and indirect capacities (Commission on Filipinos Overseas, 2016).

According to the findings of a number of studies, female entrepreneurs confront a number of obstacles at every stage of their business operations. During the process of entrepreneurship, women are confronted with a variety of challenges that are connected with entrepreneurship. These challenges are compounded by the fact that they are also responsible for taking care of their families in addition to earning an income. Although women entrepreneurs confront a number of obstacles, it has been demonstrated that they possess vital qualities that enable them to persevere and advance in their careers. In light of this, the purpose of this research was to investigate the current environment of women in the dynamic corporate sector. Based on the findings of this research, an entrepreneurial model was developed, which has the potential to serve as a guide for the establishment of prosperous company endeavors.



**Figure 1.** Entrepreneurial Model of Women

The framework of women's attitudes is provided by the profile of women entrepreneurs. This is due to the fact that these characteristics correspond to the characteristics that construct the behaviors around entrepreneurial talents and capabilities. It is also possible to discover the characteristics of the women that will indicate whether or not they are capable of overcoming the difficulties and obstacles that are associated with the realm of entrepreneurship. The issues and difficulties may be broken down into four distinct domains: the domain of the individual, the domain of the family and the social domain, the domain of the economy and finance, the domain of politics and the environment, and the domain of marketing and mobility.

The terms "self," "family," and "social domain" are used to describe the woman's attitudes, feelings, and the many actions that she exhibits as she fulfills her responsibilities to her family, friends, and society.

The absence of cash, especially the capital required to start the business, or the money required to run the firm, as well as the financial restraints that the entrepreneur has, are included in the financial and economic sector. The consequences of inflation, as well as the expensive taxes, fees, and charges, are included in this category. Additionally, the credit facilities are inadequate.

The political and environmental realm encompasses the rules and policies of the government, as well as the issues that are associated with them, such as bureaucratic hurdles and corrupt practices. Because of a lack of support from the government, it is difficult to apply for or renew a license in certain local government units. Additionally, there is a shortage of facilities and an inability to encourage training and development for entrepreneurial endeavors.

When it comes to marketing and mobility, the

challenge of attracting clients is particularly challenging for individuals who are just starting out in the business world. Given the hefty leasing rates and other incidental expenses, another challenge is to locate the market that is most suitable for the opportunity. Additionally covered in this area are negative market behaviors and the availability of manpower.

In the midst of the difficulties and obstacles that come with being an entrepreneur, this study uncovered the characteristics of Filipino women business owners. These characteristics served as the foundation for developing an entrepreneurial model that is successful in business.

#### **LITERATURE REVIEW**

A number of different definitions of entrepreneurship are proposed in the literature. According to Drucker and Maciariello (2015), entrepreneurship may be defined as the managerial process of effectively producing and managing innovation. Through the identification, evaluation, and exploitation of business opportunities; the creation of new firms and/or the renewal of existing ones; and by driving the economy forward through innovation, competence, and job creation (Cuervo, Ribeiro, & Salvador, 2007), it is an essential component required for the advancement of the economy. According to Kuratko (2012), Joseph Schumpeter, an Austrian economist, defined entrepreneurship as a concept that places a focus on innovation. Schumpeter's definition of entrepreneurship includes new goods, new production processes, new markets, and new forms of organization. Because of the many different definitions, it is possible to summarize that entrepreneurship refers to the business activity of establishing new companies and revitalizing old ones, capitalizing on possibilities that have been found in the business world, and developing and overseeing innovative innovations.

An activity that is carried out by an entrepreneur

is referred to as entrepreneurship. According to Ahmad and Hoffman (2008), the three elements that are essential for an entrepreneur to possess are human activity that is entrepreneurial, the generation of value, and creativity. In the most basic sense, entrepreneurs are people who are the ones who initiate change, who are willing to take risks, and who are the ones who come up with ideas that add value (Dana, 2011). Furthermore, only a small percentage of the whole population is comprised of people who are entrepreneurial.

According to Hamschmidt and Pirson (2011), the term "entrepreneur" was first used in French economics throughout the 17th and 18th centuries. A person who undertakes a substantial undertaking or activity is what it means to be a "entrepreneur" in French. When used to the realm of business, the word refers to the person who is the driving force behind a company business endeavor. An individual who manages a business and, in the process, accepts the risk that is associated with managing the enterprise is referred to as an entrepreneur. An entrepreneur is also an innovative person who begins and fosters the growth of a recently established firm. According to Seymour and Ahmad (2008), entrepreneurs are responsible for the creation of new organizations through a dynamic process that includes actions such as the acquisition of equipment, the establishment of production processes, the recruitment of staff, and the establishment of legal entities.

Through the provision of employment opportunities or the development of new jobs, entrepreneurial activities contribute to the expansion of the economy. Additionally, they are a means of generating revenue, which helps to reduce the disparities that exist between men and women. The engagement of women in entrepreneurial activities contributes to the generation of wealth as well as the growth of the economy, while simultaneously providing

a firm foundation for gender equality in the society.

### **The Philippine Textile and Clothing Industry**

When it was first established in the 1950s, the garment and textile industry in the Philippines was a very small and specialized sector of the economy. Since that time, it has established itself as the most successful non-traditional export enterprise in the country. The textile sector had remarkable growth, as evidenced by the fact that it went from exporting textiles worth \$36 million in 1970 to reaching a total of \$1 billion in 1987. According to the Commission on Filipinos Overseas (2016), it has succeeded in maintaining its performance during the Asian financial crisis, and in the year 2000, it was able to achieve a record of three billion dollars.

In spite of the fact that it began as a cottage industry in the 1950s, the textiles and clothing industry in the Philippines had remarkable expansion in the decades that followed, eventually reaching its pinnacle in the 1990s. The aforementioned drop might be ascribed to the World Trade Organization's (WTO) decision to phase down the Multi-Fiber Agreement after a period of ten years. According to the aforementioned agreement, quotas and favorable tariffs were imposed on clothing and textile goods that were imported by countries such as the United States of America, Canada, and a number of European nations. As a result of the lifting of the agreement, it opened doors for nations that were able to manufacture larger volumes at reduced costs. However, this had the effect of harming smaller producing countries, like the Philippines (Ong, 2012).

Specifically, the Department of Trade and Industry (DTI) highlighted the 10-year phase out of the Multi-Fiber Agreement as a factor that significantly contributed to the reduction in the exports of garments and textiles, as stated by Ong (2012). In 2006, the sector reached a record

high of \$1.9 billion, but by 2010, it had dropped to \$1.2 billion. However, the industry was able to rebound and achieved a new high of \$1.5 billion in 2011. The resurrection of the business is being met with a great deal of optimism, and authorities from the trade sector have forecast that the sector would see a boom within the next three to five years. The Confederation of Garment Exporters of the Philippines (CONGEP) predicted that the trading arrangement with the Generalized System of Preferences and Benefits (GSP+) of the European Union may potentially provide 40,000 employment possibilities. An further factor contributing to the expansion of the sector is the escalating demand from conventional marketplaces. Over the past several years, exporting activity has progressively grown as a result of the recovery of the US market from the global financial downturn (hinrich foundation emerging country sourcing). In addition, there is an expectation that the integration of the ASEAN Economic Community (AEC) on the 31st of December 2015 would be able to give the necessary support and assistance to company operators (Shaw, 2014). This expectation is coming from both domestic and international investors.

This research was carried out in three different locations, namely Pasig, Taguig, and Taytay, three cities, and one municipality. Over the course of many years, Taytay has been referred to be the garments capital of the Philippines. The Commission on Audit said in November 2015 that Taytay was one of the top ten municipalities in terms of assets totaling P 1.159 billion. This information was included in a report that was produced by the Commission. Pasig City and Taguig City are two other places that the researchers have taken into consideration. Both of these cities are cities that regard the garment industry to be a thriving source of revenue.

### **The Importance of Women in the Operating Environment of Entrepreneurship**

According to Franco and Winqvist (2002), the small amount of literature that exists on the subject of women entrepreneurship may be attributed to the fact that women have a lower participation rate in entrepreneurship compared to males, and that women, in general, choose to start and run businesses in different industries than men do. Women tend to have a preference for working in the retail industry, education, and other service industries, which are often regarded as having a lower significance or significance to economic growth. Because of the time of revolution that occurred in the United States, the role that women play in business was rethought. In the beginning, women began to work beyond the boundaries of their houses in secondary jobs such as helping others, working as laborers, and working as clerks. According to Markovic, Salamzadeh, and Razavi (2013), there are instances in which a woman may launch her own business and end up taking on management responsibilities. According to Blaszczyk (2002), these businesses were primarily within the realm of female enterprise and directed their attention towards products and services that are frequently purchased by women. Marcovic et al. (2013) suggested that even if women have achieved a considerable improvement in their position or status, there is still disparity between men and women in the field of entrepreneurship. This is due to the fact that some researchers believe that males are more likely to become effective leaders.

An increase in the number of women who are starting their own businesses has led to a heightened awareness among the general public regarding the role that women play in the traditionally male-dominated corporate sector and in the advancement of the business world. In her 2013 article, Quinay proposed that women had established themselves as leaders in the entrepreneurial sector, which was formerly controlled by men. Women are actively participating in the dynamics of the

entrepreneurial centerfolds, which means they have left their comfort zones, the four walls of their houses, and the households they have been living in. According to Minniti and Naudé (2010), stakeholders have seen female entrepreneurs as a "untapped source" of economic progress. To put it another way, women entrepreneurs are the driving force behind economic expansion in emerging nations. In addition to the fact that they generate cash from the operation of a business, they also create chances for people to find work. At the annual conference of the World Economic Forum, women entrepreneurs were highlighted as "the way forward," according to Minniti and Naudé (2010), who also cited this information. Validations of the growing acceptance of the role that women play in the practice of entrepreneurship are provided by these examples.

A direct connection can be seen between the current study and the research that was carried out by Malaya (2006). This research investigated the demographic features of Filipino women entrepreneurs working in the printing and publishing sector. The hypothesis proposed that the characteristics of typical company owners include being of middle age, being married, being the first born in the family, having previous job experience, and having been exposed to early entrepreneurial training due to the fact that their parents or relatives are also involved in business. In addition, it was emphasized that businesses in the Philippines that are led by women typically have fewer fixed assets, fewer employees, and less paid-up capital (Malaya, 2006). In most cases, they begin the firm by utilizing their own personal resources or the finances of their family, or even by incurring a debit from official credit sources.

It was reported by the National Commission on the Role of Filipino Women (NCRFW) that approximately 5-7 million home-based women workers are performing piece-rated work, sewing

clothes or orders or as part of sub-contracts, footwear, food, and other manufacturing industries. This information was based on research conducted by Quinay (2013), which was based on the efforts of the National Statistics Office (NSO). Not only do these women make significant contributions to their own families, but they also make significant contributions to the expansion and development of the economy.

According to the findings of a study, demographic characteristics such as age, education level, experience, training, specialty, and access to information all play a role in influencing female entrepreneurs to start businesses in areas of the economy that are dominated by males. According to DeTienne and Chandler (2007), individuals' decisions to engage in a business endeavor were influenced by their level of educational attainment as well as their level of experience. They went on to claim that the number of years of formal education that an entrepreneur has earned is a factor that influences the decision to establish a business in the field of training. A study that was conducted by Gatewood, Carter, Brush, Green, and Hart (2004) provides support for these findings.

## **METHODS**

Methodologically speaking, this study utilized the descriptive-correlational approach. The characteristics, as well as the difficulties and difficulties, that women entrepreneurs face were described with the use of the empirical data. For the purpose of determining whether or whether there is a connection between the characteristics, issues, and difficulties of the respondents and their profiles, a correlational design was adopted. The exploratory design was also utilized in this study. The purpose of this study was to determine the extent to which the inner drive of women entrepreneurs to achieve success in business was a contributing factor. The goal was to develop a model that could provide the cognitive and possible functional

schema that could assist other women entrepreneurs who are just starting out in their business endeavors at achieving success.

### **The Location of the Research**

A total of sixteen cities and one municipality were included in the National Capital Region (NCR), which is sometimes referred to as Metro Manila. The research was carried out in this region. It is the most populous area of the country and the seat of government, with Manila serving as the capital city and Quezon City being the most populated city in the entirety of the country. Additional cities include Caloocan, Las Pinas, Makati, Malabon, Mandaluyong, Marikina, Muntinlupa, Navotas, Paranaque, Pasay, Pasig, Taguig, and Valenzuela, as well as the Municipality of Pateros.

### **Methodology of the Population and the Sampling**

The researcher makes a conscious effort to select at least two female business owners from each and every city and municipality, irrespective of the economic sector in which they operate. They are selected on the basis of the criterion that they are operating their respective business endeavors as owners, presidents, or chief executive officers, regardless of whether the business is a sole proprietorship, partnership, or corporation, and that they have been operating their business venture for a period of at least one year. Due to the fact that the researcher would impose specific conditions in order to have a diverse range of respondents according to the sorts of industries they have, the procedures of purposeful sampling are utilized.

### **The Instrument of Research**

When collecting data, a questionnaire that was created by the researcher was employed. The items that were included in the questionnaire were taken from a variety of various pieces of literature that the researcher has investigated (name the sources). A group of female business

owners, an advisor, and a professor were chosen to participate in the piloting and approval of the questionnaire. Additionally, according to George and Mallery (2003), a Cronbach Alpha result of 0.877 is regarded to be satisfactory. The questionnaire that was developed by the researcher is comprised of four sections: (1) the demographic profile of the respondents; (2) the attributes, which are comprised of fourteen items; (3) the problems and challenges that are faced by women entrepreneurs, which are categorized into four domains, including the self, family, and social domains; the financial and economic domain; the political and environmental domain; and the marketing and mobility domain; and (4) the self-rating of the respondents.

### **Techniques of Statistics**

In order to provide answers to the many questions that were brought up by the research, the data that was collected analyzed statistically.

For the purpose of describing the profile of the respondents in terms of their demographic profile and their designation as women entrepreneurs, this phrase is utilized in problem number 1. The weighted mean is calculated. Utilized for the purpose of determining the personal evaluation of the entrepreneurs, with satisfaction serving as the signal. On the basis of a rating on a Likert scale with five points, this also determines the difficulties and obstacles that are faced by female entrepreneurs. correlation based on Pearson's R. Utilized for the purpose of determining the degree of association between the profile of the respondents and their evaluation of their personal qualities, personal attributes and problems/changes faced as an entrepreneur, and personal attributes and self-assessment as a woman entrepreneur. The Pearson r is a measure of the degree to which two variables are related to one another. To further assess whether or not the computed correlation of the variables described above is significant, a T-test for test

of significance of a correlation coefficient was applied. The analysis of variance, also known as ANOVA, was utilized in order to determine whether or not there was a significant difference between the characteristics of the female entrepreneurs and the difficulties they faced. To assess whether or not there are any significant differences between the means of three or more independent groups that are not connected to one another, analysis of variance (ANOVA) is utilized.

### **RESULTS AND DISCUSSIONS**

One hundred sixty-three (163) of the respondents, which is equivalent to 59.71 percent, had been working in the clothing industry for periods of less than twenty years. Certainly, forty-two point two percent of the people who participated in the survey have been working in the garment industry for more than twenty years. Specifically, sixty-four, or 23.44 percent, have been in the industry for twenty-one to twenty-five years, thirty-two, or 11.72 percent, have been in the industry for twenty-six to thirty-five years, and fourteen, or 5.13 percent, have been in the industry for thirty-one to thirty-five years. There was a significant concentration of responders in the age ranges of 36-40, 41-45, 46-50, 51-55, and 56-60 years old. There is a small fraction of respondents from the age group below 20 to the age group between 31 and 35 that fall into the other age categories. Just 17 people, or 6.23 percent, are over the age of 61. Among the respondents who were entrepreneurs, the majority were married (159, or 58.24 percent), followed by single individuals, who accounted for 54, or 19.78 percent. There were 44 people who were widowed, which is 16.12 percent, and 16 people who were separated, which is 5.86 percent. In terms of replies, there were a greater number of those who had two to three children (129 or 47.25 percent), followed by those who had four to five children (94 or 34.43%), and 36 or 13.19 percent were childless or had just one kid. Those respondents who have between six

and seven children make up 4.40 percent of the total respondents. 0.37% of respondents, or only one, had 8-9 children and 10-11 children respectively. With regard to the degree of education attained by the respondents, it was discovered that the majority of them were either enrolled in high school (83 or 30.40%), were enrolled in vocational or technical courses (56 or 20.51%) or were enrolled in college as undergraduates (81 or 29.67%). 11 of the respondents, or 4.03 percent, were in primary school, whereas 15 of the respondents, or 5.49 percent, answered other questions. The findings of the study revealed that nearly fifty-three percent (144 or 52.75%) of the individuals who were respondents to the survey of clothing entrepreneurs stated that when they were younger, they had a desire to run their own company. None of the remaining respondents reported having a dream (78, or 28.57%), while 51, or 18.68%, indicated they were unsure.

The majority of the respondents were women who had been in company for less than twenty years and had achieved success in the garment industry. The majority of these women were mature enough to handle their businesses in terms of their ages, and the majority of them were married with two to three children. The women entrepreneurs had the greatest level of education, which was an undergraduate degree from a college or university. Almost all of the respondents to the research who were entrepreneurs in the clothing industry expressed a desire to run their own company. In terms of personality and interests, the respondent-women entrepreneurs are of the firm belief that they possess almost all of the characteristics of a good entrepreneur. These characteristics include being goal-oriented, appreciating the support network, and being socially responsible, all of which contribute to their success in their own endeavors.

As shown on Table 1, when the significant differences were tested for the variables



personality and interest attribute and profile of the respondents, the results of the computations were as follows, (a) number of years in business, the  $F$  computed=3.12 is greater than  $F$  tabular=2.64, (b) educational attainment, the  $F$  computed=3.86 is greater than  $F$  tabular=1.92, (c) childhood dream as an entrepreneur,  $F$  computed =3.30 is greater than  $F$  tabular=3.03. The data, therefore, provided evidence that contradicted the null hypothesis that was being tested.

For Table 2, when the variables goal-oriented attributes and profiles of the respondents were tested for significant differences, the results showed that the computed  $F$ s were higher than its  $F$  tabular values. This was the case for the

following variables: (a) number of years in business, the  $F$  computed=5.75 and  $F$  tabular=2.64; (b) educational attainment, the  $F$  computed=2.27 and  $F$  tabular=1.87; and (c) childhood dream as an entrepreneur, the  $F$  computed =5.08 and  $F$  tabular=3.03. Consequently, this also disproved the null hypothesis, which stated that there are no significant differences between the variables that were being studied.

Table 3 shows that when appreciation of support network attribute and profile of respondents were tested for significant differences, the results confirmed that there were significant differences on the aforementioned attributes of the

**Table 1.** ANOVA for Personality and Interests Attributes of Respondents when Grouped According to Profile

Profile	F-stat	F-tab Alpha=0.5	Decision	Interpretation
Age	0.87	1.92	Accept Ho	No significant difference
Number of Years in Business	3.12	2.64	Reject Ho	With significant difference
Civil status	0.48	2.64	Accept Ho	No significant difference
Number of Children	4.00	1.87	Reject Ho	No significant difference
Educational Attainment	3.86	1.92	Reject Ho	With significant difference
Childhood Dream as an Entrepreneur	3.30	3.03	Reject Ho	With significant difference

**Table 2.** ANOVA for Goal Oriented Attributes of Respondents when Grouped According to Profile

Profile	F-stat	F-tab Alpha=0.5	Decision	Interpretation
Age	1.35	1.92	Accept Ho	No significant difference
Number of Years in Business	5.75	2.64	Reject Ho	With significant difference
Civil status	0.48	2.64	Accept Ho	No significant difference
Number of Children	1.02	1.87	Accept Ho	No significant difference
Educational Attainment	2.27	1.87	Reject Ho	With significant difference
Childhood Dream as an Entrepreneur	5.08	3.03	Reject Ho	With significant difference

**Table 3.** ANOVA for Appreciation of Support Network Attributes

Profile	F-stat	F-tab Alpha=0.5	Decision	Interpretation
Age	1.55	1.92	Accept Ho	No significant difference
Number of Years in Business	8.00	2.64	Reject Ho	With significant difference
Civil status	3.15	2.64	Reject Ho	No significant difference
Number of Children	0.32	1.87	Accept Ho	No significant difference
Educational Attainment	2.33	1.92	Reject Ho	With significant difference
Childhood Dream as an Entrepreneur	3.82	3.03	Reject Ho	With significant difference

respondents when it comes to the following profile variables: (a) number of years in business (F computed=8.00 is greater than F tabular=2.64), (b) civil status (F computed=3.15 is greater than F tabular=2.64), (c) educational attainment (F computed=2.33 is greater than F tabular=1.92), (d) childhood dream as an entrepreneur, F computed =3.82 is greater than F tabular=3.03).

When it comes to the following profile variables, Table 4 demonstrates that there are significant differences between the respondents in terms of their socially responsible attributes: (a) the number of years they have been in business (F computed=8.00 is greater than F tabular=2.64), (b) their civil status (F computed=3.15 is greater than F tabular=2.64), (c) their educational attainment (F computed=2.03 is greater than F

tabular=1.92), and (d) their childhood dream of becoming an entrepreneur (F computed =5.86 is greater than F tabular=3.03).

There is a "weak" relationship between the personality and interest attribute of the respondents and the problems and challenges they have encountered, specifically with regard to self, family, and social ( $r = 0.09$ ), financial and economic ( $r = 0.03$ ), political and environmental ( $r = -0.07$ ), and marketing and mobility ( $r = -0.04$ ). This is evident from the data presented in Table 5. In addition, the table demonstrates that the computed correlation was determined to be inconsequential when taking into account the fact that the t statistics were lower than their tabular value of 1.97 at an alpha concentration of 0.05 and degrees of freedom of 127.

**Table 4.** ANOVA for Socially Responsible Attributes of Respondents when Grouped According to Profile

Profile	F-stat	F-tab Alpha=0.5	Decision	Interpretation
Age	1.64	1.92	Accept Ho	No significant difference
Number of Years in Business	8.00	2.64	Reject Ho	With Significant difference
Civil status	3.15	2.64	Reject Ho	With significant difference
Number of Children	1.21	1.87	Accept Ho	No significant difference
Educational Attainment	2.03	1.87	Reject Ho	With significant difference
Childhood Dream as an Entrepreneur	5.86	3.03	Reject Ho	With significant difference

**Table 5.** Correlation between Personality and Interests Attribute of the Respondents and their Problems and Challenges Encountered

Problems & Challenges Domain	r	Degree of relationship	t-stat	t-tab	Decision	Interpretation
Self, Family and Social	0.09	Weak	1.49	1.97	Accept Ho	No significant relationship
Financial and Economic	0.03	Weak	0.49	1.97	Accept Ho	No significant relationship
Political and Environmental	-0.07	Weak	0.49	1.97	Accept Ho	No significant relationship
Marketing and Mobility	-0.04	Weak	0.59	1.97	Accept Ho	No significant relationship

Legend: r – correlation; t-tabular value at alpha=.05, df= 271

**Table 6.** Correlation between Goal-Oriented Attribute of the Respondents and their Problems and Challenges Encountered

Problems & Challenges Domain	r	Degree of relationship	t-stat	t-tab	Decision	Interpretation
Self, Family and Social	0.09	Weak	1.49	1.97	Accept Ho	No significant relationship
Financial and Economic	0.05	Weak	0.77	1.97	Accept Ho	No significant relationship
Political and Environmental	-0.06	Weak	0.96	1.97	Accept Ho	No significant relationship
Marketing and Mobility	-0.11	Weak	1.97	1.97	Accept Ho	With significant relationship

Legend: r – correlation; t-tabular value at alpha=.05, df= 271

Similarly, the link is considered to be "weak" with regard to the factors that are listed in Table 6. According to the results of the computations, the following problems and challenges were found to have a correlation with the goal-oriented attribute of the respondents: (a) for self, family, and social, the correlation coefficient is 0.09; (b) for financial and economic, the correlation coefficient is equal to 0.05; (c) for political and environmental, the correlation coefficient is -0.06; (d) and for marketing and mobility, the correlation coefficient is -0.11. These calculated correlations were then submitted to their significance, and the findings demonstrated that there is a strong association between goal-oriented mobility and marketing.

In addition, "weak relationships" are visible between the respondents' appreciations of the support network feature and the issues and obstacles they have experienced, as seen in Table 7. This is as a result of the low value of the computed correlation, which may be calculated as follows: self, family, and social ( $r = 0.08$ ), financial and economic ( $r = 0.02$ ), political and environmental ( $r = -0.03$ ), and marketing and mobility ( $r = -0.09$ ). In addition, it is clear from

looking at Table 7 that the association between the variables that were listed was discovered to be no longer significant.

Table 8 demonstrates that there is a "slight relationship" between the socially responsible attribute of the respondents and the self, family, and social problem domain ( $r=0.22$ ). However, with regard to the other problem domains, the relationship is "weak" with the socially responsible attribute. This is the case with the following problem domains: financial and economic ( $r= 0.14$ ), political and environmental ( $r=0.07$ ), and marketing and mobility ( $r= -0.03$ ). Table 22 further demonstrates that, among the factors that were specified, the only ones that have a significant association are socially responsible and self, family, and social difficulties ( $t\text{-stat} = 3.71$  vs  $t\text{-tab} = 1.97$ ), as well as socially responsible and financial and economic problems ( $t\text{-stat} = 2.38$  vs  $t\text{-tab} = 1.97$ ).

There is a link between the self-assessment of the respondents and the characteristics that they possess as female entrepreneurs, as shown in Table 9. When the correlations between the self-assessment of the respondents and their

**Table 7.** Correlation between Appreciations of Support Network Attribute of the Respondents and their Problems and Challenges Encountered

Problems & Challenges Domain	r	Degree of relationship	t-stat	t-tab	Decision	Interpretation
Self, Family and Social	0.08	Weak	1.32	1.97	Accept Ho	No significant relationship
Financial and Economic	0.02	Weak	0.41	1.97	Accept Ho	No significant relationship
Political and Environmental	-0.03	Weak	0.49	1.97	Accept Ho	No significant relationship
Marketing and Mobility	-0.09	Weak	1.40	1.97	Accept Ho	With significant relationship

Legend: r – correlation; t-tabular value at  $\alpha=.05$ ,  $df= 271$

**Table 8.** Correlation between Socially Responsible Attribute of the Respondents and their Problems and Challenges Encountered

Problems & Challenges Domain	r	Degree of relationship	t-stat	t-tab	Decision	Interpretation
Self, Family and Social	0.22	Slight	3.71	1.97	Reject Ho	With significant relationship
Financial and Economic	0.14	Weak	2.38	1.97	Reject Ho	With significant relationship
Political and Environmental	0.07	Weak	1.20	1.97	Accept Ho	No significant relationship
Marketing and Mobility	-0.03	Weak	0.41	1.97	Accept Ho	No significant relationship

Legend: r – correlation; t-tabular value at  $\alpha=.05$ ,  $df= 271$

**Table 9.** Correlation between Attributes and Self-Assessments

Problems & Challenges Domain	r	Degree of relationship	t-stat	t-tab	Decision	Interpretation
Self-Assessments and Personality and Interests	-0.16	Inverse weak	-2.67	+/-1.97	Reject Ho	With significant relationship
Self-Assessments and Goal-oriented	-0.10	Inverse weak	-1.65	+/-1.97	Accept Ho	No significant relationship
Self-Assessments and Appreciation of support network	-0.13	Inverse weak	-2.16	+/-1.97	Reject Ho	With significant relationship
Self-Assessments and Socially responsible	-0.08	Inverse weak	-1.32	+/-1.97	Accept Ho	No significant relationship

Legend: r – correlation; t-tabular value at alpha=.05, df= 271

characteristics as entrepreneurs were investigated, the findings revealed that there is a "weak relationship" between the variables in question. Self-assessments and personality and interests ( $r=-0.16$ ), self-assessments and goal-oriented ( $r=-0.10$ ), self-assessments and appreciation of support network ( $r=-0.13$ ), and self-assessments and socially responsible ( $r=-0.08$ ) are some examples of the types of relationships that resulted in a very low correlation, which can be verbally interpreted as a "weak relationship." When the computed correlation was tested for its significance, the results showed that there were significant relationships on the following variables: (a) self-assessment and personality and interests (t-stat=-2.67 vs t-tab = +/-1.97) and (b) self-assessment and goal-oriented attributes of the respondents (t-stat = -1.65 vs t-tab = +/-1.97). Both of these relationships were found to be significant.

### Aspects of the Respondents That Make Them Successful Entrepreneurs

The majority of the respondents' self-evaluations regarding the characteristics of an entrepreneur in terms of personality and interests revealed that the majority of them were "very true" to them. These characteristics include: (a) having a positive attitude (an inner drive to transform an idea into reality) with a rating of 4.44; (b) being able to overcome obstacles (she tends to have amazing inner strength) with a rating of 4.44; (c) having a strong-minded mindset (display confidence, possess a healthy self-image, take

responsibility for my actions, and feel empowered) with a rating of 4.2; (d) being soft-hearted (trying to reach out to others) with a rating of 4.23; (e) having integrity (always put honor before integrity and live by my convictions) with a rating of 4.25; and (f) having a balanced life (a life that revolves around family and friends, wealth, and spirit) with a rating of 4.30. One of the personality and interest indications was assessed as "true" by them, and that was possessing tenacity (she is able to deal with repeated failures and start all over again; the rating for this trait was 4.19).

According to them, the characteristics of an entrepreneur that are focused on achieving goals were either "very true" or "true." Goal-oriented characteristics that were assessed as "very true" by them were as follows: (a) she is open and eager to learn (keeps abreast of changes and is fully aware of the relevance of emerging changes (4.23), (b) she is cost sensitive (prepares realistic budget estimates (4.26), and (c) she is adaptable. (4) She adapted her behavior in response to shifting preferences and conditions in the market. On the other hand, the following are examples of goal-oriented characteristics that were scored as "true" by the respondents: (a) she is motivated by a cause (she looks for every chance in the market) (4.17), and (b) she sets both short-term and long-term objectives and works on them deliberately.

Having an appreciation for the assistance of

one's network is another characteristic of entrepreneurs. According to the respondents, they believed that the indicators under this were "very true" to them namely: (a) she values teamwork and loyalty (possess the ability to work with all levels of people and keen on maintaining relationships and communicates clearly and effectively) (rating=4.35), (b) she is competitive (finds competition as healthy, innovative in all my endeavors, and self-imposed on high standards) (rating=4.25) and (c) she appreciates support (welcome the idea of getting a loan to sustain and improve my business, joins business organizations and appreciates being surrounded by business-oriented people) (rating=4.31).

The self-evaluations of the respondents about the socially responsible characteristics were all "very true" to them, with the exception of the statement that "she avoids practices that can do harm to the environment," which received a grade of 4.19. Indicators that received scores of "very true" were as follows: (a) she is aware of her responsibilities to society (she is eager to share her success with society and is devoted to helping others and likes doing so) (4.34), and (b) she complies with all of the legal and political standards that my company must meet. (4.28), (c) she supports the well-being of my employees by providing them with appropriate salaries and remuneration, as well as safe working conditions, and (d) she adheres to ethical business practices (4.22).

There is a significant difference between the characteristics of female entrepreneurs and their profiles.

After conducting an analysis to determine whether or not there were significant differences between the respondents' profiles and the variables of personality and interest, the findings revealed that the null hypothesis was not supported by the data. The findings are as

follows: (a) the number of years spent in business, where the F computed value of 3.12 is higher than the Ftabular value of 2.64; (b) educational attainment, where the Fcomputed value of 3.86 is higher than the Ftabular value of 1.92; and (c) desire to become an entrepreneur as a youngster, where the Fcomputed value of 3.30 is higher than the Ftabular value of 3.03.

When the variables goal-oriented attributes and profiles of the respondents were tested for significant differences, the results showed that the computed Fs were greater than their F tabular values. This was the case for the following variables: (a) number of years in business, the F computed=5.75 and F tabular=2.64; (b) educational attainment, the Fcomputed=2.27 and Ftabular=1.87; and (c) childhood dream as an entrepreneur, the Fcomputed =5.08 and Ftabular=3.03. Consequently, this also disproved the null hypothesis, which stated that there are no significant differences between the variables that were being studied.

When appreciation of support network attribute and profile of respondents were tested for significant differences, the results confirmed that there were significant differences on the aforementioned attributes of the respondents when it comes to the following profile variables: (a) number of years in business (Fcomputed=8.00 is greater that Ftabular=2.64, (b) civil status (Fcomputed=3.15 is greater that Ftabular=2.64), (c) educational attainment (Fcomputed=2.33 is greater that Ftabular=1.92), (d) childhood dream as an entrepreneur, Fcomputed =3.82 is greater than Ftabular=3.03).

There are significant differences that exist on the socially responsible attributes of the respondents when it comes to the following profile variables: (a) the number of years in business (Fcomputed=8.00 is greater than Ftabular=2.64), (b) civil status (Fcomputed=3.15 is greater than Ftabular=2.64), (c) educational attainment

( $F_{computed}=2.03$  is greater than  $F_{tabular}=1.92$ ), and (d) childhood dream as an entrepreneur ( $F_{computed} =5.86$  is greater than  $F_{tabular}=3.03$  are all examples of significant differences.

### **The Respondents' Experiences with Obstacles and Difficulties in Their Role as Entrepreneurs**

According to the respondents, the following are examples of difficulties and obstacles that are considered to be "neutral" for entrepreneurs. For the self, family, and social domains, the following were observed: (a) placing a greater emphasis on the motherly role and family and home responsibilities rather than venturing for a career or growth through "entrepreneurship" (rating = 3.32); (b) having a "Segurista" attitude of having a safe, risk-free job rather than a business venture (rating = 3.20); (c) being afraid to attend trainings (rating = 3.00); (d) having a low level of negotiation and bargaining skills (rating = 2.94); (e) having a low level of risk-taking attitude (rating = 3.02); (f) I find it intimidating to have business conversations with male executives (rating = 2.75); (g) needing to adopt a stereotypically "male" attitude such as being competitive, aggressive, and sometimes overly harsh (rating = 2.79); (h) a lack of family support (rating = 3.12); and (i) harassment (rating = 2.98).

For financial and economic domain, the indicators where likewise rated "neutral" problems and challenges according to the respondents and these are (a) poor credit facilities for women (rating=3.09), (b) lack of finances (rating=3.06), (c) heavy taxes, fees and duties (rating=3.02), (d) inflation (rating=2.97).

In a similar vein, the political and environmental domain was also rated as "neutral": (a) stringent regulations and policies (rating = 3.05), (b) red tape, bribery, and other forms of corruption (too many signatures needed for transactions, giving payments before processing of documents) (rating = 2.87), (c) lack of government support (difficulty to apply or renew license with certain local

government units) (rating = 2.98), (d) lack of training or improper training and development (rating = 3.02), and (e) a lack of facilities (rating = 4.04).

Furthermore, "neutral" ratings were assigned to the marketing and mobility domain, which includes the following: (a) attracting customers (rating = 3.12), (b) difficulties in finding appropriate markets (high rental rents and incidental expenses, particularly in shopping malls) (rating = 3.09), (c) unfavorable market behaviors (inflation, lack or escalating prices of raw materials, supply and demand for seasonal products) (rating = 3.13), and (d) manpower (rating = 3.22).

There is a correlation between the problems and challenges that the respondents have encountered when their characteristics are taken into consideration.

There is a "weak" relationship between the personality and interest attribute of the respondents and the problems and challenges they have encountered, specifically with regard to self, family, and social ( $r = 0.09$ ), financial and economic ( $r = 0.03$ ), political and environmental ( $r = -0.07$ ), and marketing and mobility ( $r = -0.04$ ). The computed correlation was found to be insignificant when taking into consideration the fact that the t statistics were lower than their tabular value of 1.97 at alpha 0.05 and degrees of freedom is 127.

Equally, the relationship between the goal-oriented attribute of the respondents and the following problems and challenges encountered is also considered to be "weak." The following problems and challenges were encountered: (a) for self, family, and social, the correlation coefficient is 0.09; (b) for financial and economic, the correlation coefficient is equal to 0.05; (c) for political and environmental, the correlation coefficient is -0.06; (d) for marketing and mobility,

the correlation coefficient is -0.11. These calculated correlations were then submitted to their significance, and the findings demonstrated that there is a strong association between goal-oriented mobility and marketing.

In addition, "weak relationships" are observed between the respondents' appreciations of the support network feature and the issues and obstacles they have experienced. This is as a result of the low value of the computed correlation, which may be calculated as follows: self, family, and social ( $r = 0.08$ ), financial and economic ( $r = 0.02$ ), political and environmental ( $r = -0.03$ ), and marketing and mobility ( $r = -0.09$ ). A conclusion was reached that the association between the factors that were listed was not significant.

With regard to the other problem domains, the relationship with socially responsible attribute is "weak," specifically with regard to the following problem domains: financial and economic ( $r=0.14$ ), political and environmental ( $r=0.07$ ), and marketing and mobility ( $r= -0.03$ ). However, there is a "slight relationship" between the socially responsible attribute of the respondents and the self, family, and social problem domain ( $r=0.22$ ). Among the factors that were identified, the only ones that have a significant link are socially responsible and self, family, and societal difficulties ( $t\text{-stat} = 3.71$  vs  $t\text{-tab} = 1.97$ ), as well as socially responsible and financial and economic problems ( $t\text{-stat} = 2.38$  versus  $t\text{-tab} = 1.97$ ).

#### **Evaluation of the respondents' own capabilities as business owners by themselves**

One hundred twelve of them, or 47.03 percent, acknowledged that they are successful, albeit not extremely successful (12 of them, or 4.40 percent). as the proprietor of a clothing shop. A total of seventy-five respondents, or 27.47 percent, said that they are fairly successful and are still in the process of learning the business. Additionally, fifty respondents, or 18.32%, and twenty-four respondents, or 8.79 percent, were

on the verge of abandoning the firm. When these female entrepreneurs were asked to define their characteristics, it was discovered that they not only exhibit the characteristics of successful female entrepreneurs, but also the characteristics that are associated with becoming a successful female entrepreneur:

In addition to having a positive attitude, inner strength, strong-mindedness, soft-heartedness, and integrity, a woman entrepreneur possesses some favorable personality traits. Additionally, she possesses a powerful mentality that enables her to persevere through a series of setbacks and begin again from scratch. The ability to strike a healthy balance between one's personal and professional lives is essential for a successful female entrepreneur, regardless of the degree to which she is invested in her company enterprise.

Becoming goal-oriented is essential for a woman entrepreneur. The entrepreneurs has both short-term and long-term objectives, and she is always on the lookout for opportunities presented by the market. She ought to be receptive and eager to learn, as well as up-to-date on developments; she should be cost careful while maintaining flexibility.

She also is competitive in a healthy way and enjoys the benefits of being surrounded by people who are focused on business. A successful woman entrepreneur understands and appreciates the assistance of her network by placing a high value on the collaboration and loyalty of her employees.

It is important for a woman entrepreneur to adhere to ethical business practices. These practices include being aware of her responsibilities to society, complying with all legal and political requirements for her company, ensuring the well-being of her employees, and avoiding actions that have the potential to do damage to the environment.

## Conclusion

When the respondents' number of years in business, educational attainment, and whether or not they had a childhood dream of becoming entrepreneurs were taken into consideration, there was a significant difference in the characteristics that were associated with being an entrepreneur. These characteristics included personality and interests, being goal-oriented, having an appreciation for support networks, and being socially responsible. The findings indicate that there were substantial disparities among the respondents' characteristics with regard to their appreciation of support networks and their social responsibility. This is the case regardless of the respondents' civil status.

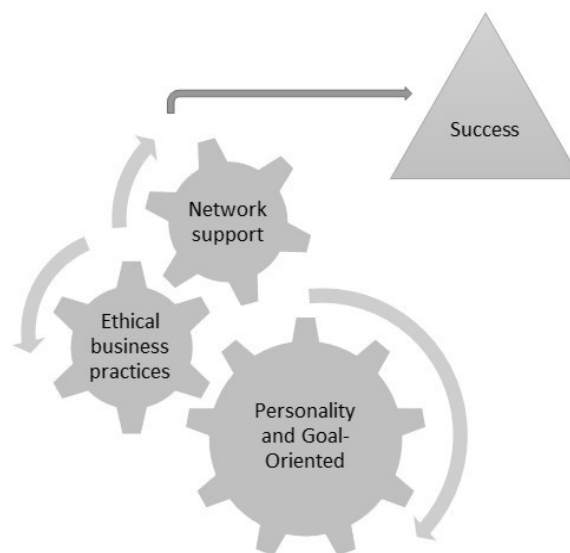
Finding a balance between one's professional and personal life can be challenging for women who are entrepreneurs. There is no correlation between the challenges that the respondents, who were female entrepreneurs, were experiencing and their personality and interest characteristics, as well as their appreciation of support networks. On the other hand, issues with marketing and mobility can be related to the goal orientation of the respondents who are entrepreneurs. On the other hand, issues about the respondent's self, family, and societal concerns were highlighted as a result of her being socially responsible.

Not only are there significant links between the self-assessment and personality and interests, but there are also significant relationships between self-assessment and goal-oriented characteristics of the respondents. Due to the fact that very few people were contemplating shutting down their garment business, the majority of garment business owners, particularly women entrepreneurs, have established themselves as successful. In order for a woman to be a successful entrepreneur in the garment industry, she has to have a positive attitude, be relentlessly goal-oriented, recognize the importance of networking, and adhere to ethical

norms in the business community.

## A Model of Entrepreneurship for the Successful Launch of a Profitable Business

*Entrepreneurial Model for a Successful Business Venture*



**Figure 2.** Entrepreneurial model a successful women business entrepreneurs

Having a positive attitude, inner strength, being strong-minded, having a tender heart, and having integrity are all characteristics that a woman needs possess in order to become a successful entrepreneur. Additionally, she should have a strong mentality that allows her to deal with repeated failures and begin again from the beginning. She is able to maintain a healthy balance between her personal and professional lives, regardless of the degree to which she is interested in their company enterprise. It is important for a woman entrepreneur to have both short-term and long-term goals, and she should also be looking for any opportunity that presents itself in the market. She should be open and eager to learn, she should keep up with developments, she should be cost aware at the same time, and she should be adaptable. An entrepreneur who is a woman understands and appreciates the support of her network by placing a high value on the collaboration and loyalty of her employees, being competitive in a



healthy way, and appreciating the advantages of being surrounded by people who are focused on business. In conclusion, a woman entrepreneur is one who adheres to ethical business standards. These practices include being aware of her responsibilities to society, adhering to all of the legal and political obligations that are imposed on her company, ensuring the well-being of her employees, and avoiding actions that have the potential to do damage to the environment.

### **Recommendation**

As a result of the fact that the majority of the female entrepreneurs who responded to the survey were only in their first year of college, the government ought to strengthen the continuing

education program. This would enable the entrepreneurs to complete their degrees through the utilization of technology, seminars, workshops, and flexible programs that can be completed even in the convenience of their own homes and offices. This can be connected to a variety of public colleges and universities, as well as private educational institutions. It is necessary to increase the amount of information that is disseminated about the various support programs that the government offers in order to encourage more people to start their own businesses. When it comes to the supply of loans for business purposes to female entrepreneurs, the banking industry needs to make certain that the subject of gender equality is not overlooked.

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