

E-WOMEN IN E-BUSINESS: PROBING INTO STATE-LED AND INDIVIDUAL-BASED FINANCE-GATHERING INITIATIVES OF FILIPINAS DURING THE ECONOMIC PANDEMIC STRUGGLE

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ABSTRACT

The paper seeks to investigate how the state, specifically the Department of Trade and Industry's Bayanihan COVID-19 Assistance to Restart Enterprises (CARES) program, responds to women's economic struggle and how Filipina entrepreneurs make use of the internet for ICT-based business as a solution for income-generating means and sales during the COVID-19 economic struggle. The research locale covers the experiences of online Filipina Entrepreneurs during this pandemic in the Philippines' Region VII, Central Visayas. The research is a qualitative and descriptive case study that uses a purposive sampling technique for data collection utilizing a researcher-made questionnaire and their experiences are analyzed using Colaizzi's method. In our investigation, we found out that the pandemic has a detrimental effect on women's businesses, from causing large losses in income and necessitating other sources of income to cover these losses. In solution, these women have entered into an online-operated business employing various marketing strategies to keep their businesses running. Fortunately, there is a consensus that entering in the online business has been a great economic opportunity and helped foster feelings of independence and financial freedom. However, despite this, challenges with internet connectivity in transacting with the government and customers have been a great obstacle and disadvantages such as; increased competition, the possibility of fraudulent transactions, and lack of transportation services experienced-all of which necessitate a systematic solution from the government.

INTRODUCTION

A Filipina's place in the economy is mainly constrained to the informal economy, care work both domestic and international, and for the majority, in micro, small, and medium enterprises. In the Philippines, women-owned businesses are traditionally known to lag behind

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businesses led by their male counterparts in terms of size, productivity, and profitability. Women's entrepreneurship often operates in society's most disadvantaged sectors and even the lower ends of the value chain. There are certain limitations to their activities, granting them little opportunities for value business and growth.

The economic limitations imposed on women in the country have only worsened at the onset of the COVID-19 pandemic. The state has opted to lead an economic response through the Department of Trade and Industry (DTI) 's financing arm, the Small Business Corporation with the Bayanihan COVID-19 Assistance to Restart Enterprises (CARES) program, which is mandated to provide micro, small, and medium enterprises (MSME) with urgent relief needed to restart their businesses amid the pandemic. As of February 2021, a total of 21,695 loans had been filed and approved (Department of Trade and Industry Philippines, 2021), a minuscule percentage of the total population of aspiring entrepreneurs hoping to at least tide the pandemic over.

With the COVID-19 pandemic limiting against physical associations, obstacles to the economic sector are exacerbated, especially when severe restrictions are imposed upon traditional brick-and-mortar businesses, forcing a bulk of them to search for new mediums for selling their products and with the already available online platforms. This is the same for start-up entrepreneurs who are forced to enter new finance generating activities to make up for job loss, both personal and of the spouse in the household. Given the ubiquity of the Internet and its indiscriminate access channels, both transitioning and start-up businesses are placed on equal footing, at least in terms of access to online avenues for business.

E-business has been undergoing a rise due to the availability of the Internet and online channels. Commonly utilized are social media platforms; Facebook, Twitter, Instagram, where potential customers are abundant. Additional advantages and incentives further motivate new entrepreneurs into choosing online mediums for facilitating their businesses to include but are not limited to (Yandug & Santos, 2020); (1) Online channels giving free-market platforms, (2) has a wide audience and customer reach, (3) allows the establishment of customer relationships, and (4) provide free advertising posting and reach.

Filipino women have creatively resorted to various initiatives to engage in business via e-commerce platforms to combat the struggle of the economic pandemic. They have taken advantage of these platforms, which serve as an avenue for a wide variety of businesses where consumers are becoming more adaptable to online goods (McNulty, 2020). Filipino enterprises have embraced the use of e-commerce sites as a new marketing strategy. They are observed to have potential growth, especially that the Covid-19 outbreak has accelerated industry growth by transferring major retailers to an internet platform for market sustainability (Kasali & Fashanu, 2021).

The Department of Trade and Industry (DTI) has established itself as the forerunner body in launching programs and roadmaps to improve the situation in the online business environment for the benefit and safety of all its stakeholders. In its recent launch of the E-Commerce 2022 Roadmap, the department has stated its situation, goals, and, more importantly, challenges that needed to be conquered (Department of Trade and Industry, 2008). However, its vision has not narrowed down on the specific struggles and needs of women and has not considered the significant effects of the COVID-19 pandemic, which are two variables that this study is trying to bridge.

The paper seeks to investigate how the state responds to women's economic struggle and how Filipina entrepreneurs use the Internet for ICT-based business as a solution for income-generating means and sales during the COVID-19 economic struggle. Specifically, it seeks to enumerate the finance-gathering initiatives taken up by women to address the

economic pandemic struggle and how the rise of Filipina digital entrepreneurs during the COVID-19 pandemic were affected by cultural, economic, and psycho-social expectations that impacted their state of mind and business opportunities

The findings of this paper will be the basis for a recommendation on government institutions' programs, activities, and projects (PAPs), concerning women's financial assistance considering the COVID-19 pandemic. To ensure stabilization and recovery post-COVID-19, women's access to critical support services should be guaranteed. Actions that provide business continuity and the means to re-activate business activity and build long-term resilience are essential.

METHOD

This section of the paper explains the various methodologies to be used to conduct the study. The research methodology employed is a qualitative, descriptive, case-study that integrates a purposive sampling method for data analysis. The present study's research design incorporates purposive sampling. In qualitative research, sampling strategies often represent diverse perspectives and experiences rather than replicate their frequency on the broader population (Ziebland & McPherson, 2006). The researchers examined the phenomenon of women being involved in online businesses and using the Internet as a digital platform for income-generating during the pandemic.

This study will make use of researcher-made interview questions to provide a suitable data collection. The research instrument was validated by a few experts from the academe, business, and government sectors before it was laid on to the study. The researchers utilized these platforms in gathering the data: Government Websites, Google Docs, Facebook, Facebook Messenger, and Google Meet. To prepare and guide the respondents before the actual interview virtually via Google Meet, the researchers sent a file highlighting critical information and queries through Google Docs. This step is also necessary to present the informed consent and preliminary data needed to be accomplished and filled out before administering the gathering of data from the respondents. After which, a Google Meet link was sent to the participants to conduct the interview proper once the necessary information was accomplished. The researchers transcribed and recorded all the interviews with the permission of the respondents.

Lastly, the study will incorporate Colaizzi's method as a mode of analysis to give meaning to the genuine experiences of the new women entrepreneurs at the onset of the Covid-19 pandemic. This method of analysis will involve seven steps (Praveena & Laohaprapanon, 2021). First, participants' experiences as recorded in the transcript will be read and re-read by the researchers to obtain a general understanding of their experiences. Next, significant statements will be extracted from the transcript. This will be followed by the formulation of meanings derived from the compiled significant statements. Meanings will then be organized into themes and clusters, after which there will be an integration and detailed description. After this, it is expected that the fundamental structure of the phenomenon studied can be formulated. Finally, a thorough discussion and analysis of the gathered data will be supplemented to establish a legitimized interpretation of the participants' experiences as an E-woman. Hence, the overall approach of this study relatively focuses on the government institutions' programs to combat economic challenges and the Filipina's socio-cultural and economic outlook during the pandemic.

A. Identification of Research Locale and Respondents

The Region VII of the Philippines, Central Visayas, consisting of four provinces: Cebu, Bohol, Negros Oriental, and Siquijor, one of the most developed regional economies and the

fourth largest regional economy in the country equipped with various industries ranging from footwear, furniture, food processing, and ICT-based services and electronics was identified as the research locale.

To achieve the research objectives, six (6) women online entrepreneurs from the top (3) urbanized provinces of Cebu, Bohol, and Negros Oriental were selected as respondents. The first three respondents received state-led assistance from the government through DTI's Bayanihan CARES Program, while the remaining three relied on individual-finance gathering initiatives as sources of capital.

The first respondent, *R1FB*, is from the Province of Bohol, who juggles three jobs before and during the pandemic: a manager of a local distribution company, a real estate agent, and a food seller who then operated in the physical set-up but shifted to the online platform. The second respondent, *R2CN*, is from the Province of Cebu, works at a company's Human Resource Unit, and is a city distributor of skincare products. The third respondent, *R3JB*, is from the Province of Bohol, served as a Local Public Servant, and is now baking pastries full-time and selling them through physical and online platforms. The fourth respondent, *R4MS*, is from the Province of Cebu, taught as a tertiary teacher and offered tutorial services before the pandemic, and currently owns an online clothing shop. The fifth respondent, *R5HR*, is from the Province of Cebu, who maintained a four-year job in the banking industry before quitting and starting her online businesses in footwear and skincare. The last and sixth respondent, *R6BA*, is from the Province of Negros Oriental, who depended on allowances and academic-related commissions as a college student before teaming up with her sister in an online crochet business.

B. Exclusion and Inclusion Criteria

The case study only included businesses owned by Filipina entrepreneurs from Region VII that started or shifted and restarted (in the case of the state-led beneficiaries) from March 2020 until the present and are currently active and operating in digital online platforms.

RESULTS AND DISCUSSION

To analyze the data obtained from the respondents, online women entrepreneurs from Central Visayas, the researchers classified the emergent themes into four categories: Pandemic Effect on Entrepreneurs, Finance-Gathering Initiatives of Filipina Women Entrepreneurs, Gendered Experiences of E-Women Entrepreneurs, and Challenges of Digitized Set-Up. As can be seen in the following tables, Tables 1 to 4 indicated the formulated meaning, theme clusters, and the emergent theme. The formulated meaning was drawn from the direct significant statements of the respondents during the online interview. At the same time, the theme clusters were the common categories of these meanings that were further categorized into emergent themes.

A. Effects of Pandemic on Women Entrepreneurs

The coronavirus disease (COVID-19), aside from causing health sector setbacks, resulted in a massive economic shock (Bartik et al., 2020). However, the burden on women is greater because reproductive and productive work are converging in one setting - the home. The emergent themes for Table 1 are as follows: The Necessity of Multiple Sources of Income and Pandemic restrictions negatively affect business.

Table 1
Pandemic Effects on Women Entrepreneurs

Formulated Meanings	Theme Clusters	Emergent Theme
Respondent works as HR in the company and has an online business for extra income Respondent works as a teacher and tutors students as a side job.	The businesswomen had steady paying jobs before the pandemic. While working, they also have side-hustles for extra income.	A necessity of Multiple Sources of Income
Respondent stopped her business for two months during the pandemic. Respondent observes that during this ongoing pandemic, many businesses have closed. She continues her business in little ways.	The entrepreneurs have suffered losses in income. Businesses closed during the pandemic.	Pandemic restrictions have a bad effect on business

B. The Necessity of Multiple Sources of Income

By necessity of multiple sources of income, the researchers mean that a woman has to wear many hats and take on more than one job to sustain herself and her family financially. This was the case of the respondent, R2CN, when she revealed:

“My number one source of income is my job as an employee of a certain company. Also, I am into selling anything on the side.”

During the interview, R2CN started the discussion by highlighting her current situation as a single mother of her twelve-year-old daughter. Although they received an allotment from her father, she still has to meet ends for her child’s education.

C. Pandemic Restrictions have a Bad Effect on Business

The pandemic health protocol and restrictions were detrimental to the physical business operations. This was the case of respondent R1FB when she expressed:

“Aside from the African Swine Flu Fever, COVID-19 brought so many restrictions. Until now, our physical store is closed and we continued it online.”

R1FB further added that because of this, her business stopped from April to June 2020. She recalled that the business’s previous profit went to the store’s renovation, the fixed asset, making fast recovery impossible. She resorted to purely online food selling after two to three months of inactivity to save her business. Until now, she stated that she’s still anxious to open a physical store since a lockdown might occur again.

[Cherie Blair Foundation for Women \(2021\)](#) reported similar findings that 83.3% of the women surveyed concluded that the pandemic had negatively influenced their businesses, and 38.5% of them would or may decide to close it. Moreover, [\(Mustafa et al., 2021\)](#) also liquidated in their findings that there’s a necessity for women-led businesses to undertake creativity and digitalization to survive during the pandemic.

Considering the emergent themes from the data gathered, it can be implied that a woman entrepreneur, despite the household and market challenges thrown by the pandemic, managed to juggle multiples sources of income to sustain life’s basic needs, business expenses and the pandemic’s added costs. Subsequently, they took the digital platform by storm to rescue their businesses from bankruptcy utilizing various marketing strategies.

D. Finance-Gathering Initiative of Filipina Women Entrepreneurs

Women perform varied finance gathering initiatives. Some are individual-led, which pertains to those Filipina entrepreneurs who independently strive to generate and try their best to find the means to gather finances or funds to establish their online business. Meanwhile, there are also those Filipina entrepreneurs who were backed up by the state or received help from government institutions, specifically the Department of Trade and Industry, which extended assistance to female entrepreneurs in need through Small Business Corporation’s “*Bayanihan CARES Program*.”

Through Islam, Rafi, and Ahmad (2022) noted that advantages and incentives inspire budding entrepreneurs to use the Internet as a platform to help them run their businesses. The same result is shown in Table 1 Finance-gathering initiatives of Filipina Women Entrepreneurs taking technology as a new method to engage in E-commerce.

E. Varied Sources of Capital for Online Business

The first emerging theme presented above under this aspect is the Varied Sources of Capital for Online Business. This was subdivided into two specific sources, personal savings and government loans, wherein personal savings refer to the amount of money that has been set aside for non-immediate use. In contrast, government loans pertain to financing programs initiated by the state to assist MSMEs in restarting businesses due to the economic downturn caused by the pandemic. In this regard, R1FB revealed, “Before the pandemic, I have my own personal savings from my salary, commissions, and incentives as a real estate agent.”

Studies have shown that about 60% of successful start-up businesses are funded with personal savings (Pena, 2002). It is common for many entrepreneurs to rely on the available resources they have to capitalize on new business opportunities.

Table 2
Finance-Gathering Initiative of Filipina Women Entrepreneurs (Part 1)

Formulated Meaning	Theme Clusters	Emergent Theme
Respondent funds her business using personal savings and salary from her job	They funded their online business with personal savings and with the help of family members.	Varied sources of capital for online business
Respondent recommends this program to other Filipina entrepreneurs, mainly because it has no interest and has a grace period before payment start.	Took a small loan from government programs with zero interest and an extended grace period before payment starts.	
Respondent believes that the loan she received was not enough, but at least it could help a little.	The loan from the state was small, but at least it helped a little in their business.	

Formulated Meaning	Theme Clusters	Emergent Theme
Respondent recalls her experience as a Facebook e-business seller from when she was younger selling fan merchandise	Exposed to business even in their younger years.	Crucial Reasons for Entering Online Business
Respondent is a teacher who worries about her salary in a time where schools are closed down. She decides to pursue e-business as she has a family to sustain their needs.	The income from the e-business becomes an addition to their current savings and supports them and their families.	
Respondent expresses how the business helped her staff.	Giving importance to employees who helped sustained the business amidst pandemic.	Advantages of Engaging in Online Business
Respondent shares that online business does not need to use traditional methods in selling since technology is within the palm of your hands.	The advantages of social media boost the credibility of their online business, thus appealing to more customers an opportunity to earn within the comfort of their homes with lesser expenses.	
Respondent highlights the safety that the online business offers to women entrepreneurs.	Securing safety from the dangers of having physical stores and the privacy a woman wanted to ensure as a business owner.	

Part of entrepreneurial growth is to find alternatives that could expand businesses. Filipina women entrepreneurs have opted to finance additional capital from state subsidies to bring back losses obtained by the economic downturn caused by the pandemic. Thus, some respondents have decided to go for government loans to restart their business, particularly the DTI's COVID-19 Assistance to Restart Enterprises (CARES) program. R2CN expresses this acquisition of state-led initiatives,

"I applied for an online loan from DTI under SB Corp."

The statements provided implications that women in the economic industry find ways to sustain their businesses despite the risks and downturns in trying to revive the economy. However, inevitable repercussions need to be improved with this state-led subsidy for entrepreneurs. As R2CN disclosed,

"From my experience, one thing I didn't appreciate was the waiting time..., and then actually the loan was inadequate for the online business that I have right now)

Respondent R3JB revealed that,

"... It is really not enough but I am still thankful for the initial help they (government) have given)

This correspondingly turns out that even with the flexible terms and conditions under the SB Corp, the loan provided by the state is small, but it was able to help a little in their businesses.

F. Crucial Reasons for Entering Online Business

The second emerging theme shown in Table 2 corresponds to the Crucial Reasons for Entering Online Business. Firstly, it is observed that these women entrepreneurs acquire beforehand initial knowledge of business management, which urged them to start a business. Research suggests that entrepreneurs are more likely to come from homes where

a parent or guardian owned a business (Cooper & Dunkelberg, 1987). Additionally, a study by Yukongdi and Cañete (2020) shows that women's decision to set up their venture is also influenced by resources that may be available and circumstances. R4MS, who came from a family of entrepreneurs, expounded,

"In my case, this is the background I grew up to. My parents are both in the field of business, so I was preconditioned ever since that I will start my own business."

Bagheri and Pihie (2010) stated that family influence is an essential factor that provides the background experience and motivation to start entrepreneurial activities.

Secondly, another crucial factor why Filipina women started an online business is that it opens up an avenue for an extra source of income or even becomes the primary source of income. Furthermore, this allows the entrepreneurial spirit of women to venture into different opportunities in business. As R5HR shared,

"I was thinking why not try to go venture in entrepreneurship. Who would know, what if I'll be successful in this? So, I risk without knowing if I'll be successful."

Managing uncertainty in a global pandemic is a risk that incorporates coping strategies to ensure the outcome of an organized business. These women-owned businesses have been through tantamount losses adding up their initial capital to sustain their businesses.

The third critical point is the maternal, and familial instinct women have. Most of the women frequently reported in previous studies testified the need to provide and supplement the needs of their families (Yukongdi & Cañete, 2020). A case in point is the experience of R2MS, who is a wife and a mother of a toddler, who started an online clothing business at the onset of the COVID-19 pandemic,

"My husband is the main motivator why I started my online business at the same time my is my baby."

R2CN, a single mother who juggles multiple businesses, valued the same sentiments with R2MS,

"Actually, the main reason is to have an extra income, for my twelve-year-old daughter."

According to them, being a mother and an entrepreneur was not an easy job. As Dattani (2020) found similar findings, women business owners are dealing with intensified social reproduction duties, household labor imbalances, and the need for extra income-generating activities caused by the pandemic.

An altruistic reason obtained in this study is the ability to support employees or the workforce in dire need of jobs during a pandemic. These women entrepreneurs generously thought of the well-being of their employees. As R1FB narrated,

"My business can help my staff. This is how I look at my business that it would be able to support my employees. A family can eat because of this business. Currently, I have nine (9) staff, so I am able to feed nine families..."

R1FB further added that without the people working for her, the online business she stood for would never be a success without them. Thus, she feels indebted to continue despite the ongoing pandemic for the sake of her employees.

G. Advantages of Engaging in Online Business

The third emerging theme stipulated in Table 1 is the presented advantages of engaging in online business for women entrepreneurs. It is crucial to consider how these women manage to gather income having the benefits of E-commerce. According to McQuitty and Wolf (2013), online platforms serve as an avenue that supports many businesses where consumers are becoming more adaptable to online goods. R1FB enumerated the advantages

when she started her online business, “The advantage for online business is having a wide reach for clients. Traditional marketing methods like tarpaulins, newspapers, radio, or flyers are not anymore needed. But this time, the target is already budget boosting (for Facebook posts) for your target audience. Basic transactions are easier since I can monitor it through our controller. And even our operations, we just have Messenger as our medium.”

It is beneficial for R1FB and even for other women online entrepreneurs the broad scope of online platforms to sell products through e-commerce. Moreover, social media boosts the credibility of their online business, thus appealing to more customers an opportunity to earn within the comfort of their homes with lesser expenses.

Aside from the fact that the online platform has made everything accessible from wide coverage, availability of courier services, cashless payments, and remote operations, another important factor the respondent is their safety. There are risks for security and safety when managing physical store set-up. An example shared by R2CN explains how she finds it better for women entrepreneurs to manage an online business since being in a physical store set-up intends precautions from robbery and burglary that may take place anytime.

This implies how women need to double their security when operating on-site businesses. Thus, as found in this study, females see social media as a safe platform to conduct their business operations. Hence, to concur with [Alampay \(2008\)](#), individual Filipino entrepreneurs and small businesses venture into e-commerce by utilizing the Internet through social networking websites and mobile phone-based cash systems because of its reliable, secure, and accessible means.

Table 3
Finance-Gathering Initiatives of Filipina Women Entrepreneurs (Part 2)

Formulated Meanings	Theme Clusters	Emergent Themes
The respondent learned cooking skills and recently the online skills to create e-posters of her own through Canva, which has allowed her to save up on promotion because she does the work herself.	New skills are learned from the experience of managing an e-business, and help is enlisted from friends, family, and colleagues from starting up a business to maintaining it.	Marketing Strategies for Online Business
The respondent believes no man is an island and enlists help from friends and family to boost her content. For editing, she does it alone and uses YouTube video tutorials and Google as a reference.	State-led programs are sought to help women build their business and sustain it during the economic pandemic struggle.	
The respondent enlists the help of her graduating nephews and nieces. They have more free time in this modular set-up to help manage her e-business, particularly computer literacy.	Entrepreneurs develop innovative and creative ideas to usher audiences to get into their products and boost their sales.	
The respondent points out that skills in captioning and correspondence with customers are necessary for e-business because they help an e-business survive.	They research and make use of the vast amount of knowledge and reference that YouTube and Google provide.	
The respondent taps people who can help her because managing an e-business is an arduous task. It’s not just about posting and immediately getting clients, and there is a need to be innovative because online competition is very tight.	The e-business becomes a collaborative effort between the entrepreneur and the people around her. There is the mutual responsibility of ensuring an income for the entrepreneur and her employees.	
Respondent shares her word-of-mouth marketing		

Formulated Meanings	Theme Clusters	Emergent Themes
<p>strategy is helpful if one is confident that the product you are selling is effective.</p> <p>The respondent notes how friends, friends of friends, and family boost her business through shares, increasing sales, and improving branding. Therefore, proving that it takes a community to build a business.</p> <p>Respondents tackle promotional items and develop new ideas to engage audience traffic on her Facebook business page</p>	<p>Generating creative marketing strategies of products through online platforms, especially Facebook increases online businesses' sales and income.</p>	

H. Marketing Strategies for the Online Business

Another emerging theme in this aspect refers to the Marketing Strategies for the Online Business, which the Filipina entrepreneurs acquired while establishing an online business. These pertain to a combination of online and technical skills learned such as cooking, graphic design, captioning and editing, computer and social media literacy, accounting, product review, and promotion of products. This is the case in point of the experience of R1FB who claimed that:

“Just recently, I learned an online skill on how to create e-posters of my own through Canva...just last year.”

With the new online skills acquired, i.e., editing and graphic design using Canva, R1FB created her e-posters and reduced costs since this allowed her to save up on promotion because she does the work herself. The E-Business also became a collaborative effort between the entrepreneur and her family, friends, acquaintances, and even customers. This is true in the case of R1FB who said that:

“I think it really helped. I receive support which can help increase and boost my sales because whenever I post online, most of my family and friends share it, and then the friends of my friends will share it too, and so on. That is why my sales and branding increased. So, it really takes a community to build a business.”

Moreover, by learning more skills to market products online with E-commerce and the usage of social media platforms to gain more followers and customers, we mean that the shared experiences of the respondents reveal that these businesswomen generated creative marketing strategies in online platforms such as Facebook intending to boost sales, audience reach, and income. These entrepreneurs hold the view that online competition is very tight, and thus, this challenges them to have more innovative ideas. This is true in the case of R5HR, who revealed that:

“Influencer marketing through product reviews is a big help for me. My sales increased as well as my audience reach. For example, in my footwear online business, I usually give products monthly to the influencers whom I know for product reviews. I can really see its positive effect on the growth of my sales and audience in Manila and even other parts of the Philippines. So, that is one way that I know which is good for online business.”

Because female entrepreneurs have resorted to start or restart businesses and flexibly adapt by learning new online skills and generate creative marketing strategies by taking advantage of the available online platforms and e-commerce sites, the implication is that their respective online businesses have been able to thrive during the economic pandemic struggle. It enabled them to acquire both online and technical skills and a boost or increase

on their sales and customer reach, thereby maintaining their income and sustaining their livelihood. This is also what is mentioned in literature on online businesses, which reveals that Filipino enterprises have embraced the use of e-commerce sites as a new marketing strategy and are observed to have potential growth, especially that the Covid-19 outbreak has accelerated industry growth by transferring major retailers to an internet platform for market sustainability (Ken, 2021). Thus, this trend necessitates upskilling and reskilling Filipina entrepreneurs through online training and programs about digital entrepreneurship and e-commerce marketing.

Table 4
Finance-Gathering Initiatives of Filipina Women Entrepreneurs (Part 3)

Formulated Meanings	Theme Clusters	Emergent Themes
Respondent plans for expanding business (Papa G's) through franchising while using the online platform for promotions.	Establishing a physical store while utilizing the online platform for marketing strategies.	Long-Term Plans For E-business
Respondent aims to establish a physical store simultaneously to continue the online business since it contributes to marketing and expanding the target audience.	Continuing the online business since it positively contributed financially and mentally to the businesses and the owners, respectively	
Respondent sees the good of continuing the online business. She deems that the online platforms saved her business. Thus, she decides not to stop.		

I. Long-term Plans For E-business

The last emerging theme shown in the table matches the Filipina entrepreneurs' long-term plans for their E-business. This refers to the respondents' plans to expand their reach through franchising and continuing the business operation by establishing a physical store while capitalizing on online marketing strategies. As R1FB said:

"So, my plan for Papa G is for expansion. And usually, we can see how the promotion of franchising works now online. So again, it goes back to online by using Facebook."

Also, this emerging theme means that the online business has become a supplementary yet significant factor to the physical business since these online platforms functioned mainly as a marketing and advertising tool. This is true in the case of R5HR who shared that:

"I really like to have my own physical store, that's my goal. I have a physical store and at the same time, I'll continue operating online because for me, online business is a big help especially in marketing and targeting your audience."

J. Gendered Experiences of E-Women Entrepreneurs

Women entrepreneurs have been forced to adapt to the economic challenges exacerbated by COVID-19. In the past two years, women have had to be innovative and flexible to grab economic opportunities. The experience of E-women in the pandemic is reflective of both their struggle and their success.

The emergent themes for Table 5 are as follows: Perceptions on Women in Business, Economic Impact of the Availability of Business Opportunities to Women, and Psycho-Social Impact of Filipina's state of mind on financial support and independence.

Table 5
Perceptions on Women in Business

Formulated Meanings	Theme Clusters	Emergent Themes
The respondent does not encounter social and cultural expectations of being a businesswoman and perceives it as an advantage.	Instead of perceiving it as a challenge, the businesswomen claim that being a female entrepreneur is more of an advantage because of their skills in marketing and networking and soft skills like diligence and perseverance in achieving a successful business. Some entrepreneurs experience the physical limitations of being a woman.	Perceptions on Women in Business
The respondent experiences limitations of being a woman, like physical endurance and patience.		
The respondent believes the strength and skill of women in marketing, mainly through word of mouth, and emphasizes its advantage compared to men's limitations like being timid.	Businesswomen observe gender equality in terms of economic opportunities for women in society.	
The respondent knows the prevalence of gender equality in the economic sphere in society.	In achieving success in their business, some businesswomen face social, cultural, and marital expectations as an effect of cohabitation, while others receive support and encouragement	

K. Perceptions on Women in Business

The researchers found that there was no perceived discrimination based on gender. Social, cultural, and marital expectations were seen only as an effect of cohabitation for some, while others received support and encouragement. Per the case of R1FB, social and cultural expectations do not limit a woman in business. In fact, it is seen as an advantage.

She said: "...wala man jod ko kasuway nga ma ing ana or mga challenges tungod kay bae ko. Kay i think mas pinangga gali ang bae." (I have never experienced those kinds of challenges because I am a woman. In fact, I think it is an advantage.)

To support this is R2CN's case also emphasized on the power of the female. To her, gender equality is present in the sphere of Philippine economic society. She said: "Para nako, mas powerful gani ang female kay mas ana (maayo) siya sa marketing, word of mouth. Female are very good mga ingon ana unlike sa male kasagaran kay mangi-uwawon, mauwaw." (For me, women hold a more powerful position in the world of business because of their marketing skills like word of mouth. Women are very good at that compared to men who are often timid, at least those that I've encountered.)

To add, R3JB and R4MS, both of whom were married women, admitted that expectations for Filipina entrepreneurs rose particularly during cohabitation, especially when extended families were involved and in need of support.

Respondent R5HR encapsulates Filipina entrepreneurs by saying: "...I mean karon na time ha mas nakita nako ang kana bitaw galing mas daghan ang babae ganahan mulambo." (Nowadays, I see that a lot more women want to be successful.)

Table 5
Economic Impact of the Availability of Business Opportunities to Women

Formulated Meanings	Theme Clusters	Emergent Theme
Respondent notices her increase of income this time as she started her online business during this pandemic period.	Gender equality and women's economic opportunities in business are pervasive perspectives among female entrepreneurs.	Economic Impact of the Availability of Business Opportunities to Women
Respondent observes that before she started online selling, her budgeted salary was simple and fixed, but		

Formulated Meanings	Theme Clusters	Emergent Theme
now she acknowledges more income through her side hustles. She observes the more significant economic opportunities available for women and the importance of grabbing those opportunities.	Admitting a fixed salary is merely budgeted every month.	
The respondent observes more female entrepreneurs than male entrepreneurs in online business and the expansion of economic opportunities for women. The respondent sees and experiences the greater opportunities in online business	Being in e-business gained financial freedom and independence when it comes to finances and budget.	
The respondent understands the factors to be considered when engaging in online business especially acquiring new skills		

L. Economic Impact of the Availability of Business Opportunities to Women

According to the article, "Necessity or Opportunity? The Effects of State Fragility and Economic Development on Entrepreneurial Efforts" by José Ernesto Amorós et al., he espoused that the opportunity-based individual entrepreneurial (OPP) efforts are affected by the fragility of the state and the current state of the economy. Per the Institutional Theory of Entrepreneurship, the fragility of the state is indirectly proportional to opportunity-based individual entrepreneurial efforts (OPP) and directly proportional to the necessity-based entrepreneurial (NEC) endeavors. Meaning, the fragility of the state has a positive effect on (NEC) endeavors in contrast to (OPP) efforts. The researchers found that the Philippines has displayed state fragility throughout the COVID-19 timeline, meaning, it has been inadequate in protecting citizens who lack or have lost formal employment over the course of the pandemic. Hence, women have opted to initiate (NEC) endeavors and have created business opportunities for themselves through revolutionary alternate business methods of e-business.

Women entrepreneurs hold the greater appeal in marketing products due to their natural and technical skills in marketing, making them flexible in business engagement. This is expressed in R6BA's case.

R6BA stressed: "Mas kabalo man ka kay baye man ka so mas naa ka'y advantage na mu-appeal sad for mostly women ang imong products..." (You know better because you are a woman. You have the advantage in selling products for women.)

These cases solidify that women have greater economic opportunities due to gender equality in the business industry. Filipina entrepreneurs were also found to have gained financial freedom and independence through both corporate jobs and engaging in e-business.

Per the case of R2CN, her pre-pandemic income was stable. She initially had sidelines too, but she noticed an increase in income after founding her own online business. She said: "The main difference was kuan, uhm, before pandemic, uhm, naa koy mga sideline, pero dili siya much but during the pandemic, didto man nag start akong online, so naka-ingon kog dako-sako jud siyag naka add up sa akong budget." (The main difference was that pre-pandemic I had already had side-jobs, but they weren't much. During the pandemic, I started my online business, and from there, I was able to say I had earned a lot more which I've added to my budget.)

The Internet has made it possible to earn online, and Filipina entrepreneurs have grabbed this opportunity to revolutionize earnings during the economic pandemic struggle. It is one of the best modes of employment (Kuek et al., 2015).

R5HR and R6BA expressed that amidst COVID-19, greater economic opportunities in the form of online platforms emerged for women and it was necessary to grab those opportunities. Specifically, R6BA stressed that: "With e-business, mura ba'g na ano, na kaya diay sa mga baye na mag business. Na ano na siya, na maka earn diay ug money pud ang mga baye so like ni widen ang economic opportunities." (With e-business, I realized that women could engage in business. I realized that women can also actually earn money through this platform, thereby widening economic opportunities for women).

Table 6
Psycho-Social Impact of Filipina's state of mind on financial support and independence

Formulated Meanings	Theme Clusters	Emergent Theme
The respondent believes in attaining freedom when financially independent and considers online business the most significant factor that shapes her outlook.	Having an online business, along with the opportunities it brings, is a major factor that can shape the businesswomen's outlook on acquiring new skills, financial independence, authentic freedom, peace of mind, and a sense of pride for the female entrepreneurs	Psycho-Social Impact of Filipina's state of mind on financial support and independence
The respondent considers online business as a significant factor that shapes her outlook on financial independence.		
The respondent highlights the benefits and achievements of being financially independent, like having authentic freedom in life and peace of mind.		

M. Psycho-Social Impact of Filipina's state of mind on financial support and independence

Online business shapes the female entrepreneurs' outlook and plays a major factor in achieving financial freedom, independence, and peace of mind.

Per the case of R1FB, she expressed that online business is a revolutionary means of employment which brings along all new opportunities for women entrepreneurs. In the process, women learn new skills and integrate their already existing skills into online business management. She expressed feeling a sense of freedom and peace of mine being able to earn at home: "Dako syag opportunity sa online business... So naa rako sa akoang desk pero daghan kaayo kog ma kuha na source of income."(Online business offers a big opportunity. I only work at my desk but I earn a lot for my source of income.)

She further added that she gained financial freedom in terms of buying what she wants and also the decisions she makes in life: "Dako gyud kaayo na siya na factor kay once financially independent ka, wala ka naghuwat nga tagaan ka sa laing tao, you can do whatever you want.It's limitless. Mao na siya ang pinaka dako na factor." (It's really a big factor once you are financially independent. You don't wait for someone to give you money, you can do whatever you want. It's limitless. That is the biggest factor.)

Women entrepreneurs feel a sense of pride after founding their online businesses and working for its success. R5HR stressed that: "...Nakatabang siya like makabarog ko sa akong own. At the same time kana ganing freedom na makabuhat ko sa akong ganahan, nakakuan jud siya. Kaning sa money-making, although wala ko'y background sa marketing or business something na mga course kay I was able to establish a brand and at the same time a small business through online. So, partly no dili siya partly, proud jud proud jud ko na I was able to like establish gyud ani sa online business." (My online business helped me stand on my own. At the same time I can do whatever I want. In terms of money-making, although I

don't have a background in marketing or business, I was still able to establish a brand and a small business at the same time thanks to these online means. I am proud to have established my own business.)

N. Challenges in the Digitized Set-Up

In this section, the challenges faced by the women entrepreneurs are enumerated and analyzed. The focus is narrowed down on their experienced challenges in the current digitized set-up precisely; in facilitating their business online and their online transactions with the government, as affected by the pandemic restrictions and guidelines.

Table 7
Issues in Online Business

Formulated Meanings	Theme Clusters	Emergent Themes
Respondent shares that for suspicious accounts, she verifies their FB account.	Accepting orders or transactions from people you know or from legit referrals to intercept bogus buyers.	Fear of Fraudulent Transactions
Respondent gladly answers that she did not encounter any bogus buyers or scammers.		Need for accredited buyers, suppliers, and clients to avoid scam

On the business side of things, [DTI eCommerce \(2021\)](#) identifies the rise of fraudulent transactions that shows the country's weak consumer protection regulations as one of the challenges in the e-commerce industry. Fortunately, this has not been the case for any of the interviewed women in this study. In R3JB's words;

"In my case, ma'am, so far, I have not encountered this kind [scam transactions] of problem."

But while they have not experienced this personally, stories of other online entrepreneurs victimized by fraudulent purchases actively circulate on the Internet, thus urging them to put extra measures to prevent this problem. The shared practice by all the interviewed women is to verify the authenticity of each online purchase through checking the buyer's account for authenticity, as evident in the case of R1FB.

Table 8
Internet Connectivity Dependence and Technical Skills

Formulated Meanings	Theme Clusters	Emergent Theme
Respondent shared that in the online transaction required by the loan, she had to enlist help from her child, an IT student. She shares that she is computer illiterate.	There is difficulty navigating online to apply for the loan, computer illiteracy for others successfully.	Internet Connectivity-Dependent Transactions
Respondent shares that nowadays, she is very dependent on the Internet. Without the Internet, she will not be able to operate her business.	Internet dependency in applying for loans and for facilitating the business.	Lack of technical skills to successfully execute activities
Respondent shares that she feels a little hassle in the online transaction with the government. She has to upload, scan, and pictures.	Feeling of hassle for the process and technical processes on the side of businesswomen	Gradual Transition of Online Services from Government
Respondent shares that in the KMME program of the DTI, the modular lessons were done online because of the pandemic.		

However, despite the respondent's respite on this issue, two overarching problems, specifically (1) Internet Connectivity- Dependence of women entrepreneurs and the (2) lack of technical skills to navigate online, are common experiences in this group. To start, the encompassing dependency of entrepreneurs on stable internet connectivity is a major challenge among Filipino women entrepreneurs. DTI eCommerce (2021) observes that, while developed nations do not consider internet connection as a primary issue of concern in e-commerce activities, the Philippines suffers severe strains in its telecommunication structures, affecting both big businesses to small entrepreneurs. This is true in the case of R5HR, who states that;

"...I depend on the Internet, and [the] Internet nowadays is sporadic, so in times when the Internet is down, I am not able to operate..."

With her business utterly dependent on the Internet for customer contact, cashless payments, and courier deliveries, sporadic internet connection is detrimental. This can mean canceled orders, angry courier riders, or unprocessed and delayed payment. For R5HR, who lives in a mountainous area with limited internet connection, times of storms, internet provider connectivity problems, and scheduled power outages mean a severe loss of income.

Another serious problem is the lack of basic technical skills to navigate the online space successfully. For R3JB;

" Yes, I really asked for help. I have a child who is an I.T. . I asked for help because I really don't know; I am computer illiterate. Even in using the laptop. It was just recently that my child brought me a laptop when our KMME modular classes started."

R3JB shares her struggle as she tries to effectively use the online platform, having only shifted to online business this year after her bakeshop and cafe experienced a heavy loss in sales during the pandemic. Having also availed of the KMME program, a government program for entrepreneurs, she shares her struggle as she learns through electronic modules that should have been taught in conference form if the pandemic had not hit.

As can be seen from her experience, government transactions are gradually shifting to online as demanded by pandemic restrictions. The application is purely online for the DTI Bayanihan CARES program that gives out no-interest loans to entrepreneurs. In this shift of medium, the other respondents have taken an issue that the process creates hassle and demands much technical skill for a successful application. In the words of RB1FB;

" True, even for me, I find it a hassle because I have to upload, picture, and scan the ITR and other activities of the same nature."

Table 9
On Online Government Programs and Online Business Income

Formulated Meanings	Theme Clusters	Emergent Theme
Respondent feels that some sellers are unaware of the programs of DTI that they post online. Some may also think that DTI cannot help them as online sellers.	Receiving that income generated for online business is just break-even compared to the targeted income needed for long-term goals.	Generates only break-even income
Respondent recognizes that the income in her online business is just break-even.	During the pandemic, the government is transitioning to digital citizen-government transactions digital.	Lack of online information dissemination of government programs

Lastly, it has been observed that the women entrepreneurs were unaware of these government programs in the first place. R4MS recalls that;

‘ Even if the DTI posts on Facebook, they are many people who remain unaware of the program. Because some sellers don’t make it a habit of checking the DTI page, they don’t tap it. Because they think that the DTI cannot help anyway.’

As R2CN states:

‘And then, it is not much, but at least I have something additional to my income.’

And in which R3JB agrees;

‘The fact is, my current income is just break-even even after I shifted online, my income is just enough, because of the situation today. Because no matter how you present your business to people, money is tight right now.’

Thus, despite the positive perception of online businesses and the income it generates for the entrepreneurs themselves and the community, there is an urgent need for support to women entrepreneurs, especially in equipping them with the necessary skills to be able to navigate in the digitized market successfully they were forced to enter because of the pandemic. Problems with telecommunications quality are also beyond the scope of the individual entrepreneurs who are completely dependent on the reliable services of internet companies to operate and generate income. Also, while the government has matched the pace of the times in digitizing its services, its information dissemination efforts and the accessibility of its online programs remain problematic at best.

Suppose DTI truly believes its recent statement that women-led micro, small and medium entrepreneurs are crucial in the Philippines’ post-Covid recovery, as stated by DTI Secretary Lopez (2021). In that case, it should put its effort into addressing the challenges enumerated above and improve its online services and programs. In giving women entrepreneurs a share of the burden on the economy’s post-pandemic recovery, the Philippine government must be a present ally every step of the way.

CONCLUSION

In conclusion, the pandemic has affected the financing of businesses owned by women in various aspects and degrees covering the logistical, financial, social, cultural, and digital aspects. Due to the ongoing pandemic restrictions, entering E-business has become a local step for entrepreneurs to do, regardless of the individual applying for state services and programs or not.

Start-up and established Filipina entrepreneurs facilitate their business online, with, fortunately, little to no challenges encountered in terms of cultural, and social dimensions in their experiences. However, their lack of basic technical skills and sporadic internet connection becomes an obstacle that creates a serious loss of income in certain situations. To top it off, they also must employ various marketing strategies to keep their businesses afloat and compete with the intense competition in E-business. Filipina entrepreneurs have a lot of challenges to deal with, the majority of which they cannot individually address, given the scale of the solution needed. Thus, the state’s economic response to the COVID-19 pandemic’s effect on Filipina-owned businesses, needs to be improved in terms of reach and accessibility to cater the Filipina entrepreneurs’ needs.

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