

## **BIBLIOGRAPHY**

TANACIO, JEMOR S. APRIL 2012. Diagnostic Study on the Gender Participation on Micro, Small and Medium Enterprises (MSME's) in Poblacion Mankayan, Benguet. Benguet State University. La Trinidad, Benguet.

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## **ABSTRACT**

The study was conducted to determine the profile of Micro, Small and Medium Enterprises, role of men and women as to management, production, decision making, utilization of resources, and utilization of income, problems and possible solutions to the problems.

The study was conducted in Poblacion, Mankayan, Benguet on November to December 2011.

A total of 80 respondents composed of 20 entrepreneur under micro enterprise, 1 entrepreneur under medium enterprise and 60 employees were considered on the study. Survey questionnaires and personal interview were used to gather data.

Both men and women business have high participation on business management decision. The major decision maker is the owner of the business, thus if the owner is a woman the she does all the decision making regarding management, production/operations and marketing. On the access to technology, training resources and finance both have equal access.



Employees have high participatory the different activities on the production/operation but not on the other aspects such as utilization of resources. The result shows that employees work is more on labor.

The only problems identified by the business owners was access to capital especially on the accessibility to formal credit, while the employees identified low salary rate and benefits from the employer.

Thus, it is recommended that in planning a livelihood support program, gender issues should be considered. The Department of Labor and Employment should inform employers about the standard salary rate, the right of workers, and benefits that they should receive.



## RESULTS AND DISCUSSION

### Micro, Small and Medium Enterprises in Poblacion, Mankayan, Benguet

Poblacion, Mankayan is an urbanized area in the municipality of Mankayan. It is the major trading center of traders coming from Ilocos region. It is one of the operation area of Lepanto mines before, now it is the Goldfield Corp that is operating its mining activities providing employment to the residents in the area.

There were 302 enterprises registered with the Department of Trade and Industry in Mankayan, out of these enterprises, 58 were operating in Poblacion, Mankayan, Benguet. This 58 enterprises does not include public utility vehicles and ambulant vendors. Ambulant vendors do not have business permit but pay only market fee (kurta-is) everyday at P20/ticket for whole selling. Example of these are vegetable, fruit and fish vendors, Though it is an urbanized area, there were only 13 registered (with business permit) food enterprises and 31 registered non-food enterprise. Food enterprises include snack house or snack bar, eateries, bakery and restaurants. Non-food businesses were the electrical shops, parlor, lodging house/inn, school supplies, farm supply and others.

### Classification of the Enterprise Respondent

This section presents the classification of the entrepreneur respondents as to micro, small and medium enterprises. Most (95%) of the respondents were classified as micro because the capital assets were 3 million and below and five percent were classified as small enterprise with capital asset of 15 million and below. This implies that majority of enterprises in Poblacion, Mankayan, Benguet were classified as micro enterprise. The classification of respondents in this study was based on the number of workers employed.



Some of the enterprises interviewed in this study were not registered with the business licensing of the municipality and also with the DTI like the vegetable and fruit vendors, food processors, food stand like the burger stand and some catering business.

Table 1. Classification of enterprises in Poblacion, Mankayan, Benguet

CATEGORIES	FOOD	NON-FOOD
Micro enterprise ( total assets from P3 million and below; 9 and below workers) Micro	13	33
Small enterprise ( total assets from P15 million and below; 99 and below workers)		2
Medium enterprise ( total assets from P100 million and below; 199 and below workers)	-	
<b>TOTAL</b>	<b>13</b>	<b>45</b>

Source: Business licensing office, Mankayan, Benguet and Department of Trade and Industry

Table 2. Classification of enterprise respondents

Classification of enterprise	FREQUENCY	PERCENTAGE
Micro enterprise	19	95
Small enterprise	1	5
Medium enterprises	0	0
<b>TOTAL</b>	<b>20</b>	<b>100</b>



### Type of Business Where Respondents are Engaged

As to the type of business the managers operates, 4 (20%) were vending, 3 (15%) were groceries, 2 (10%) were selling of garments, toys, giftware's, sales of dry goods, food processor, restaurants/ eateries/ snack house, bakery, parlor, auto shop and 1 (5%) on meat retail/ wholesale, swine raising and sari-sari store.

Most (32%) of the respondents works as helper in bakery, 27% were selling of garments, toys and giftware's, 15 (25%) were helpers in groceries, 5 (8.3%) in sari-sari store and restaurants.

Some of the businesses were combined like for example in grocery that they were selling also toys and giftware.

Table 3.Type of business where the respondents are engaged or employed.

TYPE	ENTREPRENEUR		EMPLOYEE	
	F	%	F	%
Vending	4	20	2	100
Garments, toys, giftware's	2	10	16	27
Grocery	3	15	15	25
Food processor	2	5	4	7
Sales of dry goods	2	5	0	0
Restaurants/ eateries/ snack house	2	10	5	8.3
Bakery	2	10	19	32
Parlor/ auto shop	2	10	0	0
Meat retail/ wholesale	1	5	3	5
Swine raising	1	5	0	0
Sari- sari store	1	5	5	8.3
Farm supply			2	3.3
Selling of used clothes			1	1.67
<b>TOTAL</b>	<b>22</b>	<b>110</b>	<b>72</b>	<b>120</b>



## Profile of Respondents

Table 4 describes the profile of the respondents as to their age, gender, educational attainment, number of years in business operation and number of years in working employment who were operating the different enterprises in Poblacion, Mankayan, Benguet.

Age. There are 5 (25%) were 10-20 years old, 3 (15 %) were 31-40 years old, 6 (30%) were 41-50 years old and 6 (30%) were from 51-60 years old business owners who were operating the different enterprises in Poblacion, Mankayan, Benguet.

As to the employees, 19 (32%) were young adults 10- 20 years old, 36 (60%) were 21-30 years old and 5 (8%) were 41-60 years old who works on the different enterprises.

Gender. The managers of the different enterprises were predominantly male with a total of 14 (70%) and 6 (30%) were females. This findings implies that earning a living for the family is still vested on men who are considered the heads of their families, however, this does not mean that women cannot engaged into business.

As to the employees, 25 (42%) of them were those males and 35 (58%) are females. The choice of gender of employees depends on the nature of job. If it requires hauling of heavy item or heavy work, then males are more preferred.

Educational attainment. The table further shows that majority 11 (55%) of the managers were College level, 8 (40%) were High School level and 1 (5%) were vocational level.

Forty six percent of the employees were high school levels, 25 (42%) were college levels and 7 (12%) were vocational level. This finding imply that having higher educational background is more advantages in managing or working into enterprise is more advantage



in managing or working into enterprise. Knowledge and skills learned in school such as technical skill, management skills, and values could be applied in the industry, thereby, resulting to better service and better products.

Number of years in operation. There were 11 (55%) managers who were in business operation for 1-10 years, 5 (25%) of the managers were in the business operation for 11-20 years and 4 (20%) of the managers were already in operation for 21 years or more.

Number of years in working. As to employment, majority 49 (82%) were already employed for 1-10 years, 13% were employed for 11-20 years and 5% were employed less than a year.

Table 4. Profile of respondents

PARTICULAR	ENTREPRENEUR		EMPLOYEE	
	F	%	F	%
Number of respondents	20	100	60	100
Age				
10-20	0	0	19	32
21-30	5	25	36	60
31-40	3	15	5	8
41-50	6	30	0	0
51-60	6	30	0	0
TOTAL	20	100	60	100



Table 4. Continued...

PARTICULAR	ENTREPRENEUR		EMPLOYEE	
	F	%	F	%
<b>Gender</b>				
Male	14	70	25	42
Female	6	30	35	58
<b>TOTAL</b>	<b>20</b>	<b>100</b>	<b>60</b>	<b>100</b>
<b>Educational attainment</b>				
High school level	8	40	28	46
College level	11	55	25	42
Vocational	1	5	7	12
<b>TOTAL</b>	<b>20</b>	<b>100</b>	<b>60</b>	<b>100</b>
<b>Number of years in operation</b>				
1-10 years	11	55		
11-20 years	5	25		
21-30 years	4	20		
<b>TOTAL</b>	<b>20</b>	<b>100</b>		
<b>Number of years working</b>				
Less than 1 year			3	5
1-10 years			49	82
11-20 years			8	13
<b>TOTAL</b>			<b>60</b>	<b>100</b>





### Objective in Establishing a Business

The main objectives of the entrepreneurs in establishing their business were to gain profit or source of livelihood or source of additional income . Two (10%) mentioned to have a work and another 10% to provide quality services. These respondents were engaged in providing services to customers like parlor/ auto shop.

### Objectives in Working.

As to the employees, most (83.3%) of them mentioned that employment is a source of additional income and most (98.3%) just to have a work, to practice their profession (13.3%) and as their own interest and hobby (3.3%).

Table 5. Objectives of the managers in establishing business and objectives of employee working in the enterprise.

PARTICULAR	ENTREPRENEUR		EMPLOYEE	
	F	%	F	%
<b>Objectives in establishing a business</b>				
To gain profit/ source of livelihood	20	100		
Source of additional income	20	100		
To have a work	2	10		
To give quality services	2	10		
<b>Objectives in working</b>				
Own interest/ hobby			2	3.3
Practice my profession			8	13.3
Source of additional income			50	83.3
To have a work			49	98.3

\*Multiple response



### Gender Participation on Management by Business Owners

In the decision making and planning process, organizing the plan decided and directing the different activities both men and women have high participation with weighted mean ranging from 4.3 to 5. It is dependent on who owns and manage the enterprise. If the manager is a woman then she decides for the enterprise. She decides on the planning process, organizing the plan and in-charge in directing the different activities to achieve goal (Table6). On staffing process like recruitment, interviews and training, men and women have equal participation (weighted mean of 3.2 and 2.9) either the men or women can do the activity. On the allocation of resources for the business, the women have higher participation (weighted mean 4.8) than men. This maybe attributed that among Filipinos, it is the wife who allocates resources for family needs or she does the budgeting for the household. Table 6 implies that majority of the entrepreneurs have high participation in the decision of managing the business. The result implies that participation of both men and women in management aspects of the business is high.

### Gender Participation on Production/ Operation by Business Owners

Higher participation in most of the activities in food production and processing is observed among women. Women have high participation in sourcing raw material while men have moderately high participation. As to the men business owners, there was high participation ( weighted mean 4.4%) on selling/retailing which is also the same with women. If the business is food preparation like eatery and food processing, women have high participation in washing and purchasing, peeling, slicing cooking, mixing, sealing, labeling and designing while men have low to no participation. The result shows that in



the production operation of a business, especially those in food, the involvement of women is more as compared with men. This maybe attributed to the characteristics of women with patience, and more suited with delicate jobs in food preparation.

On bakery business, most of the bakers were men, however on the selling or retailing it is more of a women work. Delivery is also mostly of men especially if they use vehicle. Participation of men and women depends on the heaviness or difficulty of the work to be done.

Table 6. Gender participation on management by business owners

ACTIVITIES MANAGEMENT	MEN			WOMEN		
	N	Mean	Description	N	Mean	Description
Decision maker on the planning process	14	4.4	High Participation	12	5	High Participation
Organizing the plan decided	17	4.4	High Participation	12	5	High Participation
Directing the different activities in order to achieve goals and objectives	18	4.4	High Participation	13	4.3	High Participation
Staffing process like recruitment, interviews and trainings	16	3.2	Equal Participation	11	2.9	Equal Participation
Allocation of resources	15	3.6	Moderately High Participation	11	4.8	High Participation
Likert Scale:	1-1.8	No Participation				
	1.9-2.6	Low Participation				
	2.7-3.4	Equal Participation				
	3.5-4.2	Moderately High Participation				
	4.3-5	High Participation				



Table 7. Gender participation on production/operation by food business owners

PRODUCTION/ OPERATION ACTIVITIES	MEN			WOMEN		
	N	MEAN	DESCRIPTION	N	MEAN	DESCRIPTION
Sourcing of raw materials	12	4.0	Moderately high participation	12	4.2	Moderately high participation
Sourcing of equipment's	14	4	Moderately High participation	12	2.9	Equal participation
Washing	14	1.75	No participation	12	2.17	Low participation
Peeling	14	1	No participation	12	1.17	No participation
Slicing	12	1.67	No participation	12	1.25	No participation
Mixing	12	1.17	No participation	12	2	Low participation
Weighing	13	2.5	Low participation	12	2.75	Equal participation
Cooking	14	1.17	No participation	12	2	Low participation
Packaging	14	2.8	Equal participation	12	3	Equal participation
Sealing	13	1.29	No participation	12	1.3	No participation
Labeling	14	1.6	No participation	12	2	Low participation
Designing	14	1.7	No participation	12	1.3	No participation
Selling or retailing	14	4.3	High participation	12	4.4	High participation
Delivery	14	1.4	No participation	12	1.4	No participation
Purchasing	13	3.2	Equal participation	12	3.8	Moderately high participation
Likert Scale:	1-1.8	No Participation				
	1.9-2.6	Low Participation				
	2.7-3.4	Equal Participation				
	3.5-4.2	Moderately High Participation				
	4.3-5	High Participation				



Gender Participation on Marketing  
by Business Owners.

Table 8 presents the different activities in marketing by men and women. Results shows that there is high participation of men in hauling and moderately high in delivery (weighted mean of 4.6 and 3.5 respectively) by men business owners while for women owners, moderately high in hauling and no participation in delivery ( weighted mean of 4.17 to 1.3 respectively). In labeling, both men and women owners have equal participation (weighted mean of 2.92 and 3.2 respectively). In selling, both the men and women business owners have no participation because this is assigned to the sales girl or sales boy hired thus the role of the owner is as cashier and at the same time supervising all the activities. The result implies that both men and women have equal participation in marketing activities of the business.

Table 8. Gender participation on marketing by business owners

MARKETING ACTIVITIES	MEN			WOMEN		
	N	MEAN	DESCRIPTION	N	MEAN	DESCRIPTION
Packaging	13	2.5	Low participation	12	1.83	No participation
Labeling	14	3.2	Equal participation	15	2.92	Equal participation
Sealing	12	1.67	No participation	16	2	Low participation
Delivery	14	3.5	Moderately high participation	18	1.3	No participation
Selling	10	1.67	No participation	12	1.36	No participation
Hauling	14	4.6	High participation	6	4.17	Moderately high participation
Likert Scale:	1-1.8	No Participation				
	1.9-2.6	Low Participation				
	2.7-3.4	Equal Participation				
	3.5-4.2	Moderately High Participation				
	4.3-5	High Participation				



### Gender Participation on the Utilization of Resources by Business Owners.

Table 9 shows that men and women business owners have high participation in the utilization of resources such as the allocation of resources (weighted mean of 5) and on the decision on the amount of resources to be purchased (weighted mean of 5 and 4.7 respectively).

Result implies that as managers they are responsible in the decisions on the utilization of resources because these factors affect capital requirements.

### Gender Participation on Utilization of Income in their Household

Though business makes decision on the management decision, allocation and utilization of resources in their own business, it does not mean that they are also the major actors in the decision on the utilization of income from business. Both men and women have high participation on budgeting of income and also investment in income with a weighted mean of 4.5 to 4.8. On the decisions on amount of savings, the women have higher participation than the men. In the decision on the amount of appliances to be purchased, the men have moderate participation, while the women perceived that they have equal participation (Table 10). Both men and women have moderately high participation on the decisions on the kind and amount of grocery items to be purchased for family consumption.

The result implies that in the decisions about family matters like in the kind and amount of grocery item, appliances, savings and investment of income is a decision to be done by both husband and wife. Both have participation in the decisions but they have to take into consideration the needs and wants of the other family members.



Table 9. Gender participation on the utilization of resources by business owners

UTILIZATION OF RESOURCES	MEN			WOMEN		
	N	MEAN	DESCRIPTION	N	MEAN	DESCRIPTION
Allocation of resources	11	5	High Participation	10	5	High Participation
Decision on the amount of resources to be purchased	14	5	High Participation	6	4.7	High Participation

Likert Scale:

1 - 1.8	No Participation
1.9-2.6	Low Participation
2.7-3.4	Equal Participation
3.5-4.2	Moderately High Participation
4.3-5	High Participation

Table 10. Gender participation on utilization of income by business owners in their household

UTILIZATION OF INCOME	MEN			WOMEN		
	N	MEAN	DESCRIPTION	N	MEAN	DESCRIPTION
Budgeting of income	18	4.7	High participation	18	4.8	High participation
Investment of income	6	4.7	High participation	6	4.5	High participation
Decision amount of savings	14	4	Moderately high participation	12	4.5	High participation
Decision amount of appliance	14	3.7	Moderately high participation	6	3.23	Equal participation
Decision amount of grocery items	14	3.5	Moderately high participation	12	4	Moderately high participation

Likert Scale:

1-1.8	No participation	3.5-4.2	Moderately high participation
1.9 – 2.6	Low participation	4.3 -5	High participation
2.7 – 3.4	Equal participation		



### Gender Issues by the Business Owners on Accessibility to Resources and Policy

In this study, it shows that men and women do not have equal participation to resources (Table 11). Men have high access to fixed assets/resources, market, formal credit, social network, and finance (weighted mean ranges from 4.5 to 4.7). Men have high access to formal finance like in the collateral most land ownership is in the name of the men. On the other hand, women have high access to fixed resources (4.67 weighted mean), market (4.3) and moderately high access to formal and informal credit. Both men and women have moderately high access to trainings and equal access to technology. Women have moderately high access to occupation, social network, finances and policy maker.

Result shows that both men and women have access to the different resources in business management but the degree of accessibility varies.

### Gender Participation on Production/ Operation by Employees

Table 12 shows the participation of employees to the different production/operation activities of the enterprise they are employed. The table shows that there is no participation of the employees (both men and women) on the sourcing of resources and equipments. It shows that in food business men employees have low participation to no participation of men on the preparation of materials and cooking. Men's participation is more on weighting, packing and delivery. Women have low participation in food business like preparation of raw materials cooking, labeling, sealing and packaging but high participation in selling/retailing. This implies that delicate part of food preparation is done by the entrepreneur.

Table 11. Gender issues by the business owners





ACTIVITIES	MEN			WOMEN		
	N	Mean	Description	N	Mean	Description
Access to fixed resources (land, house etc)	9	4.7	High access	13	4.67	High access
Access to market	14	4.67	High access	8	4.3	High access
Access to formal credit	14	4.7	High access	6	3.58	Moderately high access
Access to informal credit	18	2.67	Equal access	12	3.8	Moderately high access
Access to trainings	14	3.5	Moderately high access	14	3.67	Moderately high access
Access to technology	15	3.33	Equal access	14	2.83	Equal access
Access to occupation	12	3	Equal access	18	3.58	Moderately high access
Access to social network	14	4.67	High access	15	4.25	Moderately high access
Access to finance	14	4.5	High access	16	4.13	Moderately high access
Access to policy maker	14	3.33	Equal access	9	4.13	Moderately high access
Likert scale:	1-1.8	No access				
	1.9-2.6	Low access				
	2.7-3.4	Equal access				
	3.5-4.2	Moderately High access				
	4.3-5	High access				

Table 12. Gender participation on production/ operation by employees

PRODUCTION/ OPERATION ACTIVITIES	YOUNG MEN			YOUNG WOMEN		
	N	Mean	Description	N	Mean	Description
Sourcing of raw materials	58	1.6	No Participation	80	1.65	No participation
Sourcing of equipment's	60	1.35	No Participation	80	1.45	No participation
Washing	50	1.7	No participation	50	2.36	Low participation



Table 12. Continued...

PRODUCTION/ OPERATION ACTIVITIES	YOUNG MEN			YOUNG WOMEN		
	N	MEAN	DESCRIPTION	N	MEAN	DESCRIPTION
Peeling	80	1.65	No participation	20	1.96	Low participation
Slicing	80	1.65	No participation	20	2	Low participation
Mixing	80	1.45	No participation	20	1.84	No participation
Weighing	80	2.13	Low participation	30	1.84	No participation
Cooking	25	1.8	No Participation	20	1.96	Low participation
Packaging	50	3.42	Equal Participation	50	2.96	Equal participation
Sealing	20	1.55	No participation	30	1.96	Low participation
Labeling	20	1.9	Low participation	30	1.90	Low participation
Designing	20	1.35	No participation	20	1.72	No participation
Selling retailing	or 35	2.54	Low participation	29	3.27	High participation
Delivery	22	3	Equal participation	30	1.87	No participation
Purchasing	20	1.5	No participation	6	2	Low participation
Likert Scale:	1-1.8	No Participation				
	1.9-2.6	Low Participation				
	2.7-3.4	Equal Participation				
	3.5-4.2	Moderately High Participation				
	4.3-5	High Participation				



### Gender Participation of Employees on Marketing

Table 13 shows the participation of employees on the marketing activities of the business. Both men and women employees have moderately high participation in selling or retailing with weighted mean of 3.10 to 3.54. Both have equal participation on packaging products for sale, and no participation on the purchase of products for sale. Men employees have moderately high participation on hauling of merchandize with a weighted mean of 3.7. Women employees have low participation on hauling of merchandize, packaging and delivery. The result implies that participation of employees is more on the labor work.

### Problems Encountered by Business Owners and Employees

There were only 13 (65%) among the business owners who mentioned problems in their business. There were 2 (10%) who mentioned access to infrastructure as their problems in business. This may refer to the location of the business, this were the problem of ambulant vendors in the area. Eleven (55%) of the business owner have problem on the access of capital. This means that the business owners have no access to formal credit, thus, business owners resort to informal credit especially those individuals like those with Indian nationality who are providing credit to entrepreneurs in the area.

On the part of the employees, most (83%) of the employees mentioned the low salary rate, sometimes below the minimum rate and lack of benefit (17%). Lack of benefit refers to the Christmas bonus which is supposed to be the 13<sup>th</sup> month pay. Some mentioned the benefit of leave with pay, for them no work, no pay.



Table 13. Gender participation on marketing by employees

ACTIVITIES	YOUNG MEN			YOUNG WOMEN		
	N	Mean	Description	N	Mean	Description
Packaging	14	3.3	Equal participation	33	3	Equal participation
Labeling	20	2	Low participation	33	1.2	No participation
Sealing	19	2	Low participation	33	1.6	No participation
Delivery	20	3.35	Equal participation	33	1.9	Low participation
Selling	19	3.10	Moderately high participation	33	3.54	Moderately high participation
Purchase products for sale	20	1.25	No participation	33	1.5	No participation
Packaging of goods for sale	20	1.9	Low participation	33	1.9	Low participation
Hauling of merchandise	20	3.7	Moderately high participation	33	1.72	Low participation
Selling of goods	20	1.9	Low participation	33	2.0	Low participation

Likert Scale:

- 1-1.8-No Participation
- 1.9-2.6 -Low Participation
- 2.7-3.4 -Equal Participation
- 3.5-4.2-Moderately High Participation
- 4.3-5 and above – high participation

Table 14. Problems encountered by business owners and employees

PROBLEMS	BUSINESS OWNERS		EMPLOYEES	
	F	%	F	%
Access to infrastructure	2	10		
Access to capital/credit	11	55		
Low salary rate			50	83
Lack of benefit			10	17



### Perceived Possible Solutions to the Problems

All the respondents mentioned the assistance or intervention of the government in order for them to access formal credit which may give them a lower interest rate and maybe easier payment terms not daily. The employees did not mention any possible solutions on the problems they have identified. This means that increase in salary is the decision of the business owners.



## SUMMARY, CONCLUSION AND RECOMMENDATION

### Summary

The study was conducted in Poblacion, Mankayan, Benguet to find out the role of men and women in the management and operations of a micro, small and medium enterprises. Twenty enterprise owners and 60 employees served as respondents of the study. Most of the enterprises in Poblacion, Mankayan were categorized as micro to small enterprises.

Most of the micro enterprises were not registered especially ambulant vendors, but were paying a daily market fee (kurta-is). The entrepreneur's main objective in establishing a business was to gain profit and source of major and additional, while employee's objectives in working were to have work and practice their profession. The respondents (business owners and employees) have attended formal education.

On the gender participation of business owners, result shows that the participation of gender on the business management and decisions would depend on who is the manager or owner of the business. If the owners is a women then she decides on all the management aspects and decision, same is true if the owner is a man. However in activities where heavy work is required, it is mostly done by man. The participation of business owners in selling or retailing is low because this work is assigned to the sales girl or boy hired by the business. On the access to resources, technology, finance and training, both men and women business owners have equal access.

On the gender participation of employees, heavy work is usually assigned to men employees, like hauling and delivery of merchandize, while lighter activities/work is



assigned to women. The result shows that the work assigned to employees are mostly labor work and not on the management.

### Conclusion

Based on the findings, the researcher arrived at the following conclusions:

1. Most enterprise in Poblacion, Mankayan, Benguet were categorized as micro enterprise. Some micro enterprises were not registered like those in vending, but they pay a regular daily market fee (Kurta-is).

2. Gender issues in not major problem in entrepreneurship, men and women are equal in terms of participation in management, in making decisions, in the different production/operations of the business and even in the access of resources, market, formal and informal credit/finance, technology, social network and trainings.

3. Work assigned to employees is mostly labor work and not on management.

4. Lack or access to capital is the major problem of business owners while the minimum wage rate not implemented or followed is still the problem of employees including that of the benefits and other incentives due to them.

### Recommendation

From the findings, it is recommended that trainings in business should also target women participants especially in business related to agriculture, on the other livelihood activities or programs, men especially those implemented by non-government organizations should also include the participation of men. There are non-government organizations who concentrate on the projects intended for women. Men and women now have equal rights so both should also be empowered. The Department of Labor and



Employment (DOLE) should monitor and inform the business owners about the minimum salary rate and the right of workers and benefits that they should receive.





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