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RESEARCH ARTICLE

WOMEN ENTREPRENEURS IN THE COFFEE PROCESSING AND RETAIL INDUSTRY IN THE PROVINCE OF KALINGA, PHILIPPINES.

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Abstract

This research aims to probe and describe the journey of five women coffee entrepreneurs-their beginnings, their mindset, motivation, and experiences, to find why women engage in the coffee industry and how they succeeded. The researcher found that the participants engaged in the coffee industry because of their family's history of poverty, determination to have a better future, and in pursuit of their passion. Success and Prosperity are the focus of their mindset. They all envision themselves living a successful and prosperous position 10 to 20 years from now because of the industry they have chosen. They all want to raise their standard of living, from an impoverished life to a more comfortable situation. The initial observations and interviews led to the idea that they start a business to gain independence and gain fulfillment with work, but it turns out that the main reason that motivates women to start a business is to make money and increase their income. The researcher, therefore, recommends that there should be an enhancement of present policies associated with women's welfare in entrepreneurship and the current government projects and programs relating to the latter should be advanced. Moreover, a prolific and relevant compilation of other success stories of women in the field of entrepreneurship who exemplified passion in business is encouraged to inspire students and other aspiring young entrepreneurs.

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Introduction:-

The role of women in coffee production globally is at 70%, which includes self-employed farm operators, paid and unpaid labor on family farms and agricultural workers (International Coffee Organization, 2017). In comparison with their male counterparts, the government gives less preference in the distribution of land and finances to women (Food and Agriculture Organization, 2019).

Although there are not so many studies in the coffee sector, there is evidence showing that the level of female participation in coffee farming is not significantly different from the role of women in other agricultural sub-sectors (International Coffee Organization, 2017).

The province of Kalinga boasts of 12 Coffee brands, processed ground coffee, of which 10 are owned and operated by women (Coffee Industry Profile Kalinga, 2015). The processing aspect of the industry involves converting raw

coffee beans into its semi-processed form by roasting, blending of varieties and the pulverizing of the said blend of coffee variety packed in labels for the local market. The typical scenario in the province of Kalinga is that from commodity to processed coffee, women do most of the work, from plowing the soil, planting, and pruning of coffee trees, picking coffee cherries, transporting, raking and covering coffee across drying pavements, additionally, they also do the bookkeeping and bringing beans to processing center.

While women's contribution to the up keeping of rural households is essential, they still encounter gender-specific limitations that hamper their agricultural productivity and negatively affect household welfare (Women Watch. Information and Resources on Gender Equality and Empowerment of Women, 2012). Despite this, an outstanding instance of women entrepreneurs conquering gender bias and climbing up the ranks of a male-dominated industry still emerged. Women all over the world are now becoming business leaders and innovators in solving coffee industry-related problems.

Objectives of the Study

This study aimed to research and outline the journey of women coffee entrepreneurs, know their beginnings, the challenges they encountered, learn their mindset, and discover their motivation and experiences. Moreover, find out how they succeeded. From this, the researcher will be able to identify patterns, develop explanations, and eventually write a story about them that could inspire the students and aspiring entrepreneurs.

The study hopes to contribute to the limited previous research on women in the coffee industry and to offer an explanation of the role of women in the entrepreneurial growth of small coffee enterprises in Kalinga.

Methodology:-

This research study used a case study research design that focused on the life of five women coffee entrepreneurs. Zainal, 2007, described a case study as a detailed investigation of people, events, and relationships tied by a uniting factor, which helps the readers comprehend complex issues. A case study design may be used when the researcher is unable to manipulate the behavior of the informants in the study and when the study focuses on answering the questions on how and why (Teegavarapu et al., 2008).

After the determination of the study boundaries, such that the researcher decides to probe and describe the journey of women coffee entrepreneurs. The research employed multiple cases in which studies investigate several related cases of a similar phenomenon and involve two or more people or groups – where the group is considered a unit or case of something (Tight M., 2017).

The researcher used the method of triangulation as an additional method of data analysis and to check the consistency and reliability of data through interviews. From this, the researcher was able to identify patterns and develop explanations which she may eventually use to write a story.

Participants

The participants in this research activity are Women Coffee Entrepreneurs across the province of Kalinga. The researcher interviewed five women coffee business entrepreneurs in the Province of Kalinga using purposive sampling.

The researcher selected participants from the 12 registered coffee processors, of which ten are owned and managed by women. There is no limit or specified number on how many informants should comprise a purposive sample, for as long as the vital information is acquired (Bernard, 2002) Among these 10; the researcher sought to interview 5— using an interview guide formulated by the researcher and subjected to the scrutiny of experts. Purposive sampling technique is otherwise known as judgment sampling. It is a non-random technique which is not reliant to the theories or fixes numbers of the informant (Tongco, 2007)

Stratified purposive sampling may also be used, wherein a purposive subsample is chosen within a purposive sample (Belcher et al., 2004).

The researcher holds the discretion to choose the informant solely based on the informants have. The researcher also determines what needs to be known and picks out people who are inclined to make available the information needed based on their perception, appreciation cognizance, and experience. (Bernard, 2002)

Instrumentation

The primary data of this study is from interviews, while the secondary data is from literature reviews. Interviews are useful for exploratory studies (Mathers *et al.*, 2000) of which, the unstructured interviews are flexible and will give the researcher the freedom to formulate new questions according to the situation of talks with interviewees also they are ideal forms for unpredictable situations and for when respondents provide various types of answers.

Data Gathering

The researcher sought help from the Department of Trade Industry for the identification of coffee entrepreneurs, their address, and contact numbers. Before gathering the data, the researcher made sure that the participants give their consent, and with the help of some research assistants, the researcher conducted the interview and data gathering.

Data Analysis

In addition to the interview conducted, a detailed observation was carried out by the researcher, recording the crucial individual participant's body movements, countenance, and habitual gestures. The method of triangulation was used as an additional method of data analysis and to check the consistency and reliability of data, through interviews.

Result and Discussion:-

According to Holmquist (1997 as cited in Carter *et al.*, 2006) women who are engaged in entrepreneurial activities starts new business utilizing their knowledge and the resources that are available, which allows them to contribute to their country's development.

The researcher asked the participants what motivated them to start a new business venture and how did the idea of their business come out, and the answers were as follows:

Participant 1: "Kasla ngay mariing ti riknak nga makaangut ti kapi ti bigbigat, isu iti nakapanunutak nga inya ngata nu ag business nak iti kapi" (It is the smell of roasted coffee beans that inspired me to start my own business. Every time I smell the aroma of a coffee, it wakes my senses. Then I found out that I have a passion for coffee, which gave me an idea to start my own business).

While Participant 2 said: "Idi ubbing kami, panagburas ti kapi ti pagbiyagan ti family. Bassit lang ti ited da idi nga tangdan, ket umanay laeng nga igatang mi iti sida mi, narigat pay nga pagbalun mi apan ti iskwilaan. Ket madik kuman nga isu metlang ti mapasamak iti annak ku." (I grew up in a community where picking coffee cherries was a family's primary source of income which merely suffices their daily needs because they only get paid a little amount from the coffee plantation's owner. She promised herself that her children will not suffer the same fate and worked her way up to having her own coffee processing business.)

Participant 3 worked from government agencies before, as a contractual employee, it was very difficult for her given that she needs to take care of her family so she thought that she could do better in coffee business retail.

While for Participant 4, a piece of advice from her mother to pursue the coffee processing business ignited the spark in her.

Participant 5 sold milkfish in the market but realized that she could gain more profit in selling coffee.

Mindset

Mindset can vary from one person to another, a person with a fixed mindset thinks that talents and abilities can no longer change while a person with a growth mindset thinks that talents and abilities change and is capable of development (Dweck, 2007)

In an attempt to understand the informants' mindset, the researcher asked them their definition of success.

Participant 1 said that success, for her, is achieving something that she has longed to attain, which for her, is financial freedom. She grew up struggling with life; she did not finish college and was forced to work at an early age all because her family was short of financial resources.

It is quite similar to the answers of Participants 2, 3, 4, and 5 whose definition of success is overcoming all the obstacles that come in life and achieving their goals. However, Participant 5 added that while achieving goals, success also means making herself happy without hurting others.

Also, the researcher asked the informants How far are they willing to succeed, they all said that they are willing to do everything to succeed. Participant 5, however, said that "Limitations exist, so one should be realistic on his goals and take consideration on the step, dream on what you want, successful means you are already happy that you impart something within your workers, assess yourself every day."

Then the researcher asked the informants where they see themselves and their business in 10 years or 20 years.

Participant 1: "Makitak nga dumakkel ken agprogreso" (I see the business getting bigger and becoming prosperous)

Participant 2: "Kalpasan iti sangapulo nga tawen ket bareng nga agbaligi nak iti business ken dagiti annak ko ida" (After 10years, I would see myself become more successful in my business, and I also see my children living their dreams.)

Participant 3: "Mayat kuma nu dumakkel, sumikat ken umadu metlang iti laku" "It would be better to have grown, prominent and successful with expansion in product lines)

Participant 4: "Umadun to ngatan iti makinarya, ta itta ti usraen mi ket mano mano, bareng kalpas ti 20 years maka export nakun met iti abroad uray dituy Asya lang. (By then I will own machines, from manual to machines to modern and upgraded machines. In 20 years, my products are exported outside the country even if in Asia only)

Participant 5: "Sapay kuma ta nabaknang naktun ken nabaliggin" (I hope that I am already successful and wealthy by then.)

Motivation

Female entrepreneurs from different countries appear to have the same motivations. These are financial gains, personal, and need for independence, chance to be recognized, being unhappy with current employment, and getting help from their husbands (Kolvereid, 1996).

According to Stanger (1990 as cited in Mas-Tur and Tierno,2003) women in Australia are found to be motivated in the following order financial gain, personal fulfillment, need for independence, chance to be recognized, being unhappy with current employment, and getting help from their husbands.

There are negative and positive forces or "push" and "pull" factors that influence an entrepreneur's decision to start a new business. An example of a push factor or a negative force is unemployment, while pull factors may include a desire for independence (Basu and Altinay, 2002)

Women may have wished for versatility in their work so they can have more considerable time with their family (Muriel and Scott, 2001)

The motivation for Participant 1 is her interest to succeed while for Participant 4, it is maintaining a standard of living, her family, and her needs. For Participant 5, it is the challenge that comes from her business, and for participant 3, her key motivators are money, freedom, and legacy.

Experience

Capital

Limitation in the capital and capital resources are significant impediments for female entrepreneurs who want to start a business. Banks have less confidence in women entrepreneurs compared to men. With these women, entrepreneurs have a low survival rate and inhibit the growth of their business (Muravyev, 2009).

The researcher asked the source of their capital.

Participant 1 said they have a small piece of land with coffee trees planted by, which she inherited.

Participant 2 planted vegetables as well as coffee beans until she earned a small capital, then she obtained loans from RuMEPP.

Participants 3, 4, and 5 started with their own money, which they were able to save from their previous employment. Sacrifice

Goffee and Scase (1985) men and women have a differing view on business and home; men usually contributes to the family either on business or at home. For husbands, business compliments home, but for most wives, it does the opposite. However, for female entrepreneurs, it is of their belief that business creates a positive outcome on their children though it may sometimes cause a disturbance in the family (Goffee and Scase, 1985).

When asked what sacrifices they have to make to be a successful entrepreneur. The participants had "family time" as their standard answer. Participant 3 said, "Nu duduma, ma i sakripisyo tayu ngay ti planu nga kayat tayu ken day oras nga mapan iti family ken diay ah man amin ti trabahu" (I sacrifice the other plans that I would like you to be, the time that I would share with my family and my full efforts in doing my works.)

Participant 4 had to sacrifice household chores," Nagrigat ngay ti bigla nga housewife tapos napanunut mu agnegosyo" (The transition is hard from being a mother to becoming an entrepreneur) "Ada diay maminsan, malipatam ti trabahum nga kas ina, kadagiti anak mu" (Sometimes I fail to do my duties and responsibilities as a mother to my children) she added.

Participant 5 said that becoming an entrepreneur equates to work and life split.

Participant 1 added that while it is true that being an entrepreneur helped her a lot because she uses the money earned to raise her children, but the business took her time away from them.

Failures

Participant 2 said she failed to recognize her interest in the coffee industry early on. She said the resources are around her, and the opportunity was there, but she lacks the foresight and the knowledge on how to make use of it.

Participant 4 said she reached a point where she experiences to lack in funds to continue the business because she somehow mismanaged her income due to her insufficient knowledge in necessary finance and accounting.

Participant 3 shared "Ti failure pa taragsiten naka, addun ah ti kasta nga napasamak kinyak ngem nakayak met, dapat lang open ka ti baru ken confident ka ti aramidem" (Failures make you an active person. Many failures come in my way, but I overcome those things to become successful. Be open to change and be confident.)

Success

Women have the propensity to mix their public and private lives, but female entrepreneurs become successful by acculturating to a mode of management that is convenient to their needs. They adopt the so-called relational theory in which they gain self-worth by their ability to develop and build relationships (Buttner, 2001)

In their decision-making process, they use influence to get people motivated. Communication becomes an essential part of their organizations' success. This change in the business environment helps women to be more competitive in the business arena (Read, 2002)

Female Entrepreneurs in developing countries bring about the proliferation of job opportunities, which significantly helps in the growth of the country's economy (Organisation for Economic Cooperation and Development, 2004)

The researcher then went on to ask the participants how they discover individuals and how do they bring them into their business?

Participant 1 said that one must establish good networking with organization or agencies that help promote coffee industry like DTI.

As for Participant 2, she only chooses people who support, respect, understand, and help her and those who appreciate the quality of her products. She also shared that excellent communication and being connected to the agency like DTI and Rural Microenterprise Promotion Programme (RuMEPP) help her make more connections and network.

Participant 3 said she has only two employees who love doing their jobs. She knows that she cannot trust someone else to take care of her business the way she does.

For, Participant 4, she finds them in the neighborhood and her family.

Participant 5 says she employs mostly working students because she wants to help them.

In the interviews and studies conducted by the researcher of these women entrepreneurs, she has come to notice several key traits that the participants most share in common with each other. What makes them successful? Why do these people succeed in business when so many do not?

Every successful entrepreneur has his/her quirks and idiosyncrasies, developed over years of experience within their unique environments. So the researcher probes and ask the participants what pieces of advice would they give to students and aspiring young entrepreneurs?

Participant 1: "Agtrabahu da ah nga nasayaat, nayunan da ti pasensya da, mas mayat u agaramid dan nga sigud ti listaan da ti aramiden da sipud bigat tinggana ti malem." (They have to be hard working. They need to be extra patient. It is better that they should have a list of everything they need to do from morning till the afternoon.)

Participant 2: "Umuna, dapat amu da nu kastanu da aramiden nga negosyo ti kaykayat da nga aramiden, diay passion da. Nu agnegosyo ka nga haan ka interesado, awn ah! Sumarunu, ag obserba ka ken kitaem ti aglawlaw mu tanu ada ideam nu anya ti mayat nga aramidem. Dikwan, ag attend ka ti seminar ken consultations." (First, you create new business ideas from your passion. Starting a business without putting your interest in it will not be successful. Secondly, be observant and learn to appreciate the things around you because it will motivate you to create something new. Lastly, attend seminars and consultations)

Participant 3: "Kayat ku kuma nga ibaga ti ub ubbing nga kayatna ag business ket nu ada ti arapaap mu ken ammun iti pusum nga maaramid mu, In God's grace, siguradu nga ited na. Dream big and aim high! Focus on your goal." (I would like to emphasize among the young aspiring entrepreneurs that as long as you have dreams and you believe that they will happen, in God's grace, they will inevitably happen at the right time. Dream big and aim high! Focus on your goal.)

Participant 5: "Ti advise ku, agtraining da nga agtraining, biruken da nu anya ti paglaingan da ta isu ti i training da." (I advise them that they acquire as much as many as training, find what their passion is.)

Here are the answers of the participants when asked what they most attribute their success?

Participant 1: "Kas kunak, gaget ken pasensya." (Like I said hard work and patience)

Participant 2: "Iti rang-ay haan nga umay nu awan ti interest mu ken panag ayat ti trabahum." (Success does not come without your interest or passion in what you are doing)

Participant 3: "Kayatem, agtrabahu ka nsyaat, awatem ken dapat determinado ka" (Love, hard work, patience, understanding, and determination.)

Participant 4: "Pagpakumbaba ken full devotion" (Humility and full devotion)

Participant 5: "Ayatem ti business mu, nu agkmali ka dapat agserbi nga adal ti kamalim, dapat kanayun ka prepared, aywanan ti taum, kanayun ka agisem." (Love your business, you must learn in every mistake, you have to prepare, need to motivate human resources always wear a smile.)

In a triangulation conducted, the researcher interviewed the DTI focal person for coffee, and he shared that:

Participant 2, 48, married, is one of the 17 regular vendors of ground roasted coffee at the Tabuk Public Market in Barangay Dagupan Centro, the leading market place in the city. On average of five days a week, she travels from her home in Barangay Balawag 17.5 kilometers away to the market to sell her product, which she, with the help of her children manually processes. When there are many orders, she foregoes the trip to the market and spends the day roasting and grinding coffee.

Her partnership with Rural Microenterprise Promotion Programme (RuMEPP) began when she attended the seminar on business management help by the program beginning in 2010. Before actually receiving financial assistance through the program in 2011, she used to process and bring to market an average of 75 kilos of robusta coffee a week. Today, the volume has doubled. She roasts the coffee the traditional way of grinding the same in a cheap electric grinder.

Participant 2 now claims that these days she nets P300.00 to P1,000.00 a day from selling her product at the Tabuk Public Market. She wholesales ground to other coffee vendors in the market, and then she vends her produce. She sells the roasted ground coffee at P20.00 per cup. A cup of ground coffee weight 300 grams.

That is for her ordinary roasting and retailing business, with the help of the loans she has obtained through the RuMEPP, she is also into receiving orders from clients for packaged roasted ground coffee with the brand name "xxxx" starting in 2011. The DTI-RuMEPP designed the package and gave for free the first 1,000 boxes. Participant 2 has since ordered 2,000 boxes of the total 3,000 boxes, only 200 boxes remain unused, the wholesale price of the 400 gram "xxx" is 110.00, and the retail is 130.00.

When producing the "xxx," she used the coffee roasting and grinding facilities of a certain Multi-Purposes Cooperative of which she is a member. The xMPC was granted a complete set of coffee processing equipment in 2013 by the Department of Trade Industry(DTI).

Participant 2 said it would be impractical to mass-produce the boxed coffee product using the traditional tools and process.

With marketing assistance of the DTI, The xxx is being sold in the OTOP Pasalubong showroom at the City Hall in Dagupan Centro and Praj's General Merchandise, Kinwa Etnika, Taitana's Kalinga Souvenirs, and the Grand Zion Garden Hotel in Bulanao.

Participant 2 is in her third loan from the RuMEPP. The P50,000.00 loan was released by a Multi-purpose Cooperative, the program's lending agency, in July and Participant 2 has been paying it every week since then. She used the loan to buy raw materials during the coffee harvest season. Her first and second loans amounting to P20,000.00 and then P35,000.00 were also used to stockpile Robusta coffee during the harvest. According to the records of the program, Participant 2 never once failed to pay her loan on time, thus preserving her A-1 client status under the RuMEPP.

"Pimintas metten iman ti biag min, masuportarakun ti panag basa ti ubbing ku, ken duduma nga kasapulan mi ti balay, ngem nu maminsan maka hugit nak latta diay capital ah ti pang tuition da, ta inya ngay garud." (There is an improvement in our economic situation. I could now support the schooling of my children and buy home needs. I must admit though that during the payment of tuition fees for our children, sometimes I have to dip into the money intended as capital for my business.)

Participant 2 is proud that from her earnings from her small coffee roasting and retailing business. One of her children has earned a computer Secretariat diploma from a local school and is presently financing the schooling of two children in college, another child who is studying in a school for persons with disabilities in Tuguegarao City, Cagayan, one in high school and two in the elementary.

That is not a small feat considering that Participant 2's husband, a Jack of all trades, has no steady employment and the family has no other source of income. Let it also be said that the education of her children is of utmost importance to Participant 2, the fact that she never had the chance to go to school herself.

Summary

The participants engaged in the coffee industry because of their family's history of poverty, determination to have a better future and in pursuit of their passion. Success and Prosperity are the focus of their mindset, for the informants, their definition of success is to achieving their goals and being able to get what they want in life. They all envision themselves living a successful and prosperous position 10 to 20 years from now because of the industry they have chosen. Passion, Money and Freedom are the informant's motivation. They want to raise their standard of living, from an impoverished life to a more comfortable situation. As for their experiences, it is found that almost all of them experienced difficulties in raising capital for their business and had to make many sacrifices to the extent of almost neglecting their family duties and their motherhood roles. Moreover, just as most successful entrepreneurs, they too had their share of failures. However, by dreaming big, following their passion, focusing on their goals and keeping their faith in God, they ended up being successful.

Conclusion:-

1. Globally, independence seems to be a similar motivation for female entrepreneurs. For a woman, owning a business gives them a feeling of confidence and safety. They also like the economic security that owning a business can provide. These women looking for satisfaction from owning a business dares to take on the challenge of upgrading themselves and becoming an achiever. Despite having limited aptitude and ability.
2. The researcher found that the participants engaged in the coffee industry because of their family's history of poverty, determination to have a better future, and in pursuit of their passion. Success and Prosperity are the focus of their mindset. They all envision themselves living a successful and prosperous position 10 to 20 years from now because of the industry they have chosen. They all want to raise their standard of living, from an impoverished life to a more comfortable situation.
3. The initial observations and interviews led to the idea that they start a business to gain independence and gain fulfillment with work, it turns out that the main reason that motivates women to start a business is to make money and increase their income.
4. Most female entrepreneurs in developed and developing countries face obstacles and barriers when they are starting their own business. Female entrepreneurs in Kalinga are provided for by the government with support in capability and training seminars but struggles somehow in balancing work and family and in outsourcing their capital.
5. However, despite this, female entrepreneurs in Kalinga are making excellent progress because they have a positive mindset, passion, and love for the industry and are determined to improve their standard of living.

Recommendation

The researcher, therefore, recommends that there should be an enhancement of present policies associated with women's welfare in entrepreneurship and the current government projects and programs relating to the latter should be advanced. Moreover, a prolific and relevant compilation of other success stories of women in the field of entrepreneurship who exemplified passion in business is encouraged to inspire students and other aspiring young entrepreneurs.

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