



Sustaining Women's Livelihoods: Stories of Recovery 7 Years Post-Haiyan (Yolanda)

A Post-Project Sustainability Evaluation on
the **Women Enterprise Fund**

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Abbreviations and Acronyms

ADF	Antique Development Foundation
C-BED	Community-based Enterprise Development
DA	Department of Agriculture
DOST	Department of Science and Technology
DTI	Department of Trade and Industry
DRR	Disaster risk reduction
FGDs	Focus group discussions
GFDRR	Global Facility for Disaster Reduction and Recovery
IDI	In-depth interview
ILO	International Labour Organization
LCDE	Leyte Center for Development
LGU	Local Government Unit
MFI	Microfinance institution
MSC	Most significant change
NDRRMC	National Disaster Risk Reduction Management Council
NGA	National government authority
NGO	Non-government organization
PPS	Post-project sustainability
RDI	Rural Development Initiatives
UDF	Uswag Development Foundation
WEE	Women's economic empowerment
WEF	Women Enterprise Fund
WELG	Women Enterprise Leadership and Governance

EXECUTIVE SUMMARY

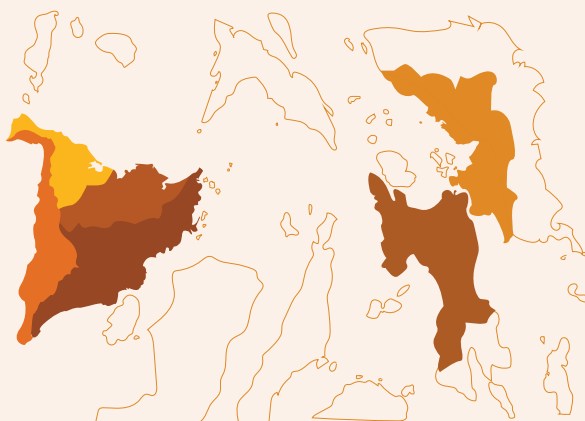


From July 2014 to November 2016, CARE Philippines launched Women Enterprise Fund (WEF), a women-targeted livelihood recovery programming which worked on women entrepreneurship development. The project assisted the beneficiaries from the most vulnerable households affected by Typhoon Haiyan to establish sustainable livelihoods to help them secure their basic needs, generate employment and other economic opportunities by contributing to long-term solutions of addressing social and gender inequality and increasing the resilience among women.

"I think of ways to recover (my business). Don't lose trust in oneself. I started from nothing; I can prove that I can lead a better life."

As gender inequality worsens the vulnerability of women in disaster situations, the project introduced related interventions such as provision of financial capital for women's microenterprises, conduct of capacity-strengthening trainings, and fostering of links to relevant supply chain actors and service providers.

The WEF involved 929 women entrepreneurs from six provinces (in Aklan, Antique, and Leyte provinces) with livelihood sources related to food vending, agriculture, handicraft, textile products, services, and other micro-businesses. At the end of the project, the following key results have been achieved: change in income, enterprise status, confidence of WEF entrepreneur, establishment of network and linkages, decision-making and control, gender equality (GE) beliefs, and strengthened coping strategies.



Food Vending
62.5%



Agriculture
24%



Handicraft
4.8%



Textile Products
4%



Services
0.5%



Micro-business
4.2%

To assess the sustainability of women's economic empowerment (WEE) and resilience outcomes among WEF-supported women entrepreneurs, the post-project sustainability (PPS) study was done three years after the project completion. The study's objectives include assessing the extent of the outcomes/impacts of the project to WEE and resilience are sustained or translated into lasting influences, identifying the factors that contributed to sustainable project outcomes based on WEE and resilience framework, and providing recommendations for future CARE programming and to ensure impact at scale.

To effectively conduct the study, a mixed-method evaluation was used to systematically combines quantitative and qualitative research techniques to collect, analyze, triangulate, and interpret results. The primary methodology used in the study was adjusted outcome harvesting complemented with the most significant change (MSC) technique.

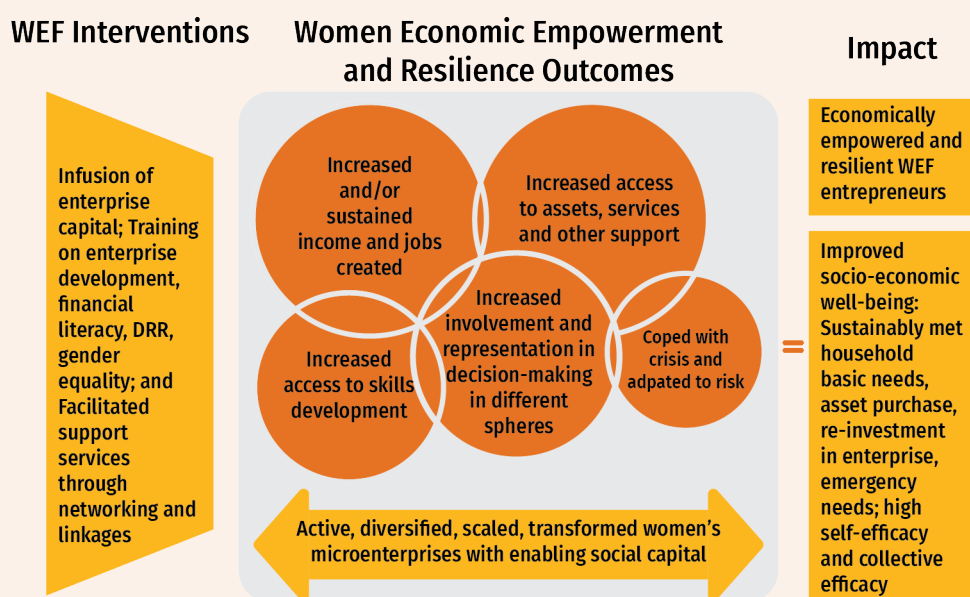
In conclusion, the sustainability of WEE and resilience outcomes is connected on the microenterprises that influenced the entrepreneurs' access to and control over information, enterprise assets, business development, financial services, and other needed support. The entrepreneurs' developed adaptive enterprise management capability was instrumental in keeping their microenterprises active which also enabled them to generate continuous income even times of crisis like the COVID-19 pandemic.

The WEF entrepreneurs' aspirations and embraced role to take care of their families were key drivers to the sustainability of their microenterprises. The resilience of women and their microenterprises is not only measured by sustained income but also how they cope, start over, and have sustained income again. The entrepreneurs considered themselves successful in running their businesses and their definition of success varies.

As part of the study's key learnings, entrepreneurial qualities and viability of microenterprises in designing an early livelihood recovery project such as the WEF should be considered and the operating environment of the COVID-19 pandemic provided a factual scenario to examine the sustainability of WEE and resilience outcomes during a crisis.

The conduct of the study has also faced various challenges including the absence of updated information at hand about the WEF entrepreneurs after the project completion, difficulties in data collection due to the restrictions posed by the COVID-19 pandemic, locating respondents, and inability to investigate certain pieces of evidence such as change in income and decision making at household, among others.

Finally, the study raised some recommendations for sustainable outcomes such as anchoring the livelihood recovery interventions with functioning local organizations, focus the capacity strengthening interventions of women on establishing means to access skills development services, and women need further awareness-raising on negotiation capacities and lobbying with power holders.



Learnings



A combination of appropriate soft and hard tools for microenterprises has proven to be an effective intervention



Sustained livelihood sources are empowering women in both normal and crises situations



A high proportion of WEF entrepreneurs remain micro and operate with limited capital and reinvestment of income, as income is often allocated for daily household needs.



Established relations, especially family and networks, are beneficial to WEF entrepreneurs to tide them over difficult times when facing shocks or stresses.



WEE and resilience reinforce each other.



Classifying outcomes by WEE and resilience domains of change provided focus and made analysis and interpretation of findings more efficient.



Good research practice requires flexibility in adopting proven research methodologies and refining tools based on women's lived realities and context.



Discussions with a group of WEF entrepreneurs or WEF entrepreneur with members of her group could have surfaced insights on collective efficacy.

Recommendations



Anchor the livelihood recovery interventions with functioning local organizations in project areas



Focus the capacity strengthening of women on establishing networks to access services, not just the usual skills training.



Provide further awareness-raising with women on negotiation capacities and lobbying with power holders.



Facilitate linkages with women's and community groups to influence change in social and enabling environments.



Promote collective action towards reducing drivers of risks



INTRODUCTION

Background and Rationale

The Philippines was ranked as the ninth highest country worldwide at the risk of extreme natural events (Day et al., 2019). More than 60 percent of the country's total land area is exposed to multiple hazards, including typhoons, earthquakes, flooding, tsunamis, volcano eruptions, while 74 percent of the population is at risk of their impact (GFDRR, 2016). In November 2013, Category 5 Super Typhoon Haiyan locally known as Yolanda, hit the Philippines. Over 16 million people were affected, and there were around 6,300 individuals reported dead and 26,689 injured. The total cost of damages was estimated at PHP 39 billion with PHP 20 billion for agriculture in affected regions (NDRRMC, 2014). As a result, 2.3 million individuals fell below the poverty line (GFDRR, 2016).

To enable the most vulnerable affected households to establish sustainable livelihoods that secure their access to basic needs, Women Enterprise Fund (WEF) was implemented from July 2014 to November 2016. Aware of how gender inequality exacerbates the vulnerability of women in disaster situations (Brody et al., 2008), CARE Philippines launched the women-targeted livelihood recovery programming which focused on women entrepreneurship development. The interventions involved the provision of financial capital for women's microenterprises, the provision of capacity-strengthening trainings, and strengthening links to market and service providers.

WEF's livelihood recovery for women sought to not only provide humanitarian assistance but also to meet long-term development needs. The target population, women who owned microenterprises¹, is particularly vulnerable to hazards, such as natural disasters, diseases, extreme climate events, political conflicts. For instance, the regularity of typhoons and other natural disasters in the Philippines has become a significant part of Filipino culture, where the affected communities themselves are the first responders without external help. However, the overall coping and adaptive capacities were still insufficient in the Philippines (Day et al., 2019).

¹According to the Section 3 of Republic Act No. 9501 also known as the Magna Carta for Micro, Small and Medium Enterprises stated that microenterprises in the Philippines can be defined according to the size of assets and number of employees. Typically, it is a business that employs nine people or fewer, with assets of PHP 3 million and below.

Moreover, the prevailing macroeconomic policies continue to negatively affect women entrepreneurs. Deregulation lifts price control systems: the price of basic commodities increased, higher oil prices resulted in an increase in transportation fares, electricity, and other commodities. The structural gender inequality, which refers to the unequal division of power and resources between women and men, has compounded the vulnerability among women since they have less access to resources (Quijada Robles and Benavidez, 2018). Without sufficient resources and relevant capacities, it is near impossible for survivors to recover from lost livelihoods more effectively, let alone mitigate the risks of other hazards (ILO, 2015). Consequently, through providing livelihood recovery assistance, WEF aimed to generate employment and other economic opportunities for marginalized and vulnerable populations and contribute to long-term solutions of addressing social and gender inequality and increasing resilience among women.

In line with this, the post-project sustainability (PPS) study was carried out to assess the sustainability of women's economic empowerment (WEE) and resilience outcomes among WEF-supported women entrepreneurs over three years after the completion of the WEF initiative. This report presents the results of the WEF-PPS study. It not only explored the unintended and emerging impacts of the WEF project but also identified factors that may contribute to sustainable outcomes. The study also assessed the impact of the ongoing COVID-19 pandemic on women's microenterprises and livelihoods to determine their resilience. The study results and recommendations seek to enhance the gender responsiveness and sustainability of post-disaster recovery programming in the humanitarian and development sectors.

The WEF Project

The WEF initiative was one of CARE's largest women-targeted disaster response and recovery projects. To restore household livelihoods devastated by Typhoon Haiyan, the WEF sought to transition from early livelihood recovery towards the development of more sustainable livelihoods that could rehabilitate or even replace income sources. This recapitulates WEF's objective of "enabling the most vulnerable affected households to establish sustainable livelihoods that secure their access to basic needs." Ultimately, WEF contributed to CARE's Haiyan Response Program goal; "affected communities (men, women, boys, and girls) have recovered, built back safer, and have increased resilience." To achieve the WEF's objective and the overall Haiyan Response Program goal, CARE together with local partners² implemented the following strategies:




The infusion of financial capital: Financial assistance ranging from PHP 4,000 (USD 80) to a maximum of PHP 50,000 (USD 1,000) was provided to women's microenterprises, either for business expansion or product development and diversification. The amount of aid depended on the needs defined by women, which were the essential productive assets for their microenterprises. An average of PHP 19,580 (USD 392) was allocated per beneficiary.

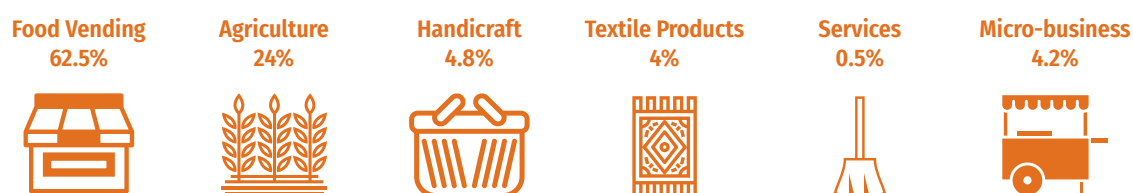


Capacity-strengthening activities: The effort introduced community-based enterprise development (C-BED) and financial literacy training, gender empowerment, women microenterprise leadership, disaster risk reduction (DRR), and governance training. The gender empowerment topics included basic concepts of gender, manifestations of gender biases in the household and workplace, and women's rights (guided by pro-women legislation such as Republic Act No. 9710 or The Magna Carta of Women, and Republic Act No. 9262 or The Anti-Violence Against Women and Their Children Act of 2004. Specifically, C-BED training introduced types of hazards or risks and relevant mitigation methods to address or minimize the impacts of these hazards or risks in their lives and businesses. Financial literacy training also guided women on financial products such as savings, micro-insurance, and loans, which are essential for micro-business owners to manage risks.

²WEF local implementing partners include Antique Development Foundation (ADF) in Antique, Leyte Center for Development (LCDE) and Rural Development Initiatives (RDI) in Samar and Leyte, Uswag Development Foundation (UDF) in Aklan, Business Fairtrade Consulting in Iloilo, and Pontevedra Peoples Cooperative in Capiz.

 Linkages to relevant supply chain actors and service providers: The women entrepreneurs are connected to government agencies (Municipal Agriculture Office, Department of Trade and Industry (DTI), Sustainable Livelihood Program of Department of Social Welfare and Development), private service providers (CLIMBS Life and General Insurance Cooperative, Uswag Development Foundation, and Antique Development Foundation), big enterprises in the local value chain, or projects funded by CARE's Community Enterprise Facility which provided technical assistance such as market links through trade fairs, product design and development, packaging and labeling, food safety and food shelf-life analysis, and lobby for government support.

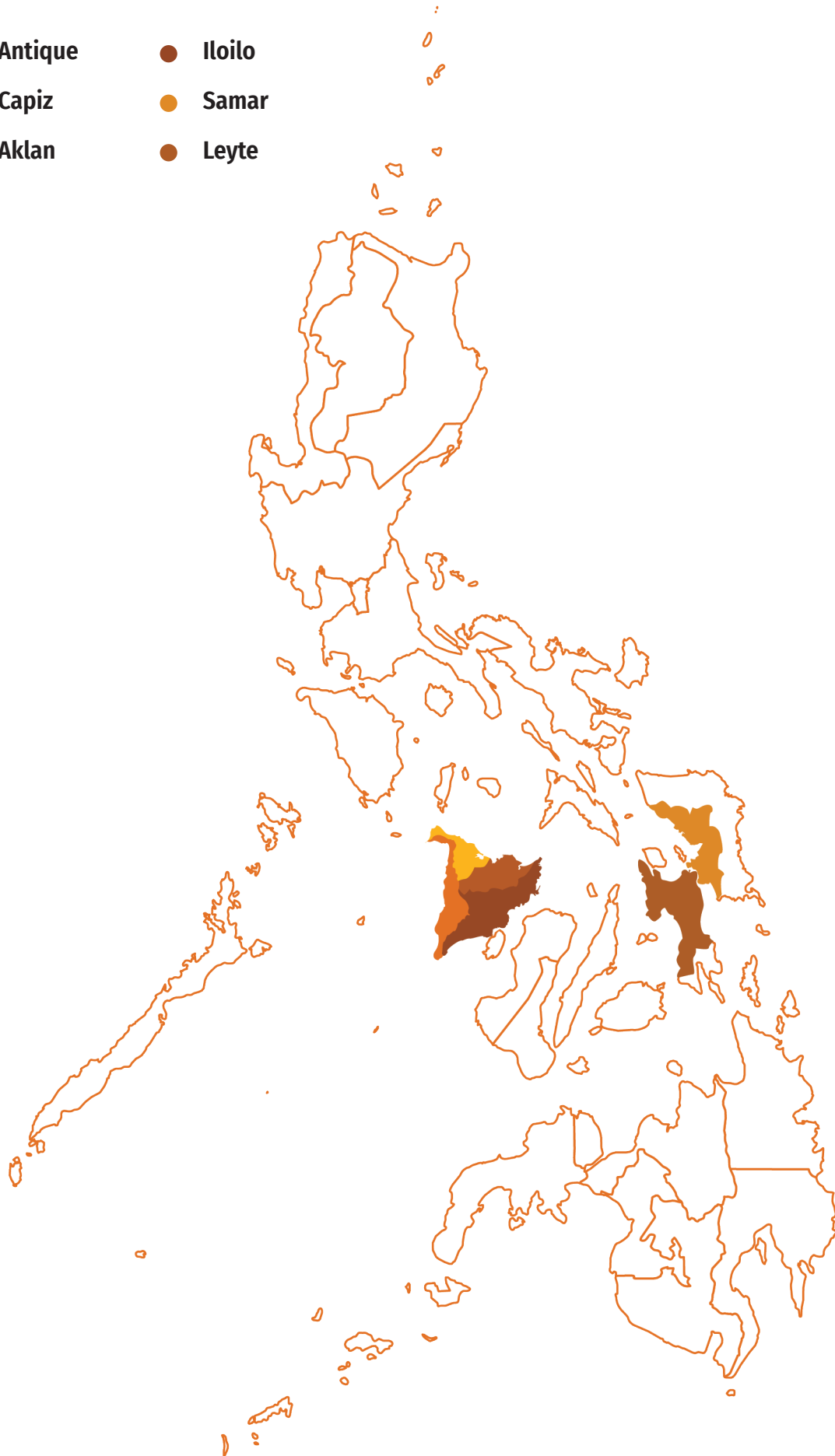
The 929 women entrepreneurs from six provinces participated in the WEF project. They're engaged in different types of businesses including food vending, agriculture, handcraft, textile products, services, and other micro-businesses.



In the succeeding sections, the WEF-supported women entrepreneurs will be referred to also as WEF entrepreneurs.



- | | |
|-----------|----------|
| ● Antique | ● Iloilo |
| ● Capiz | ● Samar |
| ● Aklan | ● Leyte |



Literature Review

Women are disproportionately affected by hazards (Alam and Rahman, 2014). Research by Neumayer and Plümper (2007) has shown that natural disaster decreases the life expectancy more among women compared to men. In addition to biological and physiological differences, social norms and gender roles have been identified as factors of gender differences in vulnerability (Callister, 2008; Women and Girls in Disasters, 2020; World Health Organization, 2002). According to Cutter et al. (2003), women are often responsible for taking care of the family while having lower wages. Therefore, traditional gender roles make it more difficult for women to recover from crises compared to men. Moreover, structural gender inequality perpetuates the disadvantaged position of women in responding to and recovering from hazards since they have less access to social, political, and economic resources (Quijada Robles and Benavidez, 2018; Yumarni et al., 2014).

The gender-sensitive responses in humanitarian actions are critical to tackling women's vulnerabilities (Yumarni et al., 2014). To ensure that disaster risk reduction and climate change measures are gender-responsive, the government of the Philippines enacted the Disaster Reduction and Management Act or Republic Act No. 10121. The most common gender-responsive approaches are related to women empowerment. Empowering women enhances their capacities in reducing disaster risks and handling disasters' impacts (Ganapati, 2012; Story et al., 2020). According to Story et al. (2020), women who were engaged in women's savings and loan groups were more active and aware of disaster preparedness compared to women who were not group members. Furthermore, Chair & Osaki (2015) documented that different approaches of empowering women economically post-disaster will advance women, their households, and communities. Moreover, the study suggested addressing the sustainability of women entrepreneurship in preparation for crises they might face in the future.

On the other hand, the humanitarian-development nexus programming has been highlighted in recent years. The concept of nexus was announced by the World Humanitarian Summit in 2016. In the Agenda for Humanity, it was stated that to end need, it is necessary to transcend humanitarian-development divides while delivering aid. The next year, the United Nations Office for the Coordination of Humanitarian Affairs published "New Way of Working" and the concept of collective outcome was introduced. A collective outcome is used to meet needs and reduce risks and vulnerabilities by integrating humanitarian, development, and other relevant actors. It allows better coordination of various actors to transform the lives of vulnerable populations when delivering humanitarian actions. In 2018, CARE urged "Doing Nexus Differently" and put forward multiple ways for practices.

Increasing resilience is an essential practice to transit from humanitarian aids to sustainable development (Bousquet et al., 2016). In CARE's guidance, resilience-based programming is emphasized as a major approach that aims to increase the capacities of individuals and communities to anticipate risks, absorb shocks, adapt to evolving conditions, and transform (CARE, 2016; CARE, 2018). Also, the Sustainable Development Goals underscored the importance of strengthening resilience, which is to "build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters."

The WEF initiative provided aid-funded women's skills and knowledge on entrepreneurship development and resilience advancement interventions for livelihood recovery to enable typhoon-affected women to transform their lives. However, little is known about the long-term impacts of this type of nexus programming. This PPS study provides pioneering insights and evidence for assessing the lasting changes of empowering women entrepreneurs socially and economically after the destructive typhoon. More importantly, it bridges the gap between impacts that the study intends to bring and that to sustain in the absence of external assistance. The study results aim to contribute to the improvement of women's economic empowerment approaches in future nexus programming.



EVALUATION DESIGN

Goal and Objectives

Goal: To assess the sustainability of WEE and resilience outcomes (e.g., incomes increased, employment created, coping strategies adopted, women's behavior/practice, relations with household members improved) among WEF-supported women entrepreneurs in a disaster-prone context.

Contextual definition of sustainability: The achieved state and benefits of women's economic empowerment and resilience are maintained, and WEF beneficiaries continue adapting their situation to evolving conditions while achieving economic well-being.

Objectives	Research Questions
Objective 1: To assess to what extent the outcomes/impacts (positive and negative, intended and unintended) of the WEF project related to WEE and resilience are sustained or translated into lasting influences.	What WEE and resilience outcomes (positive and negative, intended and unintended) based on domains of change are currently demonstrated among WEF entrepreneurs? How have these outcomes changed since the WEF project ended in 2016 and during the COVID-19 pandemic?
Objective 2: To identify the factors that contributed to sustainable WEF project outcomes based on WEE and resilience framework.	To what extent did the WEF project contributed to the achievement of WEE and Resilience Outcomes? What were the particular features of the WEF project and context that influence the outcomes? What are the facilitating and hindering factors in the achievement of WEE and resilience outcomes? How did the WEF entrepreneurs address the barriers or hindering factors?
Objective 3: To provide recommendations for future CARE programming and to ensure impact at scale.	How can empowering women economically change relations at the household, enterprise, and community level? How does the post-disaster setting change the definition and measurement of sustainability of WEE and resilience outcomes (in the context of WEF design and implementation approach)?

Conceptual Framework

A conceptual framework (Figure 1) was developed based on the evaluation goal, objectives, WEF strategies, and end-line data. The framework integrated CARE's Gender Equality (GE) and Women's Economic Empowerment (WEE) frameworks and Increasing Resilience Guidance (CARE International, 2016) as gender equality is the core focus of CARE's work.

The WEF project primarily focused on building agency. Changing gender relations and transforming structures were not among WEF's interventions but the relevant impacts were investigated in this study. In terms of WEE, women are expected to be economically empowered and have greater access to and control over economic resources, assets, and opportunities. Additionally, WEE and resilience were inextricably linked in the framework. Specifically, women entrepreneurs' resilience capacities were included in the agency outcome areas. One of the domains of change is being able to reduce drivers of risk which is a critical element of increasing resilience. Overall, this study explored whether the women entrepreneurs' economic well-being was improved if they were empowered economically and their resilience was strengthened.

Outcome Areas by the Gender Equality Domains

1. The outcome areas related to the **agency domain** were the following:

A. **Women's confidence and aspirations to manage enterprises**

Women gain confidence or feeling of reassurance from the appreciation of one's abilities or qualities. Their level of confidence may vary at various points of experiencing shocks, stresses, and changing risks. Women's aspirations for themselves or hopes or ambitions of achieving something will also be probed whether it is influenced by their individual beliefs or by prevailing social and gender norms. For example, when women believe and accept their traditional responsibilities in the home, they may settle for microenterprises that are less capital and labor-intensive, and less time consuming, and that is managed within or nearer their homes.

B. **Women's knowledge and skills to manage enterprise and assets, to influence decisions in the household, enterprise, and community, and to join groups**

Knowledge and skills may include aspects such as costing and right pricing, product improvement, microenterprise recordkeeping, workplace sanitation, personal grooming, developing a customer base, networking with local government units (LGUs) for possible support services, and fostering a good relationship with workers and suppliers.

C. **Women's knowledge and skills about hazards/risk and how to absorb and adapt to shocks/stresses**

The knowledge and skills referred are the three resilience capacities (anticipate risks, absorb shocks, adapt to evolving conditions, and transform also known as the "3As and 1T"). These are the following:

- i. **Anticipate risks, absorb shocks and stresses on their lives, wellbeing, and enterprises**
Women prepare for any event that will significantly impact their microenterprises and will strive to keep it afloat even under difficult circumstances. They also address other risks such as health emergencies, death of a loved one, and loss of property, as expenses from those events will take a large portion of their income and even use up their capital.
- ii. **Adapt to evolving conditions under multiple, complex, and changing risks**
There are lean seasons in the microenterprise cycle as well as other challenges (e.g., reduced customers or loss, limited supply of raw materials due to competition, depletion of natural resources, pole-vaulting of suppliers or buyers, and price fluctuations). Women find ways like offering their products and services based on seasonal demand, shifting or diversifying to other microenterprises in lean months, mobilizing communities for sustained supply of raw materials, and establishing trust with a network of suppliers and buyers.
- iii. **Influence the enabling environment and reduce drivers of risks**
This is a potential indirect or unintended outcome area. It may include capacities to demand a fair price and fair contract agreements with buyers, to lobby with the government to implement women-friendly policies and programs such as credit window for the financing of microenterprises, to submit a project proposal for a request of equipment, technical assistance, technology transfer, and marketing assistance, free crop insurance for low-income farmers, and to push for women's representation in community development planning processes.

Meanwhile, indirect or unintended outcome areas related to Relations and Structure domains were also identified as below:

2. **Relations domain: Improved decision-making in different spheres (household, enterprise, and community), new/transformed relationships related to women's entrepreneurship, and increased representation and leadership in different spheres.**

Women entrepreneurs have opportunities for representation and leadership in informal (e.g., producer groups, lending groups) and formal decision-making spaces (e.g., barangay development council, barangay DRR management council). The improved position and status of women may enable them to lobby for policies and programs for resilient and sustainable microenterprises. The study will also probe whether relations established and connections harnessed are beneficial when faced with shocks and stresses, and tide women over during difficult times.

3. **Structure domain: Enabling environment for women entrepreneurs' information and access to services, and market accessibility.**

While the WEF is not designed to transform structures, the study will probe whether women entrepreneurs' capacity strengthening and initial relationships established with government and the private sector have contributed to any change in social norms and formal policies and services related to WEE and resilience.

WEE and Resilience Domains of Change

Together, the gender equality outcome areas (positive and negative, intended, and unintended) will contribute to the five higher-level WEE and resilience outcomes or domains of change:

1. Economic advancement (increased income and return on labor)

The increase in income and return on labor are the most common indicators for WEE. The women entrepreneurs' improved management of their respective microenterprises is expected to result in increased incomes. Aside from the increase, the study also seeks to find out whether income is sustained. Sustained income means even if women entrepreneurs earn high (during peak season) and low (during lean season) incomes, their respective microenterprises continue to operate. Increased income may not automatically translate to increased resilience, but sustained income would. However, there may be situations when women entrepreneurs were not able to earn income but they also remain resilient because of existing productive assets, savings, financial insurance, food self-sufficiency, and reliance on community networks and self-help groups.

2. Access to skills development and job opportunities

The initial capacity-strengthening package provided by the WEF project as well as through linkages mainly with local partners and government agencies may help spur access to other skills development and microenterprise opportunities. The women's microenterprises funded through the project are vehicles for other women and men to start their respective microenterprises.

3. Access to assets, services, and needed supports to advance economically

The assets include human potential, social capital, economic resources (such as services and needed support to advance economically), physical capital, and natural resources. Beyond access, the study will also look into ownership (belongs to women) and control (women decide on the use and management of assets) of these assets and services.

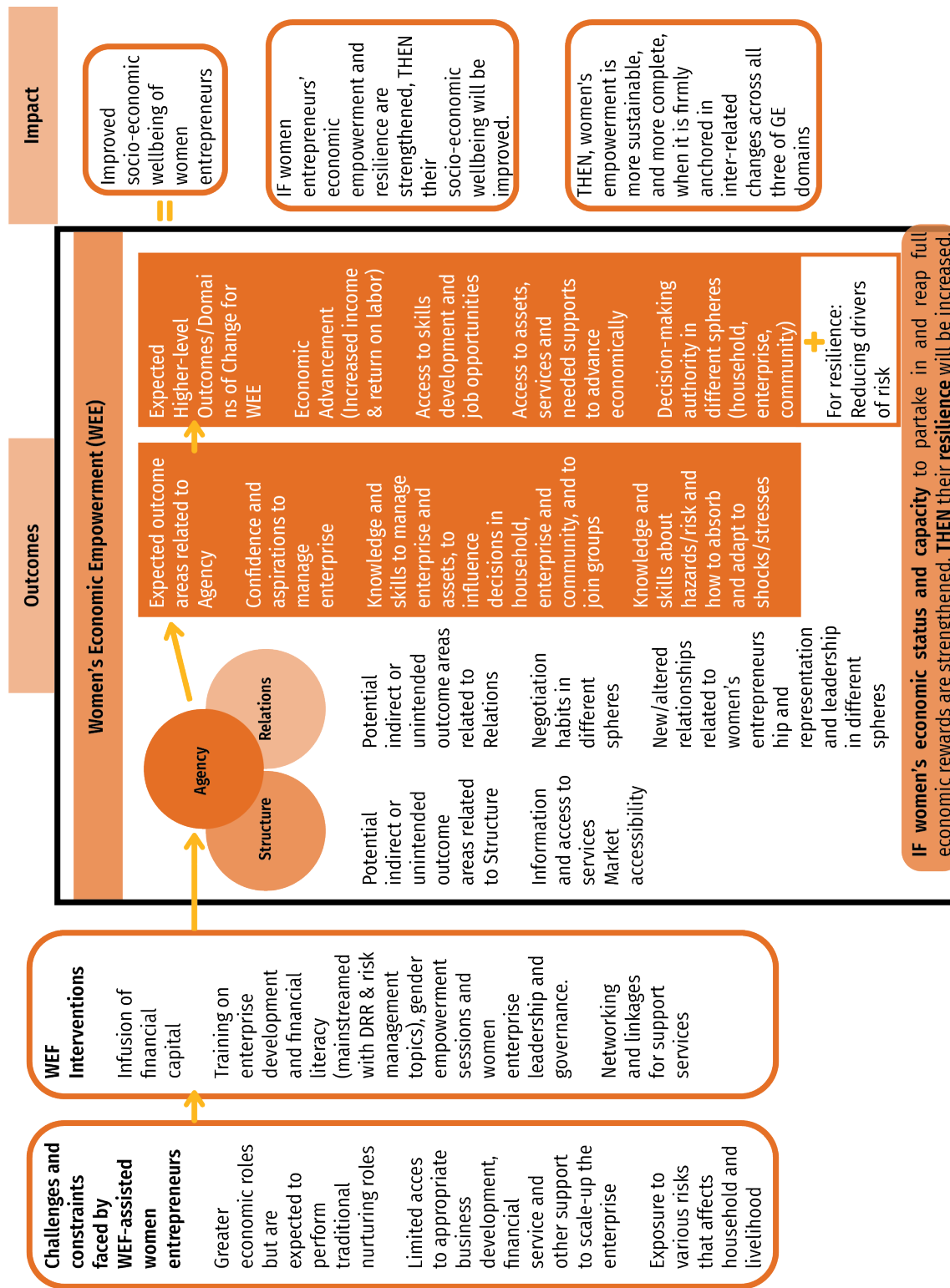
4. Decision-making authority in different spheres

Women gain active involvement and influence in decision-making processes in the household, microenterprise, and community spheres. The decision-making power at the household level is also probed as it affects women's participation in the microenterprise, especially in home-based microenterprises.

5. Reducing drivers of risk

The risk results from a combination of three factors: the shock or stress itself (e.g., a big storm, a rapid price rise, a long drought, or an unseasonal flood); people's exposure to it (e.g., where they live); and how vulnerable they are to it (e.g., what products they depend on, or how much water they need for their crops). Often those most exposed at risk are the most vulnerable. Reducing drivers of risks (e.g., climate change, poor governance and institutions, lack of control over resources, limited access to basic services, environmental degradation, conflict, market failure, and social norms and barriers), especially as risks are constantly changing and as an increase in incidence and complexity is overwhelming individual capacity, collective/community action may be mobilized.

Figure 1. Framework on Sustainability of Women's Economic Empowerment and Resilience Outcomes among women entrepreneurs in post-Typhoon Haiyan in Aklan, Antique, and Leyte provinces





EVALUATION PROCESS

Mixed-Methods Evaluation

The WEF-PPS study applied mixed-method evaluation that systematically combines quantitative and qualitative research techniques to collect, analyze, triangulate, and interpret results. The adjusted outcome harvesting was the primary methodology which included WEF's end-line documentation desk review, surveys, and interviews among WEF entrepreneurs, local partners, and CARE staff. The most significant change (MSC) technique was used to complement harvested outcomes.

A.1 Adapted outcome harvesting approach

The study used Outcome Harvesting³ to understand the change processes (how and why) and determine the WEF project's influence on the change if any. Compared to other evaluation methods, Outcome Harvesting is more appropriate for this study because it focuses on assessing what changed (the outcomes⁴), understanding the change processes (how and why), and determining WEF's influence on the change, if any. However, there is no available post-project documentation about the WEF entrepreneurs from which to review and collect evidence of outcomes. Thus, the regular Outcome Harvesting process was adapted to suit the post-WEF context. The succeeding sections describe the modified Outcome Harvesting steps that guided the collection of evidence of change, both intended and unintended, among WEF entrepreneurs.

³ See Outcome Harvesting by Wilson-Grau, R., Britt, H., Ford Foundation, 2013

⁴ In the context of Outcome Harvesting, an outcome is defined as "a change in the behavior, relationships, actions, activities, policies, or practices of an individual, group, community, organization, or institution."

Step 1: Design the outcome harvest.

The first step covers the evaluation design, which is presented in Section 2 of this report. The design phase has two parts: 1) formulating the study goal, objectives, and research questions that guided the outcome harvest process; and 2) developing the study framework to define the WEE and resilience domains of change and identify indicators. The WEF project archives⁵ were used as a reference in the design process.

Step 2: Gather information and draft outcome descriptions.

Due to the absence of information after the WEF project, the harvesters⁶ surveyed “hints” of 155 WEF entrepreneurs from which we gathered information about outcomes. The survey questionnaire was comprised mainly of closed-ended questions that generated quantitative data. The survey questions were formulated based on defined indicators of WEE and resilience domains of change. The harvesters also probed into the biggest changes (positive or negative) in WEF entrepreneurs’ lives by open-ended questions, including the contributor of the change and the impact of the COVID-19 pandemic. After completing the survey, data were summarized and classified according to WEE and resilience domains of change. Subsequently, the harvest of “basic perceived outcomes” (GNDR, 2016), the descriptions, and the contribution statements was outlined.

Step 3: Engage social actors and change agents in formulating outcome descriptions.

In this step, the harvesters involved the change agents who are local partners, CARE staff, and WEF entrepreneurs separately in refining outcomes descriptions. The harvesters shared the descriptions of the “basic perceived outcomes” with local partners and CARE staff and conducted a follow-on phone discussion to get feedback on the outcome descriptions. At this point, the outcomes descriptions were acknowledged based on the survey results. Furthermore, the harvesters conducted one-on-one phone interviews with 30 WEF entrepreneurs selected from the 155 survey participants to triangulate the survey results. The data were combined into the “basic perceived outcomes” descriptions to come up with the “augmented version” of outcomes descriptions (see Appendix B). In the write-up process, the harvesters rigorously analyzed and classified each outcome and matched the real-life situations of the interviewed WEF entrepreneurs to ensure it was sufficiently specific and coherent.

Step 4: Substantiate the outcomes.

The harvesters shared the “augmented version” of the outcome descriptions with CARE staff and local partners through email to substantiate the outcome statements and corresponding scenario of the WEF entrepreneurs. A virtual meeting through Zoom was conducted on December 15, 2020, to introduce the process of getting the augmented version of outcomes, received substantiation, and feedback from CARE staff and local partners.

Moreover, the harvesters sent the MSC stories to subject WEF entrepreneurs and their associates or service providers (as independent validators). The resulting additional information from the independent validators’ reflection on the stories was considered in the analysis and conclusion.

⁵ Existing WEF project documentation includes the beneficiary database, monitoring, endline evaluation and donor reports that describe the achieved activity outputs and outcomes at immediate and intermediate levels (i.e., change in awareness, knowledge and skills, income, etc.).

⁶ The harvesters include the Lead Researcher and one Co-Researcher (involved in the WEF implementation) who are change agents themselves, together with one independent Co-Researcher.

Step 5: Analyze and interpret the outcomes.

The research questions and the study framework are the basis for analysis, synthesis, and interpretation of the harvested outcomes and the survey results. The harvesters proceeded with data triangulation using the augmented outcomes descriptions, the MSC stories, and the feedback of change agents and independent validators.

Section IV presents the general findings classified by WEE and resilience domains of change. The final interpretations, conclusions, the learning from the study process and the WEF project, and the recommendations are discussed in the succeeding sections.

Step 6: Support the use of the findings.

In this final step, the harvesters together with CARE will hold a virtual conference in May 2021 to present the study results to harvest users (CARE Philippines staff, local partners, national and local government partners, donors, and CARE Member Partners) and call for actions based on recommendations. The high-level summary reports and study briefs will also be produced and shared widely through CARE's communication platforms (website, capacity statements, and reports).

A.2 Survey of WEF entrepreneurs

The survey questionnaire was translated into four local languages by local partners who are native speakers: Aklanon, Cebuano, Waray-Waray, Karay-a. The accuracy of translation was validated by locally-based survey enumerators. A remote training was administered to the survey enumerators with each study area had one-day respective training from September 24 to October 7, 2020. The training covered the following topics: use of personal phones for surveys on the KoBoCollect app, pre-testing the survey, ethical considerations of data collection (refer to section III.D), instruction on completing informed consent form (ICF), and the COVID-19 prevention protocol. Each survey enumerator pre-tested the survey by KoboCollect with a staff of the local partner, a women entrepreneur, or a WEF beneficiary. Then, the question translations have been fixed and programming errors of the KoBoCollect form were adjusted based on feedback from the pre-test.

The survey was conducted with 165 WEF entrepreneurs using KoBoCollect. Locally-based survey enumerators were engaged to survey from September 29 to October 22, 2020, to accommodate travel restrictions due to the COVID-19 pandemic. The local partners assisted in locating the survey respondents. During data collection, survey enumerators strictly followed the government's COVID-19 prevention guidelines. For instance, survey enumerators provided a personal protection kit including a face mask and hand sanitizer to each survey respondent as well as a user instruction. The survey enumerators also wore masks with face shields and practiced social distancing at least one meter apart during the conduct of the survey. Finally, a total of 155 WEF entrepreneurs completed the survey, which represented a 93.9 percent response rate. The 6.1 percent non-response rate was due to the failure of enumerators to locate some of the respondents.

A.3 In-depth interviews (IDIs) of WEF entrepreneurs

We conducted one-on-one phone interviews from November 2 to 12, 2020 to 30 WEF entrepreneurs instead of the initial plan of face-to-face focus group discussions (FGDs) because of the quarantine restrictions due to COVID-19. The 30 unique stories which featured significant changes in the lives of WEF entrepreneurs were collected along the process plus the "basic perceived outcomes."

From the 155 survey participants, 30 interviewees were identified based on their WEF microenterprise type and status (active, expanded, diversified, shifted to another microenterprise, or inactive), survey responses on the biggest change, and observations from the survey enumerators corroborating the microenterprise status. The interviews focused on expounding

and substantiating survey responses among interviewees, mainly about the biggest life changes (both positive and negative) after the WEF project ended and how the change happened. It included the contributor, the impact of COVID-19, the contribution or influence of the WEF project, and other circumstances.

A.4 Most Significant Change (MSC)⁷

The MSC approach involved the collection and analysis of the most significant change stories of the WEF entrepreneurs. Based on collected stories from in-depth interviews of 30 WEF entrepreneurs, the study selected 10 stories and requested change agents to nominate five out of the 10 stories. The criteria used to shortlist and select the nominees were:

- Women entrepreneurs demonstrate that they can address the constraints and challenges in maintaining or sustaining their respective microenterprises;
- Women entrepreneurs show verifiable evidence of changes in WEE and resilience outcomes (positive and negative, intended and unintended); and
- The WEE and resilience outcomes may be attributed to the WEF project.

Only four of the selected five WEF entrepreneurs participated in a series of structured follow-on interviews from December 2020 to February 2021 to gather additional information for the final MSC story.

Sampling Method, Study Areas, and Sample Size

The WEF project covered 40 municipalities in six provinces. Due to the constraints of the COVID-19 pandemic and limited resources, the project applied convenience sampling to choose the three provinces and seven municipalities where WEF's local partners were available to assist in implementing the study. To increase the precision of the study, the seven municipalities (out of 18 or 38.9 percent) were selected considering two conditions: it had a high number of WEF entrepreneurs to survey within the limited municipal coverage in each province, and it is reasonably accessible for data collection during community quarantine enforced by the LGUs. The characteristics of selected municipalities are described below:



Libertad and Pandan are the northernmost coastal municipalities of the Province of Antique. These municipalities are rural areas with economic activities such as agriculture and fisheries. Handicraft making is also a major source of income⁸ in these areas. The two municipalities are major sources of handicraft products (e.g. mats, bags, placemats, and carpets) for local and export markets. The products are made from indigenous materials (bariw palm, abaca fiber, and buri palm) usually taken from forest lands. In Libertad, the population was recorded at 16,429, and poverty incidence was at 21 percent. In Pandan, the population was recorded at 29,518, and poverty incidence was at 20 percent (Philippine Statistics Authority, 2015).

⁷The MSC is a participatory evaluation technique which answers to the central question about change in the form of stories.

⁸ Out of the 19 barangays which composed Libertad, 10 are into mat weaving. Meanwhile, out of the 1,616 households in the 10 barangays, 856 are mat/handicraft weavers.



Kalibo is a coastal town and the capital municipality of the Province of Aklan, with a population of 80,605 and a poverty incidence of 13 percent. Meanwhile, Lezo is a landlocked and the smallest municipality with a population of 15,224 and a poverty incidence of 18 percent. Malinao is located in the geographic center of the province with a population of 23,194 and a poverty incidence of 22 percent. The main livelihood sources in the area include farming the inland, fishing at the coasts, and the vibrant tourism industry, especially in Boracay, a famous travel destination known for its white sandy beaches. Rice, coconut, abaca, and bananas are the major crops grown in the area. Moreover, Aklan is a top producer of abaca fiber which can be dyed and made into cloths or handicraft products (e.g., placemats, bags, wall decors, and fans). Besides, pot making is a big industry in Lezo where red clay is abundant.



Ormoc City is a port city in the Province of Leyte and is the largest city (by land area), with a population of 215,031 and a poverty incidence of 29 percent. Ormoc City is the economic, cultural, commercial, and transportation hub of Western Leyte. Its economic base is a mix of agriculture, aquaculture, industry, tourism, and commercial services with sugar cane, rice, and pineapple as major agricultural products. Additionally, Palo municipality is located in the north-eastern part of Leyte with a population of 70,052 and a poverty incidence of 22 percent. Palo is the center of most government departments, bureaus, and regional offices of Region VIII. Agriculture is the dominant industry and coconut wine or “tuba” is produced widely.

From the seven municipalities selected, a study sample of 165 WEF entrepreneurs was determined. The numbers of the target study population (WEF entrepreneurs) and proportion of the study sample were shown in Table 1. The study selected every target population in the six sample municipalities. Exceptionally, only 25 percent of the target population of Ormoc City was included in the study sample considering the accessibility during community quarantine.

Province	Total Municipalities	Sample Municipalities	Total WEF Beneficiaries	Sample Size	
Antique	7	2	101	51	50.5%
Aklan	9	3	48	20	41.6%
Leyte	8	2	363	93	25.6%
Total	24	7	512	165	32.2%

Table 1. Study sample size per province

Though the sample size is not statistically determined, the study sample still represents the target population. For example, they all lived and operated businesses in rural areas and they mostly owned food, agriculture, or handicraft businesses. The characteristics of business operation were also similar in terms of market and the involvement of household members and relatives. To investigate sustainability, the WEF entrepreneurs were selected in the study sample regardless of whether they continued operating WEF-supported microenterprises. Any critical gaps in the representativeness of the study sample to the target population will be discussed in the findings.

Challenges and Limitations of the Evaluation Design and Data Collection

The differences in framework and methodology used in assessing outcomes at the project end line and at post-project study posed limitations in making an exact comparison of results. This study was focused on assessing the WEE and resilience outcomes which is comprehensive than the end line evaluation that was directed to the specific indicators defined in the project logical framework.

There was no updated information at hand about the WEF entrepreneurs after the WEF project ended. Thus, the study has to start from a clean slate and collect data from which this study iterates.

The study findings cannot be confidently generalized to the entire WEF participants or women entrepreneurs in the Philippines because of the convenience sampling method. The only characteristic compared between the sample and total WEF participants are the type of WEF-supported microenterprise. Nonetheless, the makeup of WEF-supported microenterprise types is discrepant (see Figure 2).

Various challenges have been experienced during data collection due to the COVID-19 pandemic which may have affected the study results. The survey enumerators reported that they had difficulty in conversing with respondents while practicing social distancing and wearing masks and face shields. They had to repeat statements and spoke louder to be understood by survey respondents. Likewise, since respondents were required to wear masks and practice social distancing, the discomfort might have affected their patience in answering questions and ultimately the quality of survey data. Moreover, survey enumerators pointed out that using the digital survey tool had limited their ability to take notes for additional relevant information provided by respondents. Hence, the extra information that would have been useful for study findings might be missing.

Another challenge was locating respondents after more than three years since the project completion. In Aklan, this was addressed by hiring a tricycle driver from the community/barangay who knows the place and the residents well. In Antique province, the local partner identified a person from the communities to assist the survey enumerators in locating and informing the WEF entrepreneurs about the survey. In Leyte, the barangay officials helped the research team by requesting some of the respondents to come by the barangay hall and were interviewed there. Others in farther areas were visited house to house by the survey enumerators as they had difficulty going to the barangay hall due to limited transportation options.

Certain pieces of evidence, such as a change in income and decision-making at household, microenterprise, and community spheres, and the impact of the COVID-19 pandemic were not fully investigated as there were time constraints in reaching the informants due to pandemic-related mobility restrictions and poor communication lines. This led to a limitation in the precise comparison of these assessed outcomes at the project end line with the post-project outcomes.



Ethical Considerations

Ethical clearance for this study was secured from the Philippine Social Science Ethical Review Committee (SSERB). The WEF-PPS study had complied with the ethical standards and requirements of the SSERB in the conduct of data gathering with intended study participants. For instance, to protect the privacy and confidentiality of survey participants, they were assigned identification numbers. The qualitative data transcripts were de-identified for analysis and fictitious names were used in the report. Moreover, the signed consent forms are kept separately from completed questionnaires and interview notes.

The following ethical aspects of the study were explained during enumerators training for their adherence:



Respect the respondents and guard their autonomy/independence



Integrity by upholding honesty and fairness and avoiding fabricated and distorted data



Confidentiality and privacy; identity should not be revealed unless there is expressed permission from the respondent (i.e., use of respondent ID in survey form)



Informed consent to guard against coercion or undue influence



Do good, do no harm by protecting participants from any form of harm, including distress, embarrassment, and social stigma



Cultural and gender sensitivity by being considerate of the differences in cultural norms, social and economic status, gender orientation, and perspectives



Protection of vulnerable persons by taking additional measures for their convenience and safety during interviews

The consent form was translated into the local languages by local partners. A signed informed consent form was obtained from each study participant to ensure their voluntary participation in the survey and interviews. To avoid any perceived coercion, survey enumerators explained the details of the consent form to survey respondents such as study purpose, procedures, the duration of the survey, confidentiality of information, the use of information and photos, no anticipated risk or direct benefits. Survey participants were allowed to clarify any concerns or questions before they signed the informed consent form. By signing the informed consent form, they made their free wills to participate in the study and permitted the dissemination of study report that includes their information and photo with the public.



FINDINGS: OUTCOMES BEYOND THE WEF PROJECT LIFE

This chapter summarizes the harvested outcomes (intended, unintended, positive, or negative) based on the primary data gathered from the survey of 155 WEF entrepreneurs and interviews of 30 women selected from the survey respondents. The characteristics of the surveyed WEF entrepreneurs are shown in Table 2.

Figure 2 illustrates the types of microenterprises among the 929-target population and the study sample. The comparison of the other demographic makeup cannot be presented as the data was not available from the WEF project archive.

The sample is fairly comparable to the overall WEF project participation population, though the agriculture-type microenterprises appeared underrepresented and handicraft over-represented. These differences were due to the geographical representation of the sample as there were more WEF entrepreneurs from Aklan and Antique engaged in handicraft. Moreover, there were challenges in reaching some respondents involved in agriculture in distant communities in Ormoc due to pandemic restrictions. Nevertheless, as the size of the same type of microenterprises makes them homogenous, the smaller sample size for the agriculture-type microenterprise might still provide representative findings to the study

	n	%/Mean
Total Sample	155	-
Variables		
Place of Residence, %		
Leyte	90	58.1
Antique	45	29.0
Aklan	20	12.9
Age in Years, Mean	155	50.1
Marital Status, %		
Married	121	78.1
Widowed	17	11.0
Separated	5	3.2
Single (never married)	6	3.9
Living with Partner	6	3.9
Years in Running an Enterprise, Mean	155	12.2

Table 2. Characteristics of WEF entrepreneurs

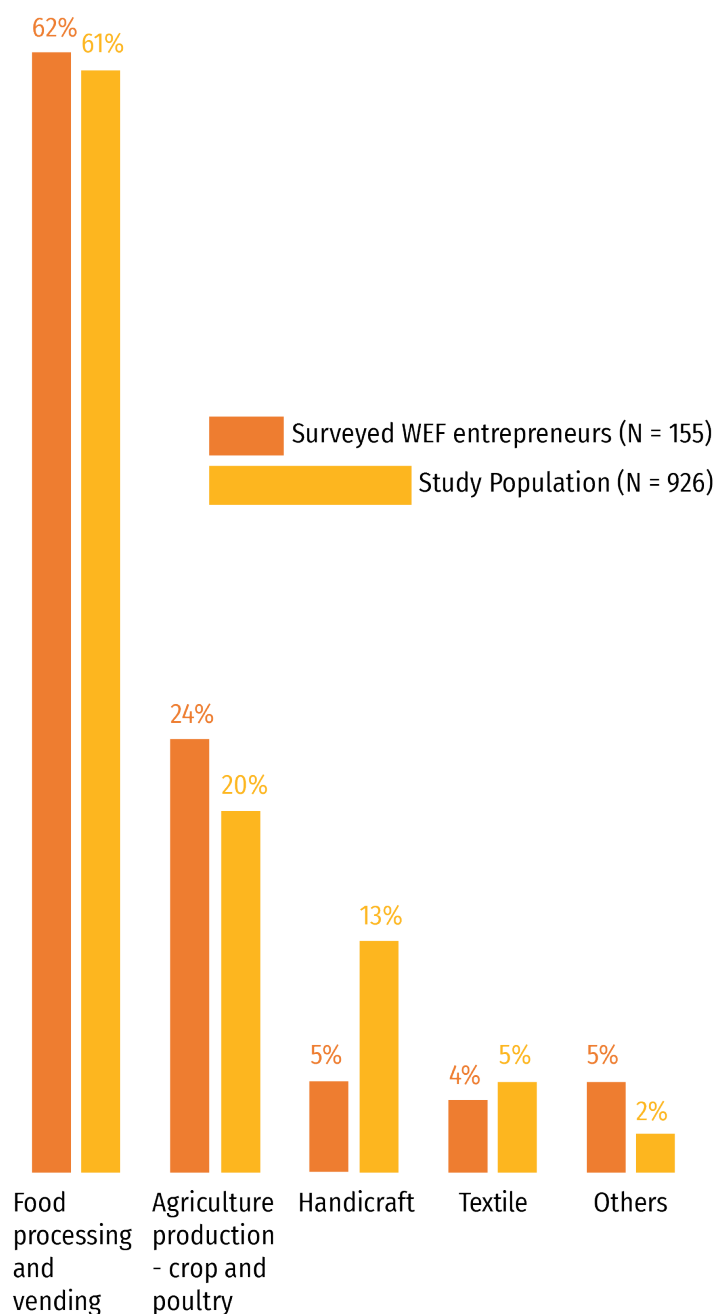


Figure 2. Type of WEF-supported microenterprises among target population and study sample

Outcome Descriptions

The outcome harvesting descriptions are the real-life scenarios and the biggest change in WEF entrepreneurs' lives, based on the triangulation of IDIs, survey results, and information provided by CARE staff and local partners. Almost four years after the WEF project ended, 86.4 percent of respondents have maintained their WEF-assisted microenterprises active, expanded, diversified, and or shifted to another microenterprise, and generating income. These outcomes ensued after the WEF project closed in December 2016 until September 2020, six months since the COVID-19 pandemic hit the Philippines.

Post project period, CARE had no specific follow-on activities directed to the WEF entrepreneurs. As part of project closure, CARE and local partners held handover meetings with the project collaborators, mainly the government (such as DTI and LGUs), to get their commitment of support to sustain the gains achieved by the WEF entrepreneurs. Moreover, some of the WEF entrepreneurs were linked to CARE's Enterprise Support Fund (ERF) project that supported group-managed enterprises as raw materials suppliers, processors, or traders/re-sellers.

The succeeding sections present the findings by domains of change. The summarized survey data and IDI results are presented in the Appendices.

Economic Advancement

The WEF entrepreneurs experienced the biggest changes in their economic status positively or negatively during and beyond the life of the WEF project. The positive changes included an increase in women's microenterprise income and sustained source of livelihood for the household. For this study, sustained livelihood indicated that WEF entrepreneurs continued operating their respective microenterprises and generating income during the peak season as well as the lean season and in times of crisis. The negative changes are characterized by reduced or lost income resulting from microenterprise closure due primarily to personal and natural crises.

A.1 Increased income and return on labor of WEF Entrepreneurs

Over the years after the WEF project closed, a good number of WEF entrepreneurs had maintained their WEF-assisted microenterprises in an active status (Figure 3) and continue to generate income. The top four diversified types of microenterprise were food processing and vending, agricultural crop, livestock/poultry, and aquaculture. Around 58.3 percent of new and diversified microenterprises are selling food. One of them is Lemielyn who has been in the ice cream business for eight years. She researched a new product called “tapioca” drink that can be produced by the freezer and other utensils for ice cream making, which she acquired through the WEF grant. When the demand for ice cream was low or absent, which she experienced once after Typhoon Ursula struck the area on December 25, 2019, she was able to sell the tapioca drink. Meanwhile, Marites, who had been in the handicraft business for 17 years, also expanded her handicraft products from bags to mats, hats, and fans. Marites, later on, ventured to making and selling dishwashing liquid, hand soap, and rags. Overall, she had regular income flow because her new consumable products were selling faster than handicrafts.

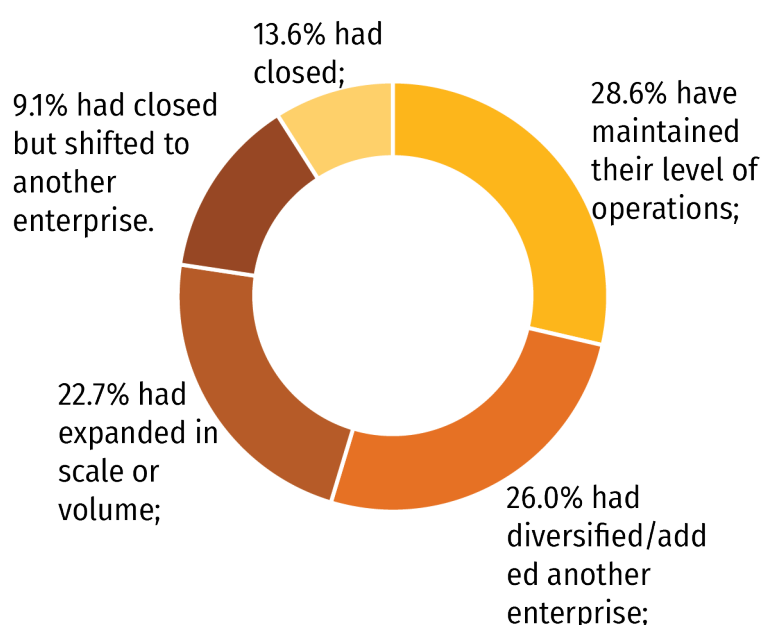


Figure 3. Status of WEF-supported enterprises

About 32.3 percent of WEF entrepreneurs stated that their income sources had improved which they considered as the biggest change that happened in their lives after the WEF project ended. Other entrepreneurs shared that the increase in income allowed them to provide for their family's daily needs, support children's education, and purchase productive and household assets. The transition in life after the WEF project was demonstrated in terms of income advancement.

“Since 2016, when I got my own set of cooking equipment (steamer, gas stove, and baking pans) from WEF, my baking work becomes easy and fast compared to using a wood stove and small casserole. I was encouraged to learn and produce new products. My income increased because I can bake more and with good quality,” narrated by 31-year-old Lucy, who had been in the business of local delicacy for seven years.

In the case of Adelaida, she was able to diversify her business using the equipment from WEF. “I re-started my enterprise and improved my sales with the cooking utensils and fridge-freezer provided by WEF. I’m grateful to CARE. With the fridge-freezer, I was able to make and sell ice candy as an added income,” Adelaida said. Before the WEF assistance, women entrepreneurs used to improvise to sustain their businesses using limited equipment. Some women even had to borrow equipment from friends to operate their business. They could not afford to replace their equipment damaged by the typhoon nor allocate capital to restore their microenterprises. Therefore, the WEF entrepreneurs acknowledged the value of having the proper equipment and business capital which were provided by the WEF project.

With the proper equipment and working capital from the WEF project coupled with long experience and additional skills in their respective microenterprises, WEF entrepreneurs reported an increase in the production volume, improved product quality, or diversified product line (see section B2) which resulted in increased income. About 19.4 percent of WEF entrepreneurs stated that the improvement of production volume was the biggest change in their lives. One of them was Nora who has been in business for 12 years. She used to produce vermicompost at a micro-scale and sell her products at retail. Then, Nora was able to increase the production of vermicompost after she got additional raw materials and supplies through the WEF grant. Years later, she has not only catered to institutional buyers but also created another business line of potted herbs. She was earning an average of PHP 28,750 during peak season and PHP 13,750 during the lean season. As people focused their attention on gardening during the lockdown, demand for potted ornamental plants and vermicompost soared, and Nora’s monthly household income doubled (from an average of PHP 14,250 to PHP28,500). This level of income is above the poverty threshold of PHP10,481 for a family of five for a month (Philippines Statistics Authority).

Moreover, WEF entrepreneurs also expanded their customer base and boosted sales because they diversified their products resulting in higher income. For example, Marie, who had been in business for 10 years, has added cakes, cassava pudding, and other delicacies into her product line after she got complete cooking equipment (oven, grater, and baking pans) from the WEF assistance. Her income increased significantly (average of PHP 8,750 during peak season and less than PHP5,000 during the lean season), which contributed to her average monthly household income of PHP 14,250 before the COVID-19 pandemic. Marie has also diversified into chicken rearing and sari-sari store in 2018.

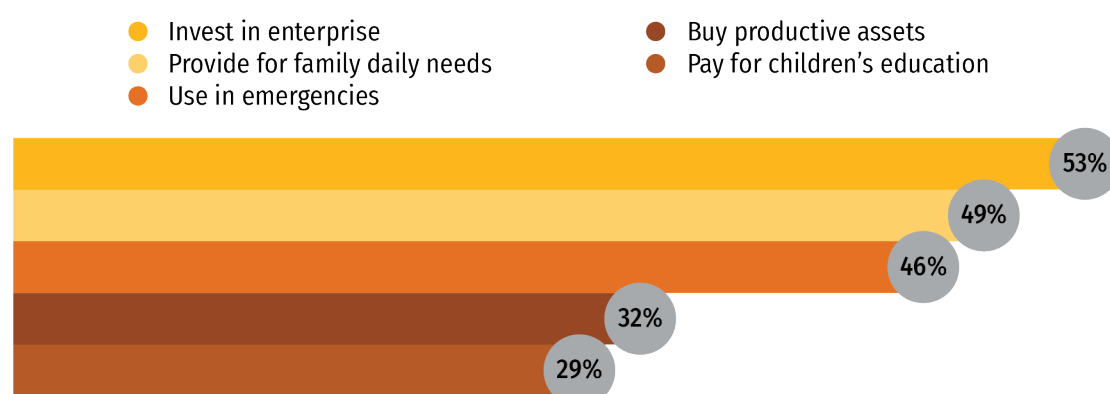


Figure 4. Top 5 uses of WEF entrepreneurs’ income

Furthermore, the way WEF entrepreneurs utilized their income might also contribute to an increase in income. Figure 3 shows the top five uses of WEF entrepreneurs’ income with the majority of surveyed women use their income to invest in microenterprises.

A.2 Sustained income of WEF Entrepreneurs in the face of crises

Figure 5 shows the variation of microenterprise income among 131 WEF entrepreneurs in the peak and lean seasons. The average monthly enterprise net income across peak and lean season post-WEF was PHP5,202. About 66.4 percent of microenterprises experienced decreased income levels during lean season and the other 33.6 percent have an income level that stayed the same as in peak season. Even though there was less income earned during the lean season, WEF entrepreneurs continued operating their microenterprises. Those selling seasonal products opted to diversify or shift to another microenterprise during the lean season. This was the case for Bella who has been engaged in trading honey (from bees) gathered from the wild for five years. Supply of honey is only available from May to December. Therefore, during the lean season, Bella used her capital to produce and sell ginger tea. She caters to the same customers for honey and ginger tea. Moreover, some WEF entrepreneurs were able to adapt to market conditions to maintain their livelihoods. For instance, when demand for her handicraft products decreased, Cecille shifted to catering services and restaurant business. To augment her income, she diversified her business further into selling dried fish (sourced from the neighboring province of Roxas City), fresh vegetables, eggs, and dressed chicken. Cecille has been in the handicraft business for 25 years. She still makes handicraft products when there are orders.

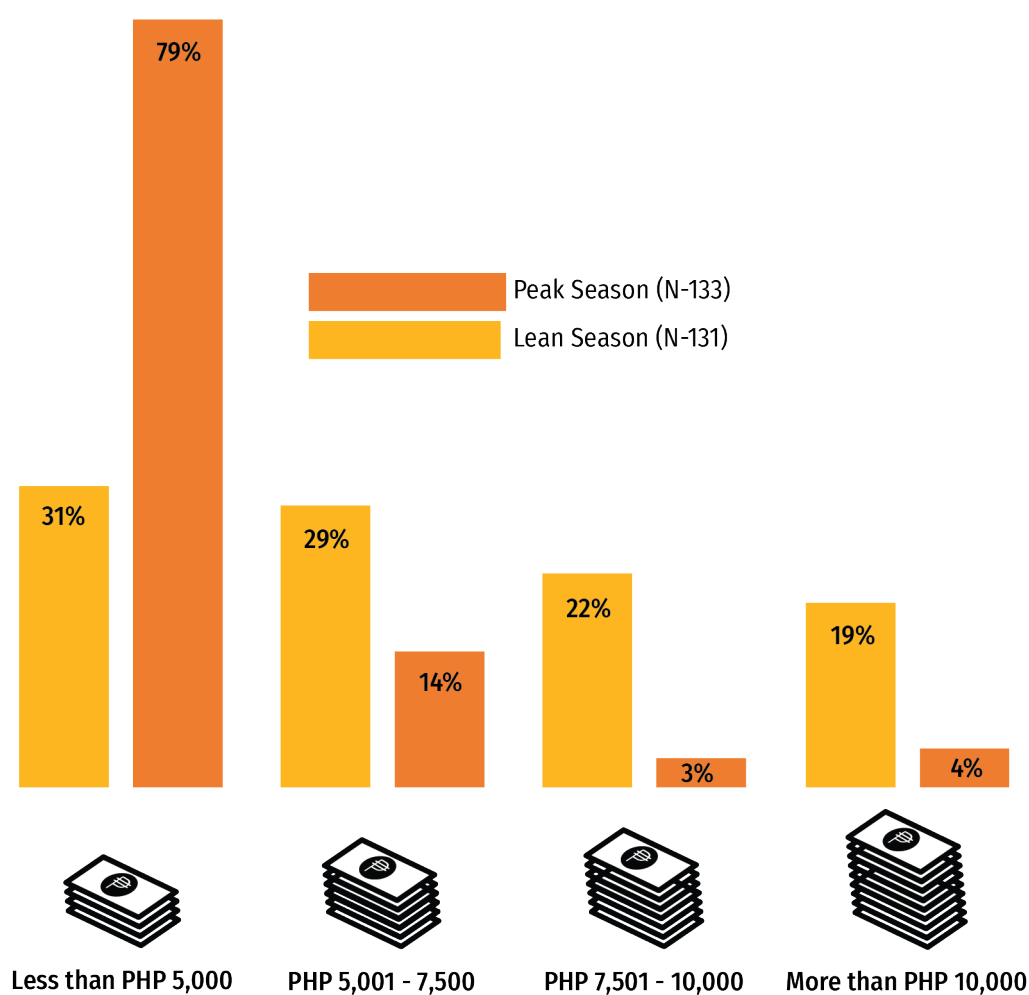


Figure 5. Income range of WEF entrepreneurs during peak and lean season

The COVID-19 pandemic has changed adversely the market landscape for WEF entrepreneurs that affected their enterprise income. With mobility restrictions, selling activities were limited within the neighborhood. Also, household-level microenterprises that were similar to the WEF microenterprises sprouted and competed for the smaller community-based customers. Therefore, it resulted in not only a reduced customer base but also emerging competition. Moreover, entrepreneurs who had online customers experienced difficulty delivering the orders as public transportations were not easily accessible and became expensive. Still, most WEF entrepreneurs managed to sustain their household income. Figure 6 shows the typical monthly total household net income of WEF entrepreneurs after the WEF project ended, before and during the COVID-19 pandemic. Some 12.5 percent increased their level of income while some 17.8 percent decreased and 69.7 percent maintained their level of income over the past four years since after the WEF project ended.

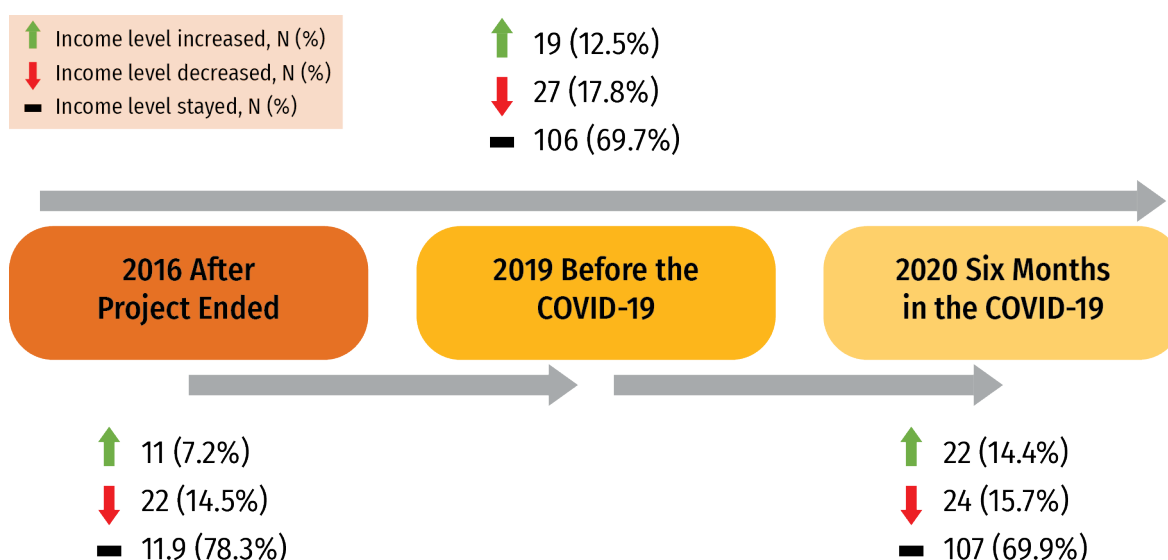


Figure 6. Comparison of household net income level in three different periods

Despite low product demand, stiff competition, and meager income, WEF entrepreneurs who have no other livelihood option resumed their microenterprise operations after the COVID-19 strict lockdown. For Yolly, her sales significantly dropped during the pandemic. Local delicacy making is the only source of income for her family. After the strict lockdown, she resumed making delicacies and as orders started to come, she was able to sustain the same level of household income. Yolly expected to get more orders for Christmas and she is hopeful that her sale will continue to pick up. Other WEF entrepreneurs diversified or shifted to a different microenterprise as they identified market opportunities. Florita has been in business for 25 years. She was thankful to the WEF project as she managed to increase her production and profit of local delicacies using a set of cooking equipment (grinding machine and utensils) and raw materials. She was able to meet orders, join trade fairs, and sell at the market. Unfortunately, in the initial months of the COVID-19 pandemic, Florita's orders decreased significantly as her customers forewent buying delicacies. Buyers also became fewer due to mobility restrictions and competition increased as other women in the neighborhood started the same business. As a result, her household income was greatly affected. Her spouse, who operated a tricycle, also had a decrease in income. To sustain their livelihood, Florita diversified into selling potted plants since she noted the growing market for indoor plants.

However, the greatest but negative changes in income was noted on unprofitable operations (7.7 percent), personal crisis related to a medical condition (3.2 percent) and the COVID-19 pandemic (0.6 percent) as reported by WEF entrepreneurs, and ultimately have led to the closure of the WEF-supported microenterprise (13.6 percent). The top reasons for not being able to sustain the WEF-supported microenterprise were insufficient working capital (42.8 percent), followed by personal shocks (illness, accident, family issues, etc. at 38.1 percent), natural disaster (earthquake, typhoon, etc. at 23.8 percent), and epidemics or pandemics (19.0 percent). The rest (which range from 4.8 to 9.5 percent) were limited access to informal financial services, insufficient profits, lack of market demand for product or service, travel restrictions, limited enterprise knowledge and skills, and limited access to formal financial services. Lucena has 14-year business experience in rope production made of “bariw,” a local material. She temporarily stopped making “bariw” rope when her regular buyers ceased their orders during the COVID-19 pandemic. While waiting for her buyers to get back, Lucena and her spouse bartered fish for their food with fuelwood they gathered from the mountain.

A.3 Employment created for women and men

The operation of WEF microenterprises provided livelihoods for others with 3.9 percent of WEF entrepreneurs reported that providing livelihood to others was the biggest change in their lives. About half of WEF entrepreneurs employed 1 to 2 female or male workers and about 70 percent employed 1 to 2 female or male household members. Table 3 shows the percentage of workers engaged by WEF entrepreneurs in their microenterprises. Only about a third of WEF entrepreneurs operated their microenterprise solely without any workers. On top of that, 64.7 percent and 18.8 percent of WEF entrepreneurs said that they have helped at least one woman and at least one man start or expand a microenterprise as a result of the WEF microenterprise, respectively. It was noted also that the microenterprise income could support family members in seeking jobs. One WEF entrepreneur mentioned that the biggest change in her life was her husband got employed abroad with her support of microenterprise income.

N = 133	Non-household member		Household member	
	Female	Male	Female	Male
None	38.3%	44.4%	22.6%	32.3%
1-2 workers	48.1%	48.9%	71.4%	66.2%
Over 2 workers	13.60%	6.70%	6%	1.50%

Table 3. Percentage of workers managed by WEF entrepreneurs

Here are some cases of providing livelihood opportunities for others. Marites, who made bags, used to have difficulty in obtaining capital and paying her weavers/suppliers. With the WEF grant, she was able to buy raw materials and stocks, diversify her product line into mats, hats, and fans, and catered to a wider market. She employed 24 weavers of which 21 were females. Similarly, Laura owned a handicraft microenterprise producing mats, bags, wallets, and placemats. Before the COVID-19 pandemic, she had 17 suppliers/weavers from five barangays. Although Marites and Laura reduced the number of suppliers/weavers during the pandemic, they were still able to continue their handicraft production to maintain limited stocks. On the other hand, Belen stopped hiring workers as a result of the COVID-19 pandemic. Her orders significantly decreased as customers have prioritized food over house repair. Belen used to have three paid helpers to produce nipa shingles which are roofing material. The WEF grant boosted her working capital, so she was able to hire transport to haul raw materials and deliver products to customers. She even coordinated with her sibling to market her products.

Access to Skills Development and Job Opportunities

WEF entrepreneurs had access to various sources of information to improve their microenterprise skills. About 8.4 percent of WEF entrepreneurs mentioned that increased enterprise skills were the biggest change in their lives. They enhanced their capabilities to perform economic activities which in turn expanded or created new business opportunities for themselves.

B.1 Diverse modes of learning accessed by WEF entrepreneurs

About 97.4 percent of WEF entrepreneurs had learned one or more specific enterprise skills post-WEF project. Specifically, more than half of them learned the right pricing, improvement of the product/service, and costing. More than one-third of them learned enterprise record-keeping, profit calculation, customer relationship management, marketing, negotiations, enterprise planning, and product handling, storage, and disposal. Between 13 to 27 percent of WEF entrepreneurs learned personal grooming, workplace sanitation, time management, team building in the workplace, and hiring and managing workers. Overall, 8.4 percent of WEF entrepreneurs stated that increased know-how in managing a microenterprise was the biggest change in their lives. Figure 7 shows the top five microenterprise skills learned by WEF entrepreneurs.

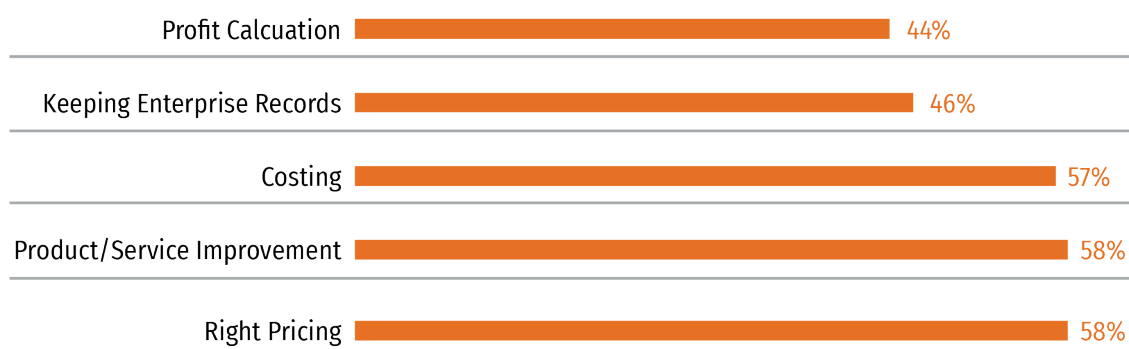


Figure 7. Top five enterprise skills learned by WEF entrepreneurs

In the post-WEF project, WEF entrepreneurs continued to enhance their enterprise skills using various means. The survey showed that 74.5 percent of women attended government training. They also learned from a relative or friend (25.5 percent), enterprise networking (20.0 percent), radio/TV (14.5 percent), reading books or magazines (12.4 percent), or online courses (9.0 percent). Maricel had been in chocolate tablets (locally called “tablea”) processing for six years. She was active in participating in government training and trade fairs hosted by the Department of Agriculture (DA), DTI, and the Department of Science and Technology (DOST). Trade fairs allowed her to interact and network with other actors in her cocoa value chain. She also got new ideas on cocoa product lines and new market contacts. Thus, Maricel was able to develop a new product called “tablea de pili.” Meanwhile, there was also 55-year-old Naty who had been in business for eight years. To manage the microenterprise of duck eggs and meat, she acquired technical skills of livestock production from government training (DA-ATI). She also got technical advice and information from her son who worked as a veterinary supply agent.

Furthermore, those who had internet access were able to obtain information related to their products and microenterprise activities as well as connect with their customers via digital platforms. Learning from YouTube or Facebook was mentioned by the entrepreneurs. Lucy was proud to share that she learned new skills on baking (cakes and other delicacies) on her own through Facebook and YouTube. She would walk half-kilometer away from her home to a PisoNet stall where she could get prepaid internet service. By paying PHP 2.00 for two hours connection, she was able to browse cake recipes and baking techniques as well as post her products on

Facebook. She tried new recipes with new baking skills and later on added cakes into her product line. Lemielyn spent her idle time on online learning while staying longer at home during COVID-19 quarantine. She took online training on buy and sell and learned to bake yema cake and cookies from watching YouTube videos. Learning new skills boosted her self-esteem and she was also able to sell new products. Joan also learned on YouTube. She revived her baking business with WEF's assistance and obtained commercial baking skills at TESDA in 2011. She kept up with new trends on YouTube and therefore tried new techniques and made trendy cakes. Over the years, Joan had improved her product quality in terms of design, flavors, and packaging.

Other learning strategies included experiences sharing from other women entrepreneurs and regular interactions with market players. WEF entrepreneurs were encouraged to get ideas on new products, improve the product, use innovative technology in business, learn new production techniques, and identify new markets and service providers. Moreover, WEF entrepreneurs honed their technical skills by "learning on the job." They tried out what they read or heard to come up with a new product or product with better quality. Also, they optimized the use of their equipment in creating new products. This experience was shared by women who diversified their products into cakes, cookies, and other local delicacies with the use of digital information and their set of cooking equipment acquired through the WEF grant. Overall, WEF entrepreneurs said they became more resourceful.

B.2 Increased capability of WEF entrepreneurs to perform economic activity

The WEF entrepreneurs had enhanced capability to perform economic activity since joining WEF, in terms of productivity (81.3 percent), profitability (80.0 percent), product and service quality (83.9 percent), and knowledge and skills of performing economic activities (84.5 percent). Improvement in production volume was the biggest change mentioned by 18.7 percent of WEF entrepreneurs. The WEF entrepreneurs might have become assertive in offering their products and taking orders because they were able to produce the quantity, quality, and type of products that customers desired. For example, Maricel used to have her cacao being grounded in the local market before the WEF support. It limited her capacity to make "tablea" in a large volume, so she could only produce by orders. After she got a grinder and other necessary tools through the WEF grant, she produced more tablea and accepted more orders. Maricel's sales and profit increased as she developed new markets and became the supplier for the pasalubong center and the processors of moron (a local delicacy that uses tablea as an ingredient).

With the WEF grant and participation in various trainings, Rosa acquired cooking equipment, packaging materials, and skills in baking that allowed her to produce assorted candies and other local delicacies in commercial quantity. As she plies her product around the community, she consciously asked for feedback and assessed the product preferences and demand of her customers, the results of which led her to focus and improve the quality of two products – pulvoron and sweet potato candy. Her profit increased as she started supplying 20 stores in the village. For Lucena, she was able to produce more "bariw" rope with seven hired labor from her relatives and neighbors, and deliver in a short time to her buyers. Lucena's knacks in bariw rope production developed since she was a teenager plus her increased working capital from the WEF grant allowed her to get high order for bariw rope and earn more.

Access to Assets, Services and Other Support to Advance Economically

The WEF entrepreneurs were able to restore their livelihoods because of the WEF project's assistance in rebuilding their microenterprises with working capital and essentials. By operating microenterprises, WEF entrepreneurs might have maximized their human potential⁹ and social capital - their relationships with household members, customers, enterprise networks, and service providers. As a result, WEF entrepreneurs were able to access more assets, financial services, and technical services that benefited their microenterprises.

"I need an assorted variety of plants, but I cannot afford to buy the good ones because those are pricey, so I bartered my plants with other plant enthusiasts whom I have established relations." - Vangie

C.1 Continuing access to and control over enterprise assets

The WEF entrepreneurs, like Precy, were grateful for the productive assets and working capital that they acquired through the WEF grant which was the biggest change mentioned by 16.8 percent and 8.4 percent of respondents, respectively. About 98.7 percent of WEF entrepreneurs reported that the WEF financial support was useful (fairly to extremely) up to this day. Since they had enterprise assets, even those who had closed WEF-supported microenterprises could shift to a different microenterprise because they were able to continue utilizing their enterprise assets and therefore making a living. This is the case of Elena, who used the WEF grant as working capital for fish vending, buying a weighing scale, and other utensils. Elena continued to operate her fish vending microenterprise for more than a year after the WEF project closed. Her income, combined with her partner's earnings from fishing, supported their daily household needs. However, selling fish was not profitable as it used to be when the supplies became scarce due to weather conditions. In 2018, Elena decided to shift into a sari-sari store to protect the remaining capital on hand. Now, they got their day-to-day family needs from the store's income.

"Before WEF assistance, I was just borrowing steamer from my neighbor and if it was not available, I cannot meet my orders. Now that I have my own set of cooking equipment (steamer, big pan, and molders) provided by the WEF project, I'm producing more and assorted local delicacies to sell in offices and neighborhoods. As I still have the cooking utensils, I continue accepting orders until this day. I also feel good when my neighbor comes to me to borrow my utensils," Precy narrated.

⁹ Capacity of WEF entrepreneurs to improve themselves through studying, training, and practice, and to reach the limit of their ability to develop aptitudes and skills

Additionally, WEF entrepreneurs were able to utilize part of their microenterprise income to purchase additional equipment, increase the inventory of raw materials and products, develop new products, and reach new customers. For instance, Adel was into tailoring microenterprise, in which she made curtains, bed sheets, and pillowcases. She purchased a high-speed sewing machine by the WEF grant. After she made money from her microenterprise, she bought two additional sewing machines (one high speed in 2018 and one ordinary in 2019) and was able to diversify her product line (like car seat covers and upholstery). Similarly, Gloria used her microenterprise income from food and local delicacy vending to buy a weighing scale and cassava cake molds. She also started pigs rearing to diversify her income. Overall, about 53.3 percent and 31.6 percent of WEF entrepreneurs used their income in microenterprise investment and buying productive assets, respectively.

Adel, 50 years old, has three male children and an elderly relative to take care of. Before the WEF project, she already had limited production capacity in terms of quantity and quality by using an ordinary sewing machine. What's even worse was that her sewing machine was damaged by Typhoon Haiyan.

C.2 Networking and Access to Market and other Support

Most WEF entrepreneurs acknowledged that, up to this day, WEF-facilitated networking with government agencies (92.2 percent) and networking with private service providers and relevant supply chain actors (94.1 percent) were still (fairly to extremely) useful. Moreover, WEF entrepreneurs had established relations with microenterprise networks as 95.4 percent of them had built one or multiple connections, mainly with a retailer (49.7 percent) and a supplier (43.9 percent). Overall, about 74.8 percent of WEF entrepreneurs stated that they had expanded their microenterprise networks since joining the WEF project. These networks might have provided continuing technical and marketing support to them even after the WEF project ended.

Maricel was engaged in local chocolate tablet making, “tablea.” She was a member of the Bahandi Producers Association of Eastern Visayas, whom CARE collaborated in the WEF implementation. Her association organized trade fairs at the national and regional levels with support from DTI. Maricel participated regularly in these trade fairs to promote her products to a wider market. She was also invited to join training hosted by the government agencies (DA, DTI and DOST) to improve her product quality and develop new products. Moreover, with her established relations with the DOST, she got to have a loan in the form of upgraded quality equipment (grinder and molder made of stainless steel).

Also, the three WEF partners (ADF, UDF, and RDI) facilitated marketing support to the women post-WEF. There were times when ADF and UDF bought handicraft products directly from the WEF entrepreneurs. RDI organized 37 WEF and non-WEF entrepreneurs into Ormoc Women Vendors Association (OWVA) and became an accredited partner of the City Agriculture, Negosyo Center during trade fairs. Through RDI and OWVA lobbying, the city government provided a marketplace at the city hall and other strategic locations for women to display their products. The market facility became operational in 2018 and is used by OWVA members to this day.



The WEF entrepreneurs expanded their customer base, the biggest change mentioned by 6.5 percent of them. About 87.0 percent of WEF entrepreneurs had tapped or covered retail markets while other markets included wholesale (31.2 percent) and institutional buyers (26.0 percent). A majority of WEF entrepreneurs sold their product or service at the barangay level (88.3 percent) while 52.6 percent of them sold at the municipal level. Only a few of them sold at the regional level (5.2 percent) or national level (0.6 percent). WEF entrepreneurs who have access to internet services have used digital/social media platforms to connect with their customers as online selling became common practice during the COVID-19 pandemic.

Registration of an enterprise is required to legally do business and access support and services from the government and private service providers. Of the active microenterprises, about 44.4 percent of WEF entrepreneurs had registered their microenterprises and one of them was Nora. Nora used to operate a microenterprise of vermicompost and potted herbs without a business permit and sell her products at retail. Nevertheless, “*Sobra ang tulong ng CARE* (CARE has given a lot of help),” said Nora. With the WEF grant, she had not only registered her microenterprise as Manzanares Natural Farms but also expanded her business. With a legitimate microenterprise and quality products, the market for Nora’s organic fertilizer had expanded. Nowadays, she supplied institutional buyers: 100 bags every three months to the DA for its Aklan provincial nursery (vermicompost is used as substrates for hydroponics) and 250 bags thrice a month to Pacifica Agri-Vet Supply that catered to the retail market in the whole of Panay Island. She also sold her products online and catered to walk-in clients. Since Maricel registered her chocolate tablet “tablea” making business in 2016, she was able to participate in trade fairs and expand her market network. A review of government programs for MSME identified a total of 28 programs providing financial and business development services. About 16 of these programs are appropriate to the needs of and accessible to women’s micro- and small enterprises. However, most women do not access these programs as they are either ineligible or find the requirements and process cumbersome.

Furthermore, it was found that support may come from household members, friends, or relatives. About 40.4 percent of WEF entrepreneurs reported that their family/relatives contributed to change by providing cash or in-kind support to supplement the capital for diversification, expansion, or shift into another microenterprise. When Precy shifted her microenterprise from food vending to a sari-sari store, her daughter, who worked abroad provided the capital. This support enabled her to create a new business successfully. In many cases, part of these funds is merged into the microenterprise income and re-invested in the microenterprise. Household members also provided labor and stop-gap support when WEF entrepreneurs were unable to perform microenterprise activities. Moreover, 20.0 percent of WEF entrepreneurs who are beneficiaries of the DSWD cash transfer program (4Ps) reported that the money received at times complemented their capital.

C.3 Access to financial services

About 59.7 percent of WEF entrepreneurs had taken out a loan for the enterprise though part of the loan was used for household expenses. Figure 8 shows the top five purposes of WEF entrepreneurs' loans. About 92.4 percent of them got the amount of loan they applied for because they had good credit, with 57.6 percent, 27.2 percent, and 7.6 percent of them took out a loan from a microfinance institution (MFI), an informal source (SLGs, relative or friend, informal moneylender), and a bank, respectively. As an MFI, the local partner UDF continued beyond WEF project life in providing financial services (loans, savings, and insurance products) and relevant trainings to those WEF entrepreneurs in UDF's operational areas. Generally, micro-insurance is bundled with the MFI loan. About 78.4 percent of WEF entrepreneurs reported that they currently have insurance, 83.3 percent of them had personal insurance (health, life, accident), 6.7 percent had agriculture insurance and 4.2 percent had microenterprise insurance.

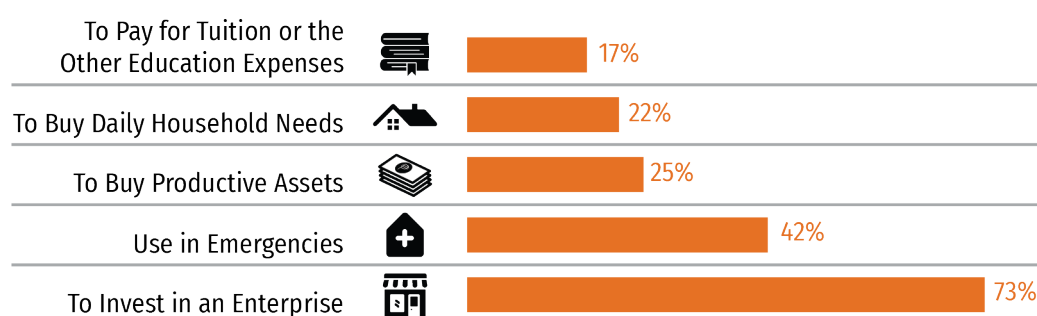


Figure 8: Top five primary purpose of WEF entrepreneur's loans

About 81.8 percent of WEF entrepreneurs reported that they had savings, like Precy, who was able to save PHP 6,000 in her savings group since she established her WEF microenterprise. The top three purposes of WEF entrepreneurs' savings are for emergency use (34.4 percent), investment in an enterprise (20.0 percent), and children's education (14.4 percent). Among those who had savings, around 49.4 percent, 27.9 percent, and 22.1 percent of them kept their savings at home or workplace, in a bank, and in a savings group, respectively.

Decision Making Authority in Different Spheres

"Women's roles and responsibilities are commonly relegated to the household. Even some women believe so. The prevailing notion that women are better suited in the home should be rejected. Women make great contributions in the community and the field of business. They are more creative, smarter in business. In our town, the majority of those who handle and decide on businesses are women. I relish the freedom of doing whatever I wanted to do. The Lord gave me the talent so why not use it? Men do not have the monopoly of success." – Cecille

Cecille's disposition about women's roles, responsibilities, and decision-making was corroborated by survey results that showed more than half of WEF entrepreneurs held gender equality beliefs and attitudes that support WEE. However, we also found the increased time in performing unpaid domestic and care work during the COVID-19 pandemic, and the subscription to gender stereotypes. These are potential barriers to WEE.

D.1 Gender equitable beliefs and attitudes that support WEE

The results of surveyed gender equitable beliefs and attitudes in three different contexts – household, microenterprise, and community level are summarized in Table 4.

Statements	Gender equitable attitude†	Neutral	Gender inequitable attitude
Household Level			
1. A woman’s main role responsibility is taking care of her home and family.	13.5%	21.3%	65.2%
2. The man should decide to buy the major household items.	63.9%	23.9%	12.2%
3. A woman should obey the men in her life (e.g., spouse/ partner, adult son, boyfriend, and father) in all aspects.	62.6%	20.7%	16.7%
4. A woman should obtain the permission of her spouse, partner, or the head of the household before they go to most public places	22.6%	23.2%	54.2%
Enterprise Level			
5. A man should lead the enterprise.	67.7%	22%	10.3%
6. The man should decide to buy major enterprise items.	66.4%	23.9%	9.7%
Community level			
7. Women should be leaders in the community or organizations just like men.	72.9%	21.9%	5.2%
8. Women should have a say in important decisions in the community.	75.5%	21.9%	2.6%
Overall			
Average number of respondents have gender equitable attitudes	86		
*Statements 1 to 6 reflect roles or responsibilities of gender inequality. Statements 7 and 8 are perceptions of gender equality.			
†When the respondent agreed or strongly agreed with a perception of gender equality, it was considered having a gender equitable attitude. On the other hand, if the respondents agreed or strongly agreed with the statement that reflects unequal gender role or responsibility, it was considered having a gender inequitable attitude.			

Table 4. Gender equitable attitudes

The survey showed that an average of 86 WEF entrepreneurs (55.5 percent) had gender equitable attitudes. The highest number of WEF entrepreneurs who hold gender equitable attitudes was found at community levels. About 75.5 percent of them agreed that women should be involved in making important decisions in the community while 72.9 percent of them also agreed that women should be leaders in the community or organizations just like men. At the enterprise level, 67.7 percent and 66.4 percent of them disagreed that a man should lead the microenterprise and a man should decide to buy major enterprise items, respectively. In contrast to the consistent results at microenterprise and community levels, we found diverse attitudes of gender equity at the household level. About 62.6 percent of them did not agree that a woman should obey man/men in her life in all aspects while 65.2 percent of WEF entrepreneurs did not disagree that a woman's major role and responsibility is taking care of her home and family. Also, about 63.9 percent of them oppose that men should decide to buy the major household items and 54.2 percent of women did not oppose they should obtain permission from a man before they go to most public places.

Maricel led her family enterprise of cocoa products. While her husband was a government driver, he was in charge of microenterprise tasks such as cocoa bean roasting, pili nut cooking, and cocoa nibs making and decides on process-related concerns. “I can also do it when my husband is away at work. I get help from my children to grind and mold cocoa as well as pack and label products,” Maricel said.

D.2 Confidence in negotiation and communication skills

“It is difficult to sell handicraft in Libertad because the traders dictate the price... my products are of good quality so I can negotiate for a better price with traders.”
- Angela

More than 90 percent of WEF entrepreneurs reported feeling confident or very confident in negotiating or communicating with various targets, either with a household member, government official, market actor or client, or service provider. About 29 percent of them reported feeling very confident in negotiating and communicating with all targets. Table 5 presents the survey results on the level of confidence in negotiation and communication of WEF entrepreneurs.

Targets	Not at all confident	Confident*	Very Confident**
The head of the household or the other adults in the household	1.3%	51.6%	47.1%
Government agency or a government official	7.1%	58.1%	34.8%
Market actors or clients	2.6%	50.3%	47.1%
Service providers	1.2%	52%	46.8%
Overall			
% very confident in all		29%	
% not at all confident in all		0%	
The extent of confidence in all (not at all confident=1, fairly confident=3, extremely confident=5)		3.5	

*Somewhat confident or fairly confident

**Very confident or extremely confident

Table 5. The extent of confidence in WEF entrepreneurs’ negotiation and communication skills

Moreover, the WEF entrepreneurs reported their abilities to negotiate with market players, based on their microenterprise experience (Figure 9).

“It is important to negotiate and deal with people. One change is that before, I make business decisions based on what I like. Now, I learned how to deal with and cooperate with people and to be humble. The customer is always right,” said Cecille.

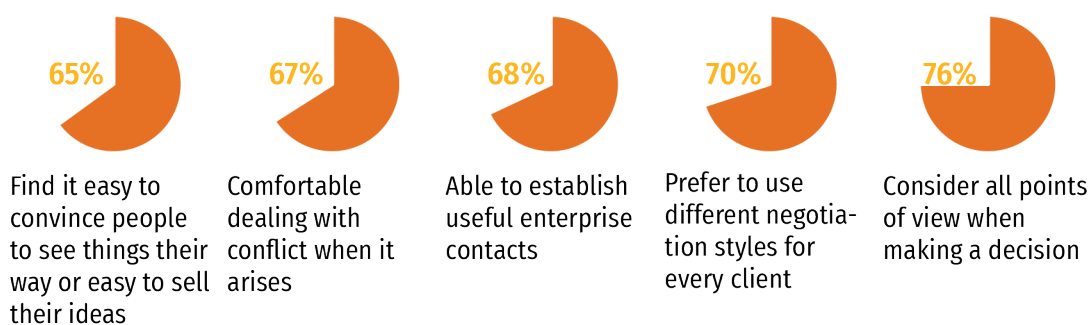


Figure 9. WEF entrepreneurs' Communication and Negotiation skills

The use of communication and negotiation skills is further demonstrated from the following testimonies of WEF entrepreneurs.

I was able to establish contacts with buyers, suppliers, and service providers. I honed my negotiation skills in trade fairs. - Maricel

I have cultivated a good relationship with my customers by negotiating a favorable payment scheme. My customers would send payment through remittance centers even before the wild honey and ginger tea products were delivered; unlike before, they paid upon delivery. - Bella

I deal with three government agencies as customers; I was able to get a contract for the bulk orders and regularly supply vermicompost to them. - Nora

D.3 Time spent for unpaid domestic and care work

The survey showed that WEF entrepreneurs spent an average of 4.9 hours on unpaid domestic and care work per day before the COVID-19 pandemic. About 87.7 percent of WEF entrepreneurs indicated that the hours have increased since the start of the COVID-19 pandemic.

Bella, a widow, stayed with her youngest daughter and six grandchildren. She was the sole income earner who sold honey and ginger tea in the streets. At the same time, she was also responsible for household chores. *"It's difficult, but I get by. Before I leave the house, I prepare food for the children."*

D.4 Decision-making at household, enterprise, and community levels (Self-efficacy and collective efficacy)

Statements	Very Confident [†]	Fairly confident [§]	Not Confident
Self-efficacy* (N=153)			
Despite the challenges that exist in your life, think about one self-defined goal that you would like to achieve in your personal life over the next year. How confident are you that you could achieve this goal in your personal life?	58.8%	39.2%	2%
Statements	Agree [†]	Neutral	Disagree [†]
Collective efficacy** (N=155)			
I could collaborate with other members of the community to address a community need.	71%	27.1%	1.9%
We can collaborate as a community to improve our quality of life.	71.6%	24.5%	3.9%
Overall			
% of respondents reporting high self-efficacy			58.1%
% of respondents reporting that they could work collectively with others in the community to achieve a common goal			67.7%
% of respondents agree with all			65.8%
% of respondents agree with none			0%
<p>*Self-efficacy is one's individual belief in their capability to achieve their goals and/or complete tasks.</p> <p>**Collective efficacy is the belief that a group has the capability to affect change within their environment; within this is the inherent belief that individual contributions add to the collective effort.</p> <p>[†]Respondents reported "very confident" or "extremely confident".</p> <p>[§]Respondents reported "fairly confident" or "somewhat confident".</p> <p>[†]It includes "strongly agree", "agree", "strongly disagree", and "disagree".</p>			

Table 6. Self-efficacy and collective efficacy of WEF entrepreneurs

Around 58.1 percent of WEF entrepreneurs reported high self-efficacy and 67.7 percent of WEF entrepreneurs reported that they could work collectively with others in the community to achieve a common goal. Self-efficacy contributes to an individual's confidence in negotiation and communication skills.

Marites led her handicraft microenterprise. She had a regular income and her husband was a part-time driver. Speaking of decision-making, she shared, "I am the one who has regular income. I am the one who makes decisions." She had decision-making power on both microenterprise and household matters.

Lemielyn, on the other hand, co-managed the family microenterprise with her husband. Her husband was primarily in charge of the ice cream production and delivering orders while she took care of marketing and managing the batchoy (local soup) stall. Before she got married, she always depended on her mother for making important decisions. After her mother went abroad, she learned to decide on her own. Right now, she made decisions with her husband together.

Decisions	Respondent solely	Respondent and husband/partner jointly*	Husband/partner solely	Other person solely
Utilization of your income	26.5%	59.4%	7.1%	7%
Whether to take out a loan	22.7%	66.7%	5.3%	5.3%
Utilization of a loan or savings	24.8%	66%	4.6%	4.6%
Making purchases for daily household needs	36.7%	52.9%	5.2%	5.2%
Making purchases of household assets	22.6%	62.6%	6.4%	8.4%
Making major purchases of productive assets	24.5%	61.6%	6.6%	7.3%
Enterprise operations and management	27.7%	56.8%	4.5%	11%
Market negotiation	32.3%	54.8%	5.2%	7.7%
Overall				
% of respondent makes all the above decisions				18.1%
% of respondent and husband/partner jointly make all the above decisions				36.1%
% of husband/partner of respondent makes all the above decisions				2.6%
*Deciding jointly means respondent and husband/partner have equal decision-making power. Their voice weighs equally.				

Table 7. Decision-making power

Decision-making in terms of running the microenterprise and personal and household finances was surveyed. More than 50 percent of WEF entrepreneurs made decisions jointly with their husbands, including use of income, taking out a loan, use of loans and savings, purchasing daily household needs, purchasing household assets, purchasing major productive assets, microenterprise operation and management, and market negotiation. However, 4.5 to 7.1 percent of them did not get to make the aforementioned decisions, which were only made by their husbands or partners. Herein, the highest percentage was the utilization of her income. On the other hand, 22.6 to 36.7 percent of WEF entrepreneurs could make different decisions by themselves. They could decide on buying daily household needs the most. In summary, around 18.1 percent of WEF entrepreneurs could make solely all the surveyed decisions. Only 2.6 percent of WEF entrepreneurs did not have any sole decision-making power of surveyed decisions.

Apart from their roles at the household and microenterprise, 77.9 percent of WEF entrepreneurs were members of any groups or organizations that include formal groups such as women's groups, farmers' associations, cooperatives, government-initiated groups, and government councils. Informal groups are supply/value chain clusters and producers' groups while savings and loan groups can be either formal or informal. Among those who were members of any groups or organizations, 59.8 percent of them were officers. Moreover, 74.2 percent of them indicated that they were able to involve in decision-making. For the rest, women are mainly users of services with no active participation in decision-making.

Bella was a board member of an association producing ginger tea. She helped the group to access a commercial blender from the DTI, which was common service equipment benefiting all members. Also, Zeny was the Vice-president of the Valencia Agrarian Small Farmers Association (VASFA). She narrated, “we the officers of VASFA make sure our internal funds grow... and we properly manage on-lending to members to protect the funds. We decided with our members to collect PHP 20 monthly savings per member.”

D.5 Formal or informal alliances or social movements with strengthened capacities to channel demands of women entrepreneurs and engage in decision-making

Two WEF entrepreneurs were members of a federation of producers. Maricel was a member of the Bahandi Producers’ Association of Eastern Visayas and Product 8 while Marites was in a women’s federation in the province she lived. These groups catered to the product demand not only for the province and the region but also for national and international markets. These were springboards for the women entrepreneurs to introduce their products to a wider market.

Interviews with CARE’s local partners – RDI, ADF, UDF, and LCDE – indicate that they facilitated women’s demands for access to relevant enterprise services as well as social services. For instance, RDI helped lobby with the city LGU for the provision of infrastructure where WEF entrepreneurs could sell their products. Through these organizations, women were also able to participate in market and trade fairs and negotiate for fair prices of their products, and to access grants or loans for value chain upgrading.

Also, the informal or formal organizations of WEF entrepreneurs may serve as a channel for women’s demands if provided with appropriate capacity strengthening.



Reducing Drivers of Risk

Almost all WEF entrepreneurs reported that they had experienced a crisis that affected their household and microenterprise. Their experiences had taught them to anticipate risks, cope with and adjust to the effects of natural disasters, personal and economic related crises. They used different coping strategies depending on the crisis types and causes.

E.1 WEF entrepreneurs' risk perceptions and risk mitigation

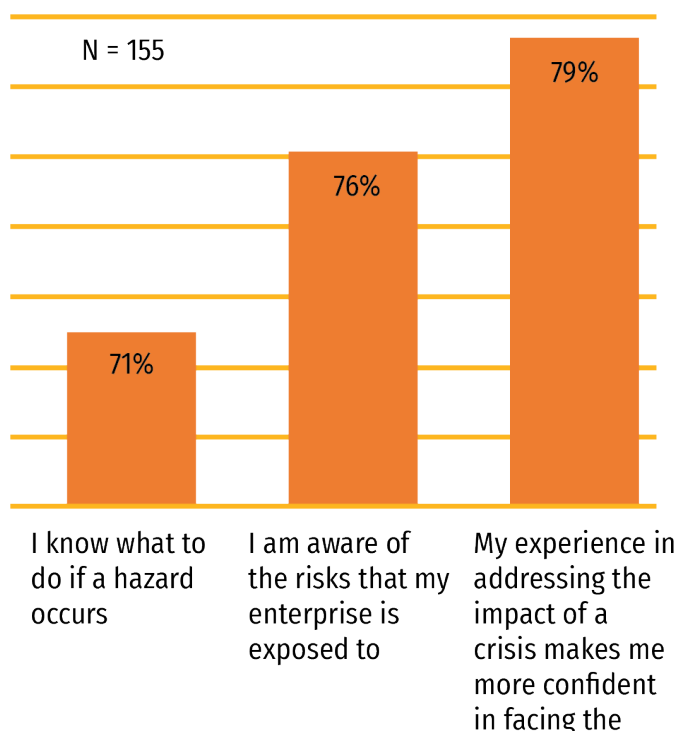


Figure 10. Knowledge and attitude towards hazards

According to the survey, 76.1 percent of WEF entrepreneurs agreed that they are aware of the risks that their microenterprise is exposed to and 71.0 percent of them expressed that they know what to do when a hazard occurs. Nora knew that her vermicompost beds were in a low-lying place and would be inundated whenever there was a typhoon or flood. With awareness of the risk, she would cover the vermicompost beds with nets before a heavy rain to keep African nightcrawlers that produce fertilizers. Similarly, to prevent the risk of soil erosion, Angela planted trees at the sloping area of her farm to protect her “nito” vines. Naty was also engaged in reducing risks for her duck meat and fresh eggs production enterprise. During the rainy season, she would transfer her ducks and native chickens to higher ground.

“I think of ways to recover (my business). Don’t lose trust in oneself. I started from nothing; I can prove that I can lead a better life.” - Cecille

Additionally, their experience in addressing the impact of a crisis on their microenterprise makes them more confident in facing the next hazard or setback. About 79.4 percent of WEF entrepreneurs agreed with this statement which manifested in their actions of handling crises of their microenterprises. For instance, Cecille was confident that her family would not face food insecurity as long as she continued working hard, even if the pandemic had persisted for a long time.

Women prepare for a crisis that would significantly impact their microenterprises and their households. A little more than half of women (53.3 percent) said they use part of their income to invest in microenterprise to keep it afloat and use income in emergencies (46.1 percent). Just like utilization of income, the top two primary purposes of the savings are emergency use (34.1 percent) and investment in microenterprise (19.8 percent). When both her daughter and niece got stricken with severe dengue, Cecille’s microenterprise almost went bankrupt. She used her savings for the children’s medical expenses and saved what is left as enterprise capital.

E.2 Coping with crisis and adapting to changing conditions

About 98.1 percent of WEF entrepreneurs indicated that they had experienced a crisis. Figure 11 shows the types of crisis they had experienced from 2017 to the time the survey was conducted. A high proportion of WEF entrepreneurs had experienced the effects of the COVID-19 pandemic, natural disaster (typhoon), and personal crisis.

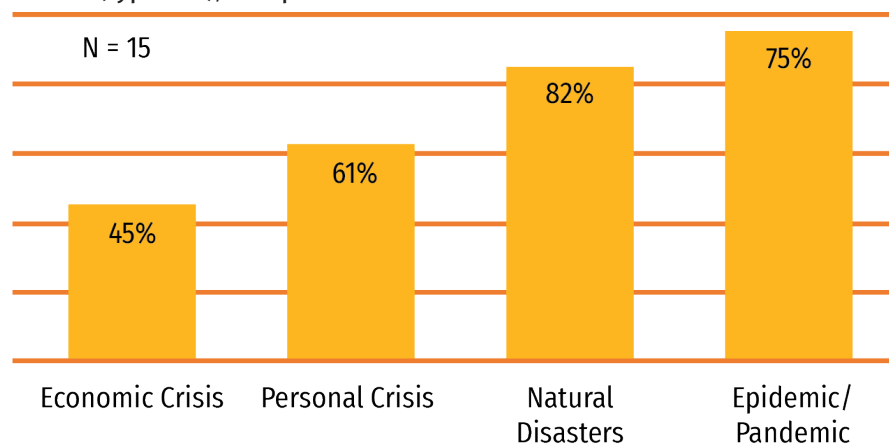


Figure 11. % Women who experienced crisis since 2017

Notably, the COVID-19 pandemic had affected 94.7 percent of WEF entrepreneurs. Some scenarios in terms of how they were affected by the pandemic were illustrated by the quotations below. Figure 12 particularly shows the top five impacts of the pandemic that affected their livelihood, from which we can notice the demand/customers were negatively impacted the most (33.0 percent). Despite the COVID-19 lockdown, some WEF entrepreneurs capitalized on the business opportunity of products in high demand. For example, Nora started selling potted herbs, fruit juice, and local fruit wine. Gloria and Vangie also increased the production of ornamental plants. However, due to the increased competition, which resulted from the surge in demand, Wilma was not able to sell vegetables in the public market as before.

"Since lockdown, there is no demand for native products. In some cases, we sell our products at a lower price to recoup our investment."

"Though my orders declined during the pandemic, I continue to make handicrafts so that I can deliver if there are orders. Even if I maintain stock for two years, it will not deteriorate."

"I temporarily stopped production because my regular buyers stopped ordering."

"I stopped producing because there are no sales. I shifted to sari-sari store (neighborhood sundry store)."

"I closed my store because even my working capital was allocated for daily needs."

"Since the mobility of the people is limited, we cannot easily go outside and purchase raw materials (knotted abaca fiber) for our weaving."

"I could not sell because older persons like me are not allowed to go out of the house."

"I scaled down my duck egg and meat enterprise because my regular customers from nearby town and city couldn't pick up the products due to travel restrictions. I had to rely on the local market demand in the meantime."

Natural disasters, especially typhoons, commonly cause crises for businesses. For instance, on December 24-25, 2019, Typhoon Ursula devastated Aklan and Antique. Lemielyn almost lost her ice cream business when customers withdrew the order of 12 ice cream tubs because of the typhoon. Angela also pointed out the raw material “bariw” was damaged then. She could only pluck out leaves that were fortunately still in good condition and wait for the next harvest.

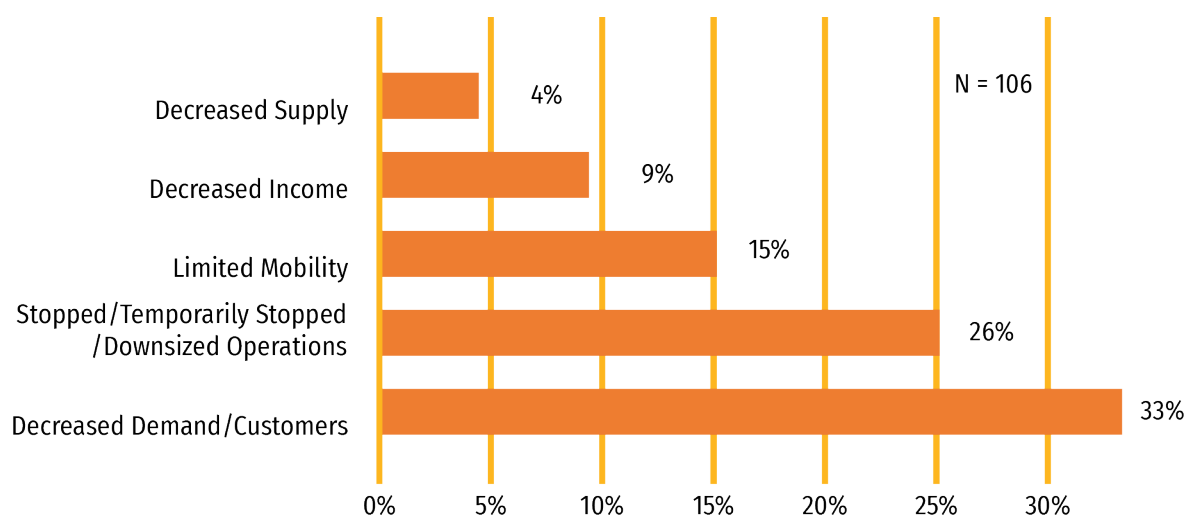


Figure 12. Top 5 effects of COVID-19 to enterprises

When it comes to a personal crisis, Agnes and Precy shared how they went through it. Agnes, who had a child with special needs, lost her husband in a motorcycle accident in October 2019. A few months after, her family was evicted by the landowner. Fortunately, a benevolent person offered a new place for them. Her relatives also supported her for family needs. Moreover, her older sister provided capital for her e-load business to generate additional income from her sari-sari store. Precy had to stop ambulant vending of food delicacies full time when her husband met with an accident in 2017. She opened a sari-sari store so that she could take care of her husband at home.

The aforementioned various types of crisis could be experienced at the same time or consecutively. For example, Zeny said that even before COVID-19, she experienced seasonal crises in her rice farming that led to losses. Heavy rains during harvest time and pests such as stem borer and rats resulted in reduced and poor-quality rice harvest that commands a low price.

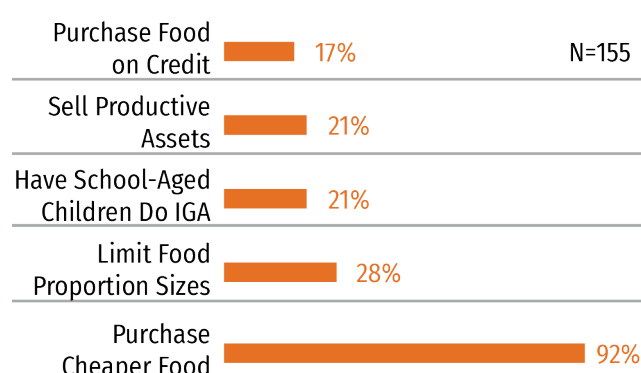


Figure 13. Top five household coping strategies

Overall, facing crises, WEF entrepreneurs had used various coping strategies. The survey showed the household coping strategy that WEF entrepreneurs adopted the most during crises was purchasing cheaper food. Figure 13 shows the top five household coping strategies. Four of them were related to food consumption or food security. Gloria narrated, “My family relies on own food production. Our staple food is ground corn. We rarely buy rice and if we do, it is mainly for the children. We eat what we plant (e.g., bananas, cassava) and the surplus is sold.” Yolly, had to give up their motorcycle as she cannot afford to amortize it anymore because sales of her food delicacies significantly dropped.

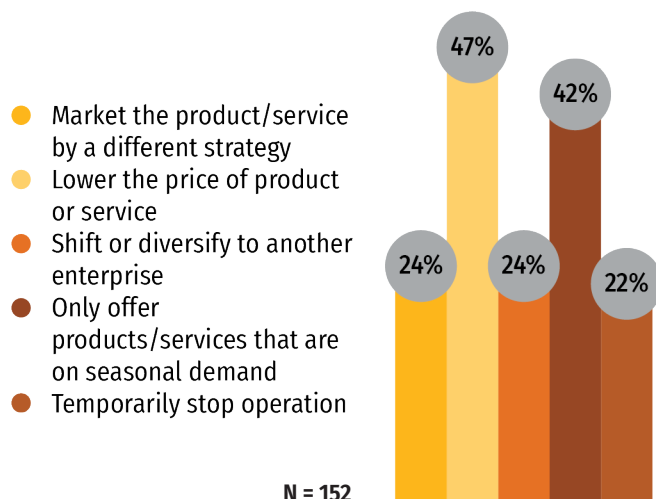


Figure 14. Top five enterprise coping strategies used

In lean season and crisis, the two most used enterprise coping strategies by WEF entrepreneurs are: lower the price of their product or service (46.7 percent) and offer only products or service that are on seasonal demand (42.1 percent). To restore livelihood during the time of a crisis, 55.9 percent of them reported the asset that they utilized the most was family or relatives. Other assets were enterprise (37.5 percent), enterprise knowledge and skills (19.1 percent), savings (15.8 percent), and loan (14.5 percent). Additionally, the transfer of enterprise skills to household members was a coping strategy found

unexpectedly. It was demonstrated by Yolly. She was engaged in local delicacy making with family support which was the only household income source. In 2017, she got sick and had to stop working for about a year. Nevertheless, she guided her husband and children on producing and selling delicacy products. As a result, they got to carry on with the microenterprise operation.

E.3 Enabling environment for the resilience of women's enterprises

The survey, interviews, and desk research indicate that various institutions create enabling environment for the resilience of women's microenterprises through their policies, programs, products, and services. For instance, the government (DA, DTI, DOST, DSWD) provides business development services (e.g., trainings, technical support, and market linkages through trade fairs), financial services such as grants and loans, and as a market for WEF entrepreneurs' products. The MFIs deliver a much-needed boost to infuse working capital through loans and offer other risk protection mechanisms such as savings and insurance. Producers' groups and non-government organizations (NGOs) also assist. Details of these services are described in Section IV, sub-section B (Access to skills development and job opportunities), and Sub-section C (Access to assets, services, and other support to advance economically).



SUMMARY ANALYSIS AND CONCLUSION

The study questions guided the analysis and conclusion from the findings by the domain of change.

Study Question #1.

What WEE and resilience outcomes (positive and negative, intended and unintended) based on domains of change are currently demonstrated among WEF entrepreneurs?

The harvested outcomes influenced one another which one or multiple outcomes were reinforced by another that led to the achieved level of WEE and resilience of WEF entrepreneurs. The change processes are illustrated by the MSC stories in Appendix A. Outcomes attained by the end of the WEF project continued and progressed post-WEF (see Table 7). New outcomes, positive/negative and unintended, emerged/developed over time.

Economic Advancement

WEF's primary outcome is economic improvement brought about by sustained WEF-assisted microenterprises. A high proportion of WEF entrepreneurs have kept their WEF-supported microenterprises thriving during peak season and afloat in lean period and the crisis over the years after the WEF project closed. While some of them continued operating at the same scale, others had diversified, expanded, or shifted to another microenterprise, which evidenced the adaptive enterprise management capability of WEF entrepreneurs. These microenterprises improved livelihood sources and provided a regular flow of incomes to WEF entrepreneurs and their households. Though experiencing seasonal fluctuations and occasional crises, about two-thirds of women have maintained income levels since the WEF project ended until six months in the pandemic. Sustained income has influenced the resilience of the WEF entrepreneurs and their households. With the microenterprise income, WEF entrepreneurs have provided for household daily needs, children's education, purchase of household and productive assets, and emergency expenses. Generating their income, WEF entrepreneurs' self-efficacy (confidence to do something) was boosted and enabled them to assert their aspirations and confidence to negotiate and make decisions in different spheres.

WEF entrepreneurs boosted the local economy through harnessing local raw materials and labor, promoting local products, and selling at the local market (a positive/unintended outcome). Improved product quality and productivity resulted in increased customers and higher production volume of WEF microenterprises, which sustained the jobs created for women and men in their household and community. WEF-supported microenterprises lived up to their important role in job creation and income generation.

“Cecille not only improved her family’s economic situation but that of other women in her community. Women, that without her, would never know how to weave nito into beautiful baskets. Most of these nito weavers live in far flung areas or are too poor to have access to information or markets. Cecile became their community leader, she teaches them how to weave the baskets, buys nito and distributes to the weavers for weaving, gather the finished products and bring them to Uswag for sale. Without Cecile, Uswag would not be able to reach these women or help them.”

– Uswag Arts and Crafts

Access to Skills Development and Job Opportunities

As WEF entrepreneurs accessed relevant enterprise knowledge from various sources and applied these pragmatically through “learning on the job,” a positive and unintended outcome emerged post-WEF project – the enhanced adaptive enterprise capability developed over time by WEF entrepreneurs. Their inherent entrepreneurial skills, experiences, and appropriate enterprise equipment and working capital provided by the WEF project were essential elements in adapting their learned skills. This practice adopted by WEF entrepreneurs improved their product quality, developed new products, increased volume of production, and expanded their customers. Their enhanced capability resulted in diversified products, meeting customers’ preferences and demands, reduced enterprise labor time, improved enterprise productivity and profitability, and increased confidence to negotiate with customers and service providers. These results contributed to the self-efficacy of WEF entrepreneurs, the resilience of their microenterprises, new and diversified business opportunities, and sustained income.

Testimonies of WEF entrepreneurs depicted that, over time, there were positive changes in women’s attitudes, behaviors, and state/condition in managing their microenterprise. This was driven by their enterprise aspirations and the opportunities that presents to them. They were proactive in looking for customers and accessing resources to improve enterprise operations. WEF entrepreneurs learned the importance of and continue to improve and diversify their products to make more sales. They have also found ways to continuously improve enterprise skills, and with the pandemic, some have turned into online research and tutorials and features on YouTube. Some of them started posting products and accepting orders on Facebook. WEF entrepreneurs have become resourceful through the use of social media which was a positive and unintended outcome that has developed after the WEF project ended. In the past years, YouTube and Facebook apps gained more popularity among micro-entrepreneurs for online instruction and commerce in the rural Philippines.

Access to Assets, Services, and Other Support to Advance Economically

WEF entrepreneurs’ access to and control over appropriate enterprise equipment and working capital increased their productivity and profitability. It addressed their tedious and time-consuming enterprise processes and delays in meeting customers’ orders, which contributed to saving their labor time and increased sales. Ultimately, these resulted in positive, unintended outcomes of increased return on women’s labor (as they were able to produce more in less time) and satisfaction of microenterprise workers and suppliers as they were paid on time.

However, saved labor time from the microenterprise may not automatically lead to increased rest time for WEF entrepreneurs, but likely be used for domestic and care work given their notion that taking care of home and family is a woman's main responsibility. If they continue to act based on this belief, while performing their workload in the enterprise (which are expected to increase as the microenterprise expands) and getting involved in the organization or community initiatives, then it could create a double burden (negative, unintended outcome) for them unless household members take on equal responsibility in domestic and care works and or help in enterprise tasks.

WEF entrepreneurs mainly operate as individuals or as family-owned microenterprises. They have continued to rely on a network of family/relatives and friends for labor, new enterprise knowledge and skills, and loans in times of need. Family/relatives are also considered as the top asset utilized to restore livelihoods when affected by the crisis. Social assets are as important as human and economic assets. They have also established a network among other women entrepreneurs and clear linkages with other players in the value chain (input supply, production, processing, and market consolidation). Some women handicraft makers in Antique source their raw materials from other women weavers. One WEF entrepreneur from Aklan orders sacks of vermicompost fertilizers from a WEF entrepreneur in Iloilo. WEF entrepreneurs in Ormoc City banded together in selling their respective products in a common marketplace. Many WEF entrepreneurs have maintained links with relevant government agencies, local NGOs/associations, and MFIs from whom they accessed training and technical services, loans and insurance, and additional assets needed in their microenterprises. Active engagement with these service providers was influenced by WEF entrepreneurs' participation in their functioning groups or associations, or their part-time involvement in government services and community programs. WEF entrepreneurs with registered microenterprises were in a better position and able to tap the institutional market and access government support.

The majority of WEF entrepreneurs continued to utilize loans and about two-thirds reported having micro-insurance coverage. Generally, women with active microenterprises that generate daily cash flow can easily obtain micro-loans for working capital. As these loans, including interest, are amortized daily or weekly, WEF entrepreneurs were not able to optimize the use of the loan. As they get decapitalized by paying back the loan, they apply for the next loan, sometimes even before the existing loan is fully paid. This situation can trap women in a vicious cycle of debt that could be economically disadvantaged them. WEF entrepreneurs avoided being in this scenario, the reason they stated for not using a loan to buy the enterprise equipment that they requested from WEF. They were risk-averse in using micro-loans with interest and payment terms that are not appropriate for fixed-asset investment. This seemed to be one of the factors that hindered the growth of women's microenterprises.

Decision Making Authority in Different Spheres

WEF entrepreneurs' enterprise aspirations, which range from meeting daily basic needs and diversifying and or scaling up their operations, are governed by gender norms and expectations of what they can or cannot achieve. Gender-stereotyped roles and responsibilities might have limited their full potential. For instance, WEF entrepreneurs who believe that their main responsibility is taking care of home or family might consider their income as support/augmentation/supplementation only to spouse/partner income. For instance, Precy shifted her microenterprise from ambulant selling of her baked delicacies into a sari-sari store so she could stay at home to take care of her sick spouse. On the other hand, some women challenge the same gender stereotypes by striving to excel in their respective microenterprises, much more if the microenterprise is the sole source of the household's livelihood.

WEF entrepreneurs make decisions in the microenterprise (e.g., use of income, taking a loan, use of loans and savings, purchase of major productive assets, enterprise management, and market negotiation) and household (e.g., purchase of daily household needs, and purchase of household

assets). With high self-efficacy and confidence to communicate and negotiate, women can be assertive in decision-making. Also, women can be in a better position for decision-making if they are independently earning income. These qualities might have manifested in joint decision-making by WEF entrepreneurs who viewed shared decision-making as the ideal set-up. Consequently, the rate of women's sole decision-making both at home and in the microenterprise is low. Moreover, WEF entrepreneurs were able to assert their gender equitable view that the primary decision-makers in women-owned and women-led micro-enterprises should be women. They continued to lead the microenterprise, including purchasing enterprise assets. The contrasting views on what women think is ideal and what they think are responses expected of them on one hand and what their actual experiences are on the other might have hindered women to exercise their autonomy and independence in managing their microenterprises.

"I learned how to decide for myself, especially when I started to earn on my own."
- Lemelyn

Women's microenterprises are affected by both the private (household) and public spheres (enterprise, market, communities, and society). Women's influence in the public sphere is contingent on their influence in the private sphere and vice versa. The situation of WEF entrepreneurs varies. Some women lead the microenterprise while their spouses or partners take care of household management. Some manage both microenterprise and household, and some women and men share both microenterprise and household management, but household management remains women's main responsibility. Women's adherence to traditional gender roles might pose a constraint in maximizing enterprise opportunities and achieving their social aspirations.

The majority of WEF entrepreneurs were either members or officers of informal or formal groups, and more than half reported that they were actively involved in decision-making. Some women stated that they were able to manage and allocate time to perform their functions as officers in their organization. WEF entrepreneurs might have considered their organizational involvement meaningful because it enables them to access personal and enterprise support as well as get socially connected.

Most WEF entrepreneurs reported that their time for unpaid care and domestic work increased during the COVID-19 pandemic, which might have compounded multiple burdens experienced at home, enterprise, and community. Some WEF entrepreneurs have employed time management to be able to perform both household and enterprise work. Others stated that domestic chores are shared among household members. The household members sharing in domestic and care works could have balanced work-personal life among WEF entrepreneurs. However, these practices do not systematically address the root cause of women's multiple burdens. Women's unpaid domestic and care work that adds burden can only be addressed if it is recognized, reallocated, and redistributed, without regard to gender stereotyping, primarily among household members.

Reducing Drivers of Risk

The COVID-19 pandemic and other crises experienced since after the WEF ended have negatively affected and influenced the outcomes that women entrepreneurs have achieved through the years. Supply for raw materials was difficult to get. Women had to contend with their limited mobility due to the travel restrictions as they can't go out and sell and customers can't go out to buy. Women producing non-essential products such as handicrafts lost their customers. Competition increased among home-based microenterprises selling food items. WEF entrepreneurs applied coping strategies to keep their microenterprises afloat and generate even meager income. Some women reduced operations; others stopped and swiftly shifted to a new microenterprise offering products in demand to avoid diverting their capital for household needs. They relied on social networks, not just money or enterprise skills, to recover. Six months after, the pandemic saw no sign of being abated. WEF entrepreneurs admitted

that their situation has not yet returned to pre-pandemic levels. They managed to adapt and continued to operate their respective microenterprises. Besides, they considered themselves better off when many had lost their jobs and income opportunities were rare. WEF entrepreneurs saw the situation as temporary and will get better. This positive outlook is demonstrated in the MSC stories.

WEF entrepreneurs reported using household coping strategies in times of crisis that appeared to be biased. Purchasing cheaper food, limiting food portions, reducing the number of meals per day is within their control, and lived-up with their belief that they are responsible for taking care of family. They recognized that these could place the burden on them; that is, in times of need, they are the first to give up their food for their children, the first to eat less, and the first to sell their personal belongings or productive assets. These are consistent with the coping strategies used by women reported at the WEF endline.

The COVID-19 also presented some opportunities for WEF entrepreneurs. Some microenterprises got a window of opportunity to expand or diversify their products that became in high demand, such as food and potted ornamental plants. Some used their free time to access skills as the pandemic compelled entire families to stay home. Other women seemingly considered the pandemic a break from their enterprise routine and were enthusiastic to spend more time with their family.

Sustainability and Impact of WEE and Resilience Outcomes

The preceding sections presented strong pieces of evidence (see Appendix B) that support the overarching assertion that a high proportion of WEF entrepreneurs have achieved, at different degrees, and sustained the WEE and resilience outcomes post-WEF on the premise of the study sustainability framework.

In the context of WEF, the sustainability of WEE and resilience outcomes is hinged on the existence of women's microenterprises that influenced the following: their access to and control over information, enterprise assets, business development, financial services and other needed support; the decisions made and actions taken by women at household and enterprise levels; the networks they established/maintained; and the coping strategies they used in times of crisis. Their developed adaptive enterprise management capability was instrumental in keeping their microenterprises active, and this enabled them to generate continuous income even in times of crisis like the COVID-19 pandemic. Moreover, the WEF entrepreneurs' aspirations and embraced role to take care of their families were key drivers to the sustainability of their microenterprises.

“Cecile has truly achieved a level of economic empowerment that we in the NGO sector whose goal is to assist women, hope for. In a scale of 1 -10, Cecile is a ten (10). All these through her own work efforts, industriousness, innovativeness, leadership, and the will to improve her family's economic situation and that of others. Cecille is a true entrepreneur, she listens to her buyers' wants, experiments with new designs on her own, follow trends and is a quick learner.” – UDF

The resilience of women and their microenterprises is not only measured by sustained income but also how they cope, start over, and have sustained income again. In the case of WEF entrepreneurs who experienced breaks and intermittent income due to COVID-19 pandemic, typhoons, and personal crisis, they were able to cope and later recover because of their existing productive assets, savings, insurance, producing own food, and supportive social capital (family/relatives, community networks and self-help groups) that have helped fill income gaps.

In this study, the nature and degree of impact of WEE and resilience outcomes on economic well-being are portrayed through the MSC stories on the life's successes and challenges of four WEF entrepreneurs. They considered themselves successful in running an enterprise and their definition of success varies. One said she is not aspiring for a huge income as she only spends her profits and does not touch her rolling investments. Two said they are successful if they can continue with their business and diversify even if there are crises. They recognize the ups and downs of business and are confident that they can recover each time. "I'm not worried even if the pandemic continues. It's sure I will never go hungry as long as I continue working." Another said her indicator of success is a large customer base; she can help a lot of people and she can help the community in general. Furthermore, the women said they live a comfortable life but their definition of a comfortable life also varies. Two said they can eat three times a day, they have a roof under their heads, and can meet other daily needs. The family has a harmonious relationship and there are no squabbles and problems.

"Even if I am rich, I would rather have a peaceful life. Income can be easily earned as long as we help each other. Our family cherishes simple joys like eating together. I don't aspire for a luxurious life. What's important is that we can help others in our own little ways".

Another definition of a comfortable life is perseverance and drive to earn income, confidence to hurdle life's challenges because it can be eventually be overcome.

Study Question #2.

How have these outcomes changed since the WEF project ended in 2016 and during the COVID-19 pandemic?

The outcomes found at WEF endline (2016) were sustained over the years and progressed to the level of WEE and resilience outcomes collected in this study. Table 7 shows the comparative key outcomes that were achieved by WEF entrepreneurs at two different times.

The notable changes in outcomes since the WEF project ended in 2016 and during the COVID-19 pandemic were influenced by several factors:

- The high proportion of WEF entrepreneurs whose household income stayed at the same level since the WEF ended until the COVID-19 pandemic may be attributed to the size of the microenterprise operations which was determined by the enterprise assets that were available to women. After WEF assistance, only about a quarter managed to expand in scale their level of operations.
- The continuing access to diverse sources of information and training coupled with the attitude of WEF entrepreneurs to "learn by doing" and the ability to adapt different strategies in normal and crises had developed their enhanced adaptive management capability.
- There was an increased proportion of WEF entrepreneurs reporting joint decision-making based on understanding (from the survey) that it means having their voice weighs equally with spouse/partner and their notion that joint decision-making is the ideal arrangement.
- The majority of WEF entrepreneurs continued to hold on to their cultural belief that a woman's main role and responsibility is taking care of her home and family. This notion could have a positive influence on women making household decisions such as buying household items.

Statements	WEF Endline ¹⁰	Post-WEF Study
Change in income	70% have increased income compared to their level of income pre-Typhoon Haiyan period	12.5 % have increased income; 69.7% have maintained income, and 17.8% have decreased income as at PPS study (see Figure 4)
	PHP4,382 average monthly enterprise income across peak and lean season	PHP 5,202 or 18.7% increase in average monthly enterprise income across peak and lean season
Enterprise status	67% have diversified their enterprises (added/up-scaled products and services)	77.3% have either maintained, diversified, or expanded their enterprises
Confidence of WEF entrepreneur	80% have confidence in managing their respective enterprise	84.5 percent were confident of their knowledge and skills of performing economic activities 97.4% were confident to negotiate with markets or clients
Network/linkages	88% were able to establish links to new markets	All have tapped various types of markets: - 87.0% with retail markets - 31.2% with wholesale market - 26.0% with institutional buyers
Decision-making and control	60% have control over purchase of household assets 54% have control over purchase of enterprise assets 51% have control on the use of income	62.6% jointly decide on the purchase of major household items; 22.6% solely by women 61.6% jointly decide on the purchase of major enterprise items; 24.5% solely by women 59.4% jointly decide on utilization of income; 26.5% solely by women
GE beliefs	52% viewed that household management is the responsibility of both woman and man 52% said both woman and man allocate time for household management, and 39% for enterprise operations	65.2% agree that a woman's main role and responsibility is taking care of her home and family
Coping strategies	100% have strengthened their coping strategies, with very few employing negative coping strategies	20.5% sell productive assets 21.2% have school-aged children do IGA

Table 7. Achieved outcomes at WEF endline and Post-WEF study

¹⁰ Based on CARE's endline survey of 537 WEF entrepreneurs, complemented by FGDs.

Study Question #3.

To what extent did the WEF project contributed to the achievement of WEE and Resilience Outcomes? What were the particular features of the WEF project and context that influenced the outcomes?

All WEF entrepreneurs reported that WEF contributed¹¹ to the biggest change that happened in their life since the project ended. Figure 15 shows the degree of contribution of WEF and the other contributors¹² in their biggest life changes. No one said that the change would have happened without the WEF project. The other contributors identified¹³ were national government authorities (NGAs)/LGUs (42.1 percent) and family/relatives (40.4 percent).

Through desk review of the WEF project archive and interviews with local partners, the specific interventions that influence the changes in each WEE and resilience domain were identified and are listed below.

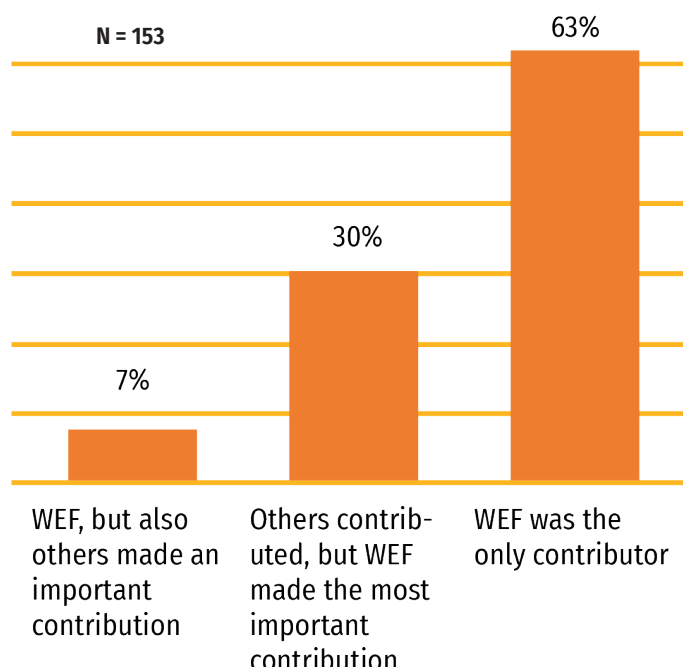


Figure 15. WEF's contribution to the change

- WEF's training on enterprise development and management (C-BED) and financial literacy imparted basic concepts and practical methods to manage their microenterprises and instilled judicious use of financial services.
- WEF's hosted workshops and trade fairs among WEF entrepreneurs.
- WEF's coordinated technical training with government and other BDS providers: Food Handling, Sanitation, Packaging and Labelling, and Good Manufacturing Practices
- WEF's financial support to acquire enterprise assets and working capital.
- Local partners buying products from WEF entrepreneurs for sale in regional and national markets.
- WEF's Community-Based Development Facilitators (majority are women) reached out to WEF entrepreneurs to deliver WEF trainings.
- RDI's assistance to organized WEF entrepreneurs into formal association and lobby with the LGU of Ormoc City for the provision of the marketplace for the women vendors.

¹¹ WEF contributor refers to CARE and local partners (ADF, UDF, LCDE and RDI) in the study areas. Between July 2015 - December 2016, CARE and local partners worked together to deliver the WEF interventions to women entrepreneurs to establish their livelihood

¹² Other contributors include those who were not involved in WEF such as relatives, government, service providers.

¹³ Respondents could choose multiple responses to identify who are the other contributors.

- Gender empowerment topics (i.e., topics revolved around understanding basic concepts of gender, manifestations of gender biases in the household and workplace, and women's rights).
- WEF's training on Women Enterprise Leadership and Governance (WELG) Training, which discussed issues and concerns on how women are often marginalized into economic activities that are unsustainable and low in returns, the double burden that they experience, and domestic violence.
- WEF's facilitated links with the government and other stakeholders (MFIs, RDI, and other local partners for BDS and FS) provided access to additional assets, working capital, training, technical support/services including marketing promotion. Through CARE's own CEF project, WEF entrepreneurs were linked as value chain actors in groups-managed enterprises, acting as input suppliers, contract producers, processors, and re-sellers.

WEF entrepreneurs acknowledged that WEF interventions are still useful to this day. WEF entrepreneurs considered the financial grant as the most important contribution to the achieved outcomes. It allowed them to acquire/own appropriate productive equipment and working capital that resulted to their improved livelihood: reduced their labor time, improved their productivity and product quality, increased customer, and ultimately led to increased profitability and income. Owning productive equipment and having control of its use is one of their life's aspirations as expressed in their interviews. It brought self-esteem to women and enabled them to better strategize and implement the scale-up plan for their respective microenterprises. Income generated through the use of productive assets sustained the household's daily basic needs such as food, household assets, and children's education. Sustained income puts women and their households on better footing to prepare for and cope with emergencies.

"I cannot forget the help that CARE gave to me, which enabled me own a set of equipment for my enterprise (local delicacy making) that supported my family's day to day expenses, children's schooling and medicine." - Yolly

Apart from the financial grant, the WEF project primarily focused on building WEF entrepreneurs' agency. WEF's training and technical assistance towards women's entrepreneurship capacity strengthening widened the perspective on enterprise management that is inherent and traditionally learned by women. Participation in trainings and trade fairs provided an opportunity for women's interaction and networking, which might have spur access to other skills development, services, and livelihood opportunities. Broadened perspective and developed adaptive capacity helped women make practical decisions.

Moreover, WEF's DRR training sessions included topics about types of hazards/risks that could affect household and enterprise. It includes a discussion on how to cope and respond to a crisis that might have updated the WEF entrepreneurs' knowledge on coping and response strategies specific to the type of hazard. Also, WEF's financial literacy training that promoted savings and insurance to manage risks might have influenced WEF entrepreneurs' actions to diversify products, save for emergencies, and get insurance.

The WEF interventions and implementation strategy demonstrated the humanitarian-development nexus programming. It corroborated the statement "increasing resilience is an essential practice to transit from humanitarian aids to sustainable development" (Bousquet, et al., 2016). WEF built on the gains of CARE's emergency cash transfer assistance and bridged the WEF's early livelihood recovery (2015) into the development of WEF microenterprises as sustainable livelihoods (2016-onwards). The WEF's collective WEE and resilience outcomes evidenced by the developed adaptive capacity of WEF entrepreneurs and sustained income have secured access to the household's basic needs and increased capacity to cope and adapt to a crisis.

Study Question #4A.

What are the facilitating and hindering factors in the achievement of sustainable outcomes?

The study identified eight factors that aided WEF entrepreneurs to achieve sustainable WEE and resilience outcomes.

1. WEF entrepreneurs' initial status might have facilitated the socio-economic impacts. WEF's funding criteria required women's microenterprises must achieve: income generation, creation of jobs for others, and addressing vulnerability (social). The selection had determined their potentials in bringing socio-economic impacts.
2. The strategy lived up with the saying "woman knows best for herself and her family" and "give a person a fishing line and teach her/him how to fish, and you feed her/him for her/his lifetime." Women were given the liberty to choose the microenterprise to propose for WEF assistance. They were also allowed to pitch their business idea and the enterprise support they need to have a viable livelihood source. These approaches ensured that WEF provided only the appropriate enterprise assets that are needs-based and in line with women's aspirations. It was evident that WEF entrepreneurs valued the enterprise assets as they still held these and maintained functional over the years.
3. On top of that, WEF's interventions empowered women and facilitated desirable outcomes. The appropriate enterprise equipment and available working capital that were handy for use enabled WEF entrepreneurs to apply new learned techniques/processes to come up with better quality and or new products to attract more customers and improved microenterprise profitability.
4. Women's inherent set of entrepreneurial traits¹⁴ is a fundamental element of achieved WEE and resilience outcomes. With active microenterprises, WEF entrepreneurs were able to practice and further hone their entrepreneurial qualities. These characteristics, coupled with available resources, influenced their actions to barriers experienced in operating their respective microenterprises and dispositions on their household affairs.
5. WEF entrepreneurs have relied on their knowledge and skills, perseverance, and resilience in sustaining the stated gains, especially during crises. Diverse sources of information updated their knowledge and skills, such as digital platforms. Their exposure to modern techniques/processes brings out their creativity and innovativeness that are essential in sustaining women's microenterprises.
6. They capitalize on relations with family and friends as well as with enterprise networks. Memberships in groups and associations facilitate increased access to skills, productive assets, markets, and services from government agencies, NGOs, and the private sector.
7. Social capital and government assistance remained to be relied upon by women in times of crisis. Family/relatives and friends helped WEF entrepreneurs to cope with the effects of crises.
8. The NGAs' and LGUs' cash transfer program (4Ps) and emergency relief assistance, though meager in relation to the needs, were an important part of WEF entrepreneurs' coping strategies at household and microenterprise.

¹⁴Key characteristics/culture of an entrepreneur: vision, passion, motivation, self-confidence, grit, decision-making, networking skills, adaptability, and managing finances.

However, several hindering factors to the achievement of sustainable WEE and resilience outcomes were identified:

1. Subscription to traditional beliefs on gender roles and the unjust burden of care work on women in the domestic sphere has inhibited WEF entrepreneurs' access to skills development, services, and economic opportunities as well as participation in formal and informal alliances or social movements.
2. Lack or limited interactions with networks and power holders. WEF entrepreneurs with a single-minded pursuit to generate daily income for the household's daily needs tended to self-preoccupied them in daily routine activities and left no time for essential networking activities. The majority of women mainly interact with MFIs and to a lesser extent, NGOs and governments, but as consumers and receivers of products and services. Only a few go beyond to look for and take opportunities for interaction with enablers and power holders and claim their rights to assemble and lobby for changes in gender and social norms as well as policies and procedures related to WEE. Collectivism requires awareness-raising and conscientization.
3. WEF microenterprises that remained unregistered and operating in the informal economy limit their opportunity to access enabling government support programs and services in which enterprise registration is a requirement.
4. WEF entrepreneurs' risk-averse attitude in using micro-loans for fixed asset investment due to perceived costly and inappropriate interest and payment terms.
5. WEF entrepreneurs still face hurdles in accessing services in government programs, especially in addressing the pandemic and other crises. For instance, the overall COVID-19 strategy in itself is not friendly to women entrepreneurs because of the requirements and processes that are seen as stringent by most women micro-entrepreneurs. Though government agencies introduced measures to simplify the requirements and process for registration and access to programs and services for enterprises, WEF entrepreneurs might still found these cumbersome and saw the benefits not commensurate to the effort needed for them to comply.
6. A tendency among WEF entrepreneurs to be risk-averse in their actions to protect their limited enterprise resources, which might have inhibited their potentials and taking up opportunities.
7. Lack of social safety nets such as the Social Security System (SSS) and medical insurance (Philhealth) coverages might have used up enterprise resources in times of crisis. Limited capital hinders the microenterprise viability and its capacity to take on opportunities.
8. Obtaining loans with inappropriate and stringent terms (high interest, daily to weekly payments) could reduce profit and further drain the remaining capital prompting to apply for the next loan. This situation may trap WEF entrepreneurs in a vicious cycle of debt and poverty.
9. The prevailing macroeconomic policies continue to negatively affect the profitability of women's microenterprises. For instance, deregulation lifts price control systems which lead to the price of basic commodities increased, higher oil prices increased transportation fares, electricity, and other commodities.
10. The deeply-rooted issues related to gender inequality concentrate on women in low-capital, low-income jobs. Home-based work especially in the time of the pandemic has only perpetuated traditional household responsibilities and multiple burdens of women.

Study Question #4B.

How did the WEF entrepreneurs address the barriers or hindering factors?

Measures taken by WEF entrepreneurs to address hindering factors included time management and distribution/delegation of household and enterprise tasks to household members to free up time for their social and enterprise networking. Some of them were smart enough to interact with their organizations and service providers as part of their microenterprise operations. In terms of securing registration for their microenterprise and their membership in safety net programs (SSS and PhilHealth) and pursuing government assistance programs, WEF entrepreneurs might have enlisted these services when they saw the benefits outweighed the costs and efforts to obtain these services. Their networks might have influenced their understanding and actions towards these services. On the negative effects of macroeconomic policies, generally, they tended to adapt to the situation as they considered this beyond their control. WEF entrepreneurs had not reported any involvement in alliances or movements that actively advocated against unfavorable macroeconomic policies.

Study Question #5.

How can empowering women economically change relations at household, enterprise, and community levels?

WEF entrepreneurs' testimonies indicated that generating their income at their disposal is empowering. It boosts self-esteem and the ability to influence. With improved self-efficacy and collective efficacy, they were confident to communicate and negotiate and act in both private (household) and public spheres (enterprise and community). They can delegate domestic chores and microenterprise tasks with family members. Women can exude authority in household affairs and earn respect from the household members in appreciation of the women's role as providers for the household's needs. Economically empowered women could normally assimilate in their microenterprise and community similar attitude and influence they have at the household or vice versa. For instance, WEF entrepreneurs' management style among microenterprise workers could be mirrored in how they orchestrated domestic chores with household members or the other way around. Also, having their income and control of their time gave WEF entrepreneurs the leeway to participate or take leadership roles in community undertakings. Women with their stable livelihoods were typically expected by the community to provide support and act more independently in social and community initiatives.

Study Question #6.

How does the post-disaster setting change the definition and measurement of sustainability of WEE and resilience outcomes (in the context of WEF design and implementation approach)?

The study framework defines sustainability as "the achieved state and benefits of WEE and resilience are maintained, and WEF beneficiaries continue adapting their situation to evolving conditions while achieving economic well-being." The study results substantiated the logic of this definition and the relevance of the five domains of WEE and resilience in assessing the state and benefits achieved post-WEF project period and the effects of crises (personal, typhoon, and COVID-19 pandemic) experienced by WEF entrepreneurs along the study period. In this context, the WEE and resilience indicators used

in the processing and analysis of the study findings were found as valid measures of the sustainability of outcomes. Moreover, the study identified the following additional indicators to be relevant in assessing the effects of crises on the sustainability of WEE and resilience outcomes.

1. As the achieved condition and benefits were interrupted post-disaster, sustained income would be a key indicator of the sustainability of livelihood sources post-disaster period.
2. Change in key entrepreneurial traits of women as an indicator to measure access to skills development and job opportunities. The specific entrepreneurial trait of women, when triangulated with other outcome data could also provide interesting insights into the sustainability of outcomes.
3. Assessing opportunity lost would be a valuable quasi-indicator for job opportunities.
4. Established “means” to access to measure the knowledge/confidence/attitude of women to obtain needed skills, products/services, and documenting the actual accessed skills, products/services as evidence. This indicator can also provide insights on outcomes related to structure and relations.
5. Use of economic metric in assessing the time spent on unpaid domestic/care works, by sex. The value of labor for the domestic and care works to be considered as income contribution of the member in the household income.
6. The timeframe for achieving the outcomes after a disaster triangulated with the capacity and context of women.





LEARNING

The implementation of the WEF-PPS evaluation has generated key learning:

Related to the research



In designing an early livelihood recovery project similar to WEF, entrepreneurial qualities and viability of microenterprises should be given primary consideration. A combination of appropriate soft and hard tools for microenterprises has proven to be effective interventions, and determining the appropriateness of these tools by the women themselves must be part of the project delivery strategy.



Sustained livelihood sources are empowering women in both normal and crises because they enable women and their household to meet their daily needs and cope with and adapt to emergencies. Without income, they would easily slide into poverty and therefore need welfare assistance, which may take away their self-esteem.



Micro entrepreneurs, who can make a giant leap or adopt leapfrogging in their microenterprises, are exceptional. A high proportion of WEF entrepreneurs remain micro and operate with limited capital and reinvestment of income, as income is often allocated for daily household needs and children's education.



Livelihood capacity or the ability to rebound by women and their household system is hinged primarily on their knack to access the needed support and use scarce resources productively.









The operating environment of the COVID-19 pandemic provided a factual scenario to examine the sustainability of WEE and resilience outcomes during a crisis.



Established relations, especially family and networks, are beneficial to WEF entrepreneurs to tide them over difficult times when facing shocks or stresses.

- |||← WEE and resilience reinforce each other. When women are economically empowered, they can cope with and adapt to crises. Resilient women apply coping mechanisms and harness resources to bounce back from a crisis as well as recover their livelihood.

Related to the process






-  The appropriate adaptation of evaluation methodology to the post-project context instead of its rigid application led to a more effective process.
-  Sustainability is a complex idea. Analyzing survey data before the in-depth interviews provided an opportunity to identify data gaps and then revise interview questions to ensure data integrity.
-  Classifying outcomes by WEE and resilience domains of change provided focus and made analysis and interpretation of findings more efficient.
-  The testimonies of the WEF entrepreneurs are taken as valid and credible data. Substantiation should focus on a broader picture of outcomes.
-  FGDs with a group of individual WEF entrepreneurs or WEF entrepreneurs with members of the group she belongs could have surfaced insights on group efficacy (group sense-making and sharing stories and lessons).
-  Outcome harvesting would be more effective if data could be gathered sequentially over and beyond the project life rather than through a one-off assessment. Collecting changes that happened at different times was challenging because it was difficult for WEF entrepreneurs to recall concretely.



RECOMMENDATIONS

The study has the following recommendations for sustainable outcomes:

Program recommendations

-  Post-project evaluation should be considered when designing the program. This will ensure the consistency of indicators used in evaluations of different program stages to better assess the changes and sustainability.
-  Anchor the livelihood recovery interventions with functioning local organizations that have the core mandate and capacity to provide continuing support for women in their access to skills development, job opportunity, assets, services, and other support to advance economically.
-  Focus the capacity strengthening interventions of women on establishing means to access skills development services. Building relations to service providers, showing the way, and dealing with the negative perceptions and challenges of women about the process of access to services from specific sources would deliver more sustainable outcomes.
-  Women micro-entrepreneurs feel that external and systemic challenges such as negotiating for a fair price and fair contract and benefits of government programs are beyond their control. Women need further awareness-raising on negotiation capacities and lobbying with power holders.
-  Many women entrepreneurs are individual proprietors. Lobbying for women-friendly policies with a group is usually more influential. Initiatives must be directed to specifically facilitate and empower women to link with women's and community groups for change in social and enabling environments.



Promote collective action towards reducing drivers of risks (e.g., climate change, poor governance and institutions, lack of control over resources, and limited access to basic services), especially as risks are constantly changing and as they increase in number and complexity goes beyond individual capacity strengthening.

Policy recommendations



Undertake a continuing assessment of the design (bases, assumptions, strategies) and implementation (the delivery mechanism) of existing laws and policies¹⁵ for women entrepreneurs to further streamline their future implementation and make these truly friendly for women micro-entrepreneurs.

Recommendations for future studies



What would men think about the decision-making statements compared to women? Who makes the final decision and how is this manifested in words and actions?



Why is joint decision-making the ideal set-up for women? How would joint decision-making be more empowering for women than sole decision-making?



Does women's increased income automatically redound to increased decision-making? What do men think of women having a higher income than them?



Would the burden or barrier to women entrepreneurs caused by unpaid domestic and care works be viewed differently by the women themselves, their household members, community, and decision-makers if these are measured using economic metrics?



Women can report high self-efficacy and high collective self-efficacy, but if power-holders in the home and community (husbands, gov't officials) are dismissive of women's organizing, it could be difficult to ensure the sustainability of women's efforts. What outcomes could have been achieved if power-holders are supportive of organized women's movements?

¹⁵An Act Providing Assistance to Women (RA 7882) of 1995 (supports women entrepreneurs), The Magna Carta of Women (MCW, RA 9501), a range of other specific legislation in areas including Barangay Micro Business Enterprises (BMBEs), Social Reform and Poverty Alleviation, and a Magna Carta for Small Enterprises

Most Significant Change Stories



Bella Miguello a Wonder Woman

At 60, Bella single-handedly supports her household. She is widowed and has nine children. All of her adult children went away to work so she was left to look after her youngest daughter (17 years old) and six grandchildren (ages five to 15). Financial support from her grandchildren's parents is not enough so she had to work doubly hard.

No one can be prepared for dealing with the aftermath of the loss of a partner. When her husband died due to lung cancer, she was left to cope with all the caregiving of the family. Being the head of household is a daunting challenge that countless other household heads grapple with. When earning money becomes a problem, Bella braved the world to provide for her family.

Bella makes a living out of selling ginger tea powder, honey, and washing people's clothes. Before she goes off to work, she already cooks food for the children. Her daughter with the help of the older grandchildren does domestic tasks like do laundry, cook, and clean the house. They also assist in livelihood activities by washing glass jars used for storing honey, sterilizing, and drying.

"Just have faith in God. Life may be difficult, but I know I can get through it. God wouldn't give us problems we couldn't solve. We just have to trust him," she recounted.

CARE Fosters Small Businesses

Bella started her business venture, Bella's Honey Bee Trading Enterprise, a year before she learned about CARE. Before that, she has been selling honey on a small scale. She used the PHP15,000 grant she received from CARE's Women Enterprise Fund (WEF) in 2016 as a working capital to buy honey from farmers getting the product from the wild.

"The grant came just when my husband passed away. I wouldn't want to waste the opportunity so I grabbed it. Through CARE's assistance, I felt secured and I didn't have to worry about where I can source my business capital," she said.

A day before Typhoon Haiyan hit the province on November 8, 2013, Bella's family along with the rest of the families in her village evacuated to the town center. When the typhoon has subsided, Bella's family returned to their house and had to wade through a knee-deep flood. Part of their roof was torn off. Three kilos of ginger tea powder worth PHP 1,000 were submerged in water. Bella was able to salvage three gallons of honey worth PHP 10,500. Bella was able to repack honey and sell days after the typhoon. It took them at least a month to repair their roof, clear the debris, and clean the house. After that, Bella resumed processing ginger tea powder from the recovered ginger shoots.

During the peak season, Bella can buy up to five containers, which is equivalent to 20 gallons of honey. A gallon sells for PHP 3,500 and she can earn PHP 500 per gallon on wholesale to stores and more from retail sales by going house to house or walking in on offices. When business is good, Bella even recruits two other resellers to join the business.

"Through CARE, I was able to save enough for food and school expenses of my daughter and grandchildren. I have paid my debts from the Libertad Multi-Purpose Cooperative and from friends that I had incurred because of my husband's ailment. I was also able to help the seven farmers who supplied me good quality honey," she recalled.

Honey has a quicker return of investment compared to ginger. Before the day ends, Bella has cash on hand that she can utilize for her family's needs. However, honey is seasonal as farmers can only gather honey in the summer months, from December to May. By May, Bella is starting to stock up on honey so that it will be available year-round.

It Takes a Village

Bella learned about CARE from the village leader, Rhoda. As a single parent, Bella relied on the kindness and assistance of others in her community just like Rhoda.

"She inspires me. She doesn't stop helping. I was able to have access to CARE grant and other government assistance through her because she knows I need as much help as I can get," she narrated.

Apart from the financial help she got from CARE, Bella also benefitted from the trainings made available to her. "What struck me the most was the management of cash book. I also learned how to expand my enterprise and to use my time wisely in managing the enterprise."

Bella is a founding member of the Inyawan Riverside Association established in 1995. She currently sits as a board member. "I contribute in drafting the agenda during monthly meetings, managing the lending business and day-to-day affairs of the association. I am abreast of all group matters – financial status, cash flow, total loans, and collection status, and income. I want everything in writing and regularly communicated with the members so that complaints are prevented and all of them are happy that their funds are being managed well."

Since 2000, the group with the support of the Department of Trade and Industry (DTI), has been helping entrepreneurs transform manufacturing ginger tea powder into a booming business. The association soon expanded to food catering and money lending.

Bella is also a volunteer village services officer. She monitors the population of the community every month.

Main Source of Income

Bella and other members of the association are engaged in the year-round production of fresh ginger and processing of ginger tea powder. It is her main source of income. To make tea powder, she would buy two sacks of ginger. Since the blending equipment, which costs about PHP 17,000, was too expensive, Bella borrows one from her women's association to prepare the tea powder. The equipment was provided by DTI and was intended as a "common service equipment" for members like Bella.

When her husband was still alive, their combined income is PHP 10,000, 70 percent of which came from her husband's work as a farmer and construction worker. After her husband passed away, she was mired in debts.

In 2016, at almost the same time she started honey processing, Bella decided to go solo on her ginger venture. She realized she can earn more if she strikes on her own while maintaining the supply of ginger to the association.

She earns PHP 1,000 per week from selling fresh ginger and ginger tea powder in Libertad and nearby towns and provinces.

Earning Customers' Trust

When the Covid-19 pandemic broke out, Bella didn't worry about going out on the streets to sell. There was increased demand for honey and ginger tea powder for its health benefits. Her customers from as far as Iloilo and Boracay reached out to buy her products.

At the beginning of the lockdown, when everyone was stuck to their houses, her income from honey decreased to PHP 500 per week. When people discovered honey's health benefits, her income was back to PHP 2,000 per week.

"My customers order via SMS and pay me through remittance centers. Before, I had to deliver my products first before they pay me. Eventually, I earned their trust that they already send in their payments before receiving their orders," Bella said.

Hope Springs Eternal

"It's difficult to keep businesses afloat, especially during the pandemic — even my children are having a hard time at work. But we just need to be persistent to get through life," Bella said. She is planning to sell vegetables and rice to augment her income.

Bella and her family do not have much. But what they might lack in wealth, they make up for with sheer joy of togetherness.

She doesn't have grandiose ambitions but building a permanent house she can call home and sending her daughter and grandchildren to good schools are dreams that keep her going.

At 60, Bella has transformed single parenting into a positive life experience for her family and community.



Lemielyn Salazar, the Ice Cream Lady

It was a bleak Christmas in 2019 for Lemielyn. She is supposed to bring holiday cheer and deliver 12 tubs of ice cream worth PHP 14,400 to a group of partygoers but the order was canceled. Typhoon Phanfone hit the province of Aklan on Christmas day, a relatively strong and deadly tropical cyclone that left 50 dead and caused USD 67.2 million in damages. “It took us a week to churn out the ice cream and to fulfill the order. We knew that a typhoon is coming but we didn’t expect that it would be that strong. We even held a party on Christmas eve. There was no electricity. All that ice cream went to waste. We distributed some to neighbors for free.”

Picking Up the Pieces

It was a devastating blow to her enterprise that Lemielyn could not forget up to this day. This life-changing experience has triggered her to venture into other products.

Enter the pearl coolers, a refreshing milk juice with tapioca balls and with different flavors to choose from. “Without the freezer, I got from CARE, I would not have thought of the idea.” By mid-February 2020, she started delivering bottled drinks and supplying them to online sellers. Sold in bottles, the milk drink can last up to six days when properly stored in a refrigerator.

Back in 2016, Lemielyn received a financial grant of PHP 15,000 through CARE’s Women’s Enterprise Fund (WEF) for her ice cream business that she inherited from her father. From the grant, she bought a freezer, ice cream containers, and ingredients.

“I was pregnant with my third child that time. I attended a seminar sponsored by CARE. It was unforgettable. I didn’t expect to get the grant because I thought there are others who are more in need than me. The women sell rice cakes, ice candy, vermicompost fertilizers, ginger tea. At least I learned something from the seminar. I was surprised when I received the call. I am using the freezer until now.”

Background and Status of the Enterprise

“Lee’s Ice Cream is popular in Aklan. Artisanal ice cream is rare here. The business was named after my father who started it all. I have a sister who left for work abroad. I continued the legacy of my father.”

“We used to have lots of resellers but they eventually ventured on their own. The difference is that they are still stuck with manual labor (by hand or use of hand tools). We switched to machines a long time ago. When I was in primary school, I remembered my father is paying by installment for the ice cream machine he got through a loan. We retained the signature taste. We use the same ingredients; only the flavors vary. We mainly cater to parties. One tube weighs three gallons and it is PHP 1,200 per tube with two flavors of choice. Customers can choose from mango, cheese, purple yam (ube), chocolate, cookies, and strawberry. We also tried single-serve cups. It was a hit with the students but I drew the ire of other sellers so I stopped.”

Lemielyn said they have no freezer at that time. It is a challenge especially when there is a large volume of orders. “We mix the ingredients at night then pour the mixture in the machine. It takes two hours to churn. If there is no freezer, it takes longer. By 6 in the morning, customers would come and pick up the ice cream.”

She is earning PHP 3,600 per month. When she acquired the freezer through the help of CARE, Lemielyn’s income increase to PHP 8,400 per month. Ice cream contributed to 20 percent of the total household income. Her husband used to work as a chef in Boracay, one of the famous beaches in the world, before concentrating full-time on their business while Lemielyn used to work part-time at her mother’s tailoring shop.

Products in Demand During the COVID-19 Pandemic

Lemielyn continues to make and sell ice cream during the pandemic. However, the demand has decreased because gatherings were not allowed. Thankfully, the pearl coolers have fared well as the beginning of the lockdown also coincided with the summer months.

Like her ice cream, the pearl coolers are named after her father. It is called Tapioca Lee Zious. “I turned to YouTube; I researched the instructions. I looked for a supplier of bottles. The bottles are expensive at Shopee (an online shopping site). I learned that an acquaintance is selling at a lower price at 11 pesos for a 250ml bottle. My sister loaned PHP 25,000 for me to start the business.”

“I sell at 30 pesos per bottle. We have lots of flavors: Chuckie (a popular chocolate drink), mango, pandan, coffee jelly, cantaloupe, strawberry. We use pure cow’s milk. My husband and I cook the tapioca and prepare the other ingredients – jelly and fruit bits. My husband delivers at stores. We also deliver at government offices. The bottled drinks are also available for pick up. We accept orders online and we have online resellers. We plan to resume this summer. It was the Ati-Atihan festival¹⁶ last January. We could have rented a stall at the public plaza.”

During cold months, Lemielyn shifts to batchoy, a noodle soup made with pork offal, crushed pork cracklings, chicken stock, beef loin, and round noodles. Again, her sister helped her in this new venture, funding the construction of the stall in front of their house. “I used my earnings from the pearl coolers to buy ingredients for batchoy. It’s always raining so it feels good to sip broth. And of course, people always wanted to try something new.”

¹⁶Ati-Atihan festival is a Philippine festival held annually in January in honor of the Santo Nino in several towns in the province of Aklan.

Lemielyn is always on the lookout for what products will click. She learned to bake Brazo de Mercedes, chocolate brownies, yema¹⁷ cake, and cookies, via YouTube. Last Valentine's Day, she was flooded with orders of her cakes in tin cans. "I was overwhelmed. Many customers said it was delicious. I earned PHP 7,000 net." She feels accomplished when she learns something new. She still browses through YouTube for baking ideas. She also attended online retail training once.

Managing the Family Enterprise

Lemielyn and her husband agreed that he would resign from his job when their second child is three months old so that they focus on their ice cream enterprise. As their enterprise is continuously growing as they add other product lines they decided that the husband should manage the ice cream enterprise. Lemielyn's father taught him the tricks of the trade and her strength is marketing. Lemielyn primarily manages the other product lines while her husband helps in food preparation and delivery. "He is happy that I receive a lot of orders and vice versa. We help each other."

Before they use to hire workers to help in ice cream production but now it is an exclusive family affair. Lemielyn also bakes and her husband helps in preparing the ingredients, steaming the cakes, and delivering them to customers. She would wake up at 1 AM when there are many orders. "Chocolate ganache is smothered on top of the brownies; it needs to be put in the ref for four hours before delivery."

The couple has four children, two boys, and two girls, with ages 13, 10, 5, and 3. The older two can be relied on to perform household chores like washing the dishes, cleaning the house, and taking care of their younger siblings. During the pandemic, Lemielyn assists her three children in home-based schooling. She is also primarily in charge of doing the laundry and taking care of their youngest child. Her husband is the designated cook; he also cuts grass in their backyard and conducts house repairs.

All household and enterprise decisions are discussed and agreed on with her spouse. "We discuss first before venturing into new business. In the household, I am in charge of house decorating while he takes care of house and equipment repairs. We both decide on the daily food menu."

Lemielyn is not a member of any group or organization in the community. "None. I am a homebody," she said.

"Our income is mainly for food and the formula milk of my youngest child. My children also receive allowance money from their grandparents who are working abroad. It's a big help. We need to work hard for our growing children. At least we're stuck at home now; we spend less."

"I couldn't remember the last item that I bought for myself. Everything is for the children. I am extravagant before. Once you have a family, it's fine if you have nothing for yourself as long as you can provide for your children. I wanted them to be happy."

"I look up to my mother and father. My father is the type who will easily give up when there are problems but my mom is the calm one. I like their combination; it's like yin and yang¹⁸. My mom knows how to control everything. She can handle any situation by herself."

"I was fully dependent on my mother before. When they left, I didn't know what to do. It took me one year to recover. I even had an anxiety attack. I eventually learned to decide for myself and my family."

¹⁷Yema is a classic Filipino soft candy made of egg yolks and condensed milk.

¹⁸Opposites

Aspirations and Biggest Changes

Lemielyn wishes that life would go back to normal. “I miss bringing my children to school. I hope they are always healthy. For me, a comfortable life means eating three times a day and encountering no problems in the family.”

She said she has experienced ups and downs in her enterprise because of COVID. “I still have many plans for the enterprise. I wanted to venture into poultry egg production. I use eggs in baking and I know a lot of bakers that I can supply to.”

Lemielyn said her biggest accomplishment is her enterprise. “I don’t mind if I earn little as long as my customers are satisfied. My priority is the customers’ feedback. I’m proud of my products.”

“My life has completely changed compared to five years ago. I have four children now. I do not depend on my mother much anymore. I can stand on my own; I am earning my income. Before, I was afraid to take risks. Now, I can. I have proven a lot.”



Cecille Corio, Weaver of Success

Cecille is a 41-year-old businesswoman that is married to a pastor. They have a 12-year-old daughter. She solely decides on all family business matters while her husband manages the household.

“My husband and I have a good give-and-take relationship. I help him in the church and he helps me in the business,” she said.

Her husband was not ashamed to tend to their home. “So what if I’m the man of the household? I’m not ashamed of doing chores. I wanted to ease Cecille’s workload and I am contributing my share,” her husband said.

CARE Aids Business Take-off

Cecille has been running a handicraft business since 1998.

“I learned making nito crafts from my uncles and aunties, which they learned from my grandparents living in the upland. At first, I am not paying attention to the craft. But eventually, I learned to make it on my own with lots of practice. I also discovered there’s a market for it,” Cecille said.

Cecille found Uswag Development Foundation, Inc.¹⁹, a microfinance non-government organization (NGO), to help get her business off the ground. Cecille gets a loan from Uswag every six months. “I usually obtain 10,000 pesos with 20% cumulative interest rate to fund my business.” Through Uswag, Cecille also found CARE, which also provided her with sufficient financial assistance in 2016.

In 2016, CARE provided her with sufficient financial assistance. She received PHP 75,000 grant in two tranches. The first tranche of PHP 25,000 was spent on the training of 30 workers (20 females and 10 males) and the purchase of nito materials. The second of PHP 50,000 was used for working capital, equipment, and inputs for the planting of nito in a one-hectare land. The boost in a production led

¹⁹Uswag is CARE’s local partner organization during the emergency and early recovery phases of the Typhoon Haiyan response project.

her to hit the target orders for export and eventually translated to better income. She recounted that if it were not for Uswag and CARE, she would not have fulfilled handicraft orders to both her local and international clients.

“Before I was earning PHP 3,000 per month and it goes to paying loans and food for my family. With CARE’s assistance, I was earning PHP 10,000 and I can buy what I want.”

“Don’t limit yourself and what you can do. CARE did not only provide capital but paved the way for me to get to know myself more. Thanks to the seminars, I identified my strengths and worked on weaknesses. I learned that we can achieve something if we set our heart and mind to it. Don’t be afraid to try something new. CARE provided modest assistance, but it has an impact,” Cecille asserted.

“Other (NGOs) have bigger financial assistance, even private companies offered help, but I refused because of bigger volume quotas and stricter delivery schedules. We operate on a smaller scale but our production and delivery run unabated. My workers are happy because they have a regular income. And one thing I realized, with CARE, I gained better profit and better impact,” she said.

In 2019, Cecille ventured into catering services. Cecille delivered cooked food, ice cream, and vegetables in school. She earned enough to build a home, pay for the educational expenses of her sibling who has since graduated from college and is now working for the police force. She was also able to put up enough savings from her catering business to establish a restaurant the same year. She almost went bankrupt because she used her savings for the medical expenses of her child and niece who got stricken with severe dengue. She used what was left of her savings as enterprise capital for her restaurant business.

Cecille said she applied the learnings from handicraft to the food business — noting the importance of handling people and maintaining creativity. She used to make business decisions based on her whims. But now, guided by her past experiences, she learned how to stay humble in dealing with people. As they said it: Customers are always right.

But then the health crisis came, and Cecille had to temporarily close her restaurant.

Braving the Health Crisis

Amid the COVID-19 pandemic, business shutdowns became the “new normal”. Cecille’s enterprises shut down in March 2020. Her two-decade-old handicraft business had to be set aside. At its peak, she is employing 60 workers: 40 females and 20 males. There is still local market demand but it was not as it used to be. She also temporarily stopped her restaurant operation because of lockdown restrictions.

Displaced workers and entrepreneurs relied on social assistance programs from the government to aid immediate economic relief. But this, according to Cecille, can only do so much. She powered through the global health crisis by putting up a small enterprise.

In April 2020, Cecille decided to sell dried fish from Roxas City.

“I started off selling five kilograms of goods. I also offered fresh vegetables, eggs, dressed chicken, and spices. It does not require a big capital. Since my neighbors cannot easily go out to buy cooking spices and ingredients, I took the advantage to sell food commodities in our community. I also sell online. I secured a permit from our barangay to safely deliver the goods to the people’s houses. That’s when I started to recover. I have monthly sales of PHP 15,000 from dried fish alone,” Cecille recollected.

When government authorities eased the lockdown restrictions, she reopened her restaurant and it is slowly picking up, from PHP 300 income when she initially started to PHP 500 per day. She only cooks what she thinks is in demand and limited the volume (ex. from 20kgs of pork to 5kgs).

“We have two female helpers who work for us six days a week. They were absorbed from our handicraft business.”

“I thought of ways to recover. I got capital again from Uswag to re-open my restaurant. I started from scratch and I know I can overcome this again,” Cecille said.

“I was discouraged by the pandemic because I don’t know how I would survive without my business, especially that I still have debts to pay from Uswag. Ever since my handicraft business took off because of CARE, my loan amount increased from P10,000 to P30,000. I didn’t let the crisis get the best of me. I carried on and eventually found a way to survive,” she added.

“Business is slowly recovering. There is a huge difference between our current and pre-pandemic operations and income, but unlike before, I’m no longer afraid that we will cease operations again as long as I work hard every day,” Cecille said.

Although continuously contending with challenges in the business, Cecille remains optimistic to expand her business in the future to support her daughter’s education until she gets graduates and she plans to open a grocery store.

“I hope I get to earn to buy a service vehicle. Once business picks up again, I will go back to my handicraft business. My heart is still with the nito business,” she emphasized.

Women Take Over

With her small ventures, Cecille not only withstood the impact of the global health crisis but also contributed to domestic economic recovery. She proved that if a woman has access to capital and savings and can make independent decisions, resilience is easier to achieve.

“The definition of a successful enterprise is that it continues to operate and it can withstand any setback. Any enterprise that caters to the needs of people – their basic needs – will surely be successful.”

“Five years ago, I was mired in debt. It was my source of stress. Now, it is manageable. I have a steady income from my enterprises.”

Cecille is the main income earner in the family. Her husband gets PHP 1,000 financial allowance from the church every week. He also assists in her businesses: procuring food ingredients in the public market, serving customers, and cashiering.

“Apart from sustaining our business, one of my biggest achievements was helping my siblings finish their school. I also used to support the education of some of our Church members. But right now, I only have my daughter and five other children to support. They were children of our workers in the nito business,” Cecille said.

“This goes to show that nothing is impossible as long as we work hard. For the youth who struggles to find a job, harness your skills and talent and use it to your advantage,” she added.

True enough, women's small businesses in developing communities not only provide a lifeline to their families but also become an economic foundation for future generations. Unlike before, women now took on bigger and significant roles in the community.

Cecille is a volunteer in two organizations – the Philippine Red Cross and the village health committee.

“Women used to stay at home, but it's no longer the case now. The notion that women are only for the home should be rejected. They have bigger roles in the enterprise and community now. We are more creative and wiser, especially when it comes to business. I have been noticing that even before. I wanted to be free in what I wanted to do, using the talents that I have. God gave me the talent so why not use it? Success is not only the domain of men,” Cecille underscored.



Maricel Abretel Daga's Journey to Sweet Success

Maricel is enthusiastic about participating in training and trade fairs. In 2015, she registered her business with the name Maricel's Tablea at the Department of Trade and Industry (DTI). She takes advantage of training hosted by government agencies. She is also a graduate of the state program KMME or the Kapatid Mentor Me Program of the DTI. Her latest product line, the tablea de pili (pili nuts coated with pure tablea), is a result of her training. Maricel also goes to Bahandi trade fairs²⁰ once a year – one in Tacloban City for the regional leg and another in SM Megamall in Mandaluyong City. She gets new ideas from fellow exhibitors and meets buyers.

Armed with a good reputation and experience, Maricel carryout her success in the industry by sharing her experience as a resource speaker in the Enterprise Enhancement on Tablea Processing for MADSMPC of MERIDA ARC in Merida, Leyte, and in the Enterprise Enhancement for Ticofa's Tablea Processing Business in Jaro, Leyte in 2019. She is also recognized as a valuable contributor and as an inspiration and one of the resource speakers in the Leyte Women Economic Empowerment (WME) last March 2018.

Last November 2020, Maricel joined two trade fairs. Aside from the annual regional Bahandi trade fair, she also joined the two-day exhibit organized by the agriculture department. The Bahandi event is virtual in light of the COVID-19 pandemic. Maricel attended seminars on topics like e-commerce. She was assisted by her daughter in setting up Zoom web conferencing enabled by their post-paid internet connection. One week after the event, she received calls for orders from as far as Bataan (north of the Philippines). Her sales reached PHP 4,000. While for her other exhibit held at a local mall, her sale is PHP 15,000.

Aside from tablea de pili, Maricel supplies unsweetened tablea and cacao nibs (roasted, ready-to-eat chocolate chips coated with coco sugar and honey) to 15 pasalubong centers, market stalls, local grocery stores, and processors of moron namely the Mary's Chocolate Moron (a popular local rice cake delicacy that includes tablea as one of the ingredients). She also has a distributor namely Jhoanne's Special Binagol based in Manila.

²⁰Bahandi is the local term for wealth.

Maricel is an active member of two groups: The Bahandi Producers Association of Eastern Visayas, a group of producers of the Eastern Visayas region organized by the DTI under its flagship program, One Town One Product (OTOP). OTOP promotes entrepreneurship and creates jobs. Product 8 is the marketing arm of Leyte province's first district. It also has a shop in Tacloban City. Maricel is treasurer of Product 8. She actively participates in monthly meetings and contributes to decisions related to shop operations, and product promotion, and marketing.

Going Big Through CARE

A representative from DTI endorsed Maricel to CARE. Maricel applied for the WEF and passed the requirements to fund her tablea-making enterprise. It was through the WEF that her production of tablea increased. From the grant, Maricel bought a grinder, molder, packaging, and raw materials.

"It's a big help (the grinder and other tools). Before, I traveled to the public market to have my cacao grounded. My production is limited; I only produce based on guaranteed orders. I was earning 6,000 per month." With the grinder and other tools she bought, Maricel has significantly increased her production volume and has fulfilled customers' orders. She is earning 20,000 pesos per month. She was also able to optimize her time, grinding even at night. Maricel no longer has to travel to and from the market to fulfill small batches of orders at a time. "I thought I was consigned to that fate." With the time saved, Maricel can perform other tasks like the molding of tablea.

When Typhoon Haiyan hit Leyte province on November 8, 2013, Maricel's house situated in a coastal community was damaged. All their household assets were washed away by the storm surge.

"CARE was the first NGO that helped me after Haiyan. The grinder given by CARE was a big help and was my stepping stone to my current business status. In 2017, we managed to buy a multicab utility vehicle for the pickup of cacao and deliveries of products from our enterprise income. My husband and I mutually decided to buy the vehicle because he will be using it to deliver our tablea products."

She shared, "my formula for success is diligence, being open to sharing ideas so I can get ideas from others; to share the blessings and have friendly attitude especially during trade fairs to establish new market leads". Around the same time, Maricel applied for and acquired business registration. She said that registering her business allows her to join trade fairs.

The WEF has inspired Maricel to level up and upgrade her equipment. She accessed financial support from the government and to further increase her production. Maricel is also a recipient of the DOST-SETUP PROGRAM of the Department of Science and Technology (DOST). She decided to take the loan as she knows that the upgrading of her equipment will improve her productivity, build her reputation on product quality, and redound to better business.

Tracing the Enterprise's Beginnings

Maricel is 45 years old, married, and has four children. Her husband is a company driver. Three of their children are still in school (Grades 8 and 11, and a second-year college). Two of my kids are studying in a private school." The eldest is working as an online teacher.

Maricel was an elected village official earning PHP 4,200 per month. After the onslaught of the typhoon, she focused on her tablea enterprise.

"I inherited my talent in tablea making from my mother, Paciencia. When I was young, we used to have cacao trees in our backyard. My older sister and I would help in making tablea and in delivering to offices and schools around town."

Maricel sources the cacao in Kananga and the town of Leyte. “I have two farmer-suppliers as enterprise partners. One has 5,000 trees while the other has 2,500. The farmers also help to sell my finished products.”

“My enterprise is a family affair. My husband roasts the cacao seeds. When my husband is not around, my son roasts the cacao beans. My son also grinds it after the roasting process. My daughters mold it into circles and do the packaging and labeling. My husband and I deliver the products to the designated customers. I also include my nephew to engage in the production and molding stage as a part-time worker when I have many orders, in that way I help them earn for their daily school expenses.”

Maricel is proud to say that all the household tasks are being performed by her husband and children. Her husband does house repairs while her children do the cooking, washing of clothes, and cleaning the house. She is fully focused on their enterprise.

“Our income (with my husband’s) is allotted mainly for the kids, for their education. During the lean season, enterprise income is PHP 30,000 per month compared to PHP 50,000 per month during peak

Adapting to the COVID-19 Pandemic

During the pandemic, Maricel has difficulty sourcing cacao as she is buying as far as Davao, and transport has been difficult and costly. Transportation is especially difficult during the rainy season and she also has to make advanced payments to her farmer-suppliers. Orders also decreased during the lockdown. Maricel’s savings dried up last August 2020. “Saving is a must (in times of emergencies). We’re thankful that my husband’s income can sustain our household expenses.”

“I am hopeful that soon, the orders will start to pick up again with the coming weeks and holiday season. I have steady sales but not as high as before COVID. Before the pandemic, one of the members of the House of the Representative from our region often orders 600 packs of Pure Tablea.”

It was during the pandemic that Maricel got the idea of producing tablea with pili nuts. She was inspired by the training she attended and the videos she watched on YouTube. “With or without the pandemic, we must continue to innovate,” she said.

What Lies Ahead

Maricel aspires to build a production area that meets the standards for Food and Drug Administration (FDA) certification. A small building costs PHP 500, 000. She is searching for a source of loan or grant and is thinking of getting a re-loan with SBCorp. The DOST is helping with the structure’s design.

“I’m happy to help others even in my little way. On important occasions like birthdays or Christmas day, I give free chocolate porridge to the community. I also gave free tablea to mothers around the neighborhood. An enterprise is successful if it helps many people in the community.”

“Five years ago, we would peddle our tablea all over Palo. Now, our products are on the shelves of pasalubong centers in Leyte province and brought to Manila, even abroad. The Maricel’s Pure Tablea brand is getting known. My friends would tell me, I saw your products at the grocery store. It makes me proud.”

“I hope that all my children finish schooling and lead good lives. I wanted to build my production area and grow my business also to help my relatives and the less fortunate. I am hoping to expand my production area so I can harness more of our products and be able to fulfill the stakeholders’ demand for our products. I am also wishing to be not only to be in local but also globally competitive brand

reaching not only the Philippines but also the rest part of the world. Have faith in God, continue to work hard, and persevere to reach your goals.”

“I’m very thankful for the DTI family for always assisting me on my path to success in the industry. I thank them for always choosing our company as a participant in trade fairs which is a vital help in our monthly sales and it also helps us to meet new customers and distributors. I also thank them for assisting for the well-being of our company especially in branding, marketing strategies, and packaging. They witness the growth not only of our business but also my personality as a mother, an entrepreneur, and as an empowered woman.”

APPENDICES

Summary Descriptions of Outcomes by Domain of Change

The observable change in the behavior, relationships, activities, policies, practices or actions among WEF entrepreneurs influenced by the WEF project and other contributors post-WEF Project (2017 - 2020).

Domain of Change: Economic advancement

Useful Question: What changes in economic advancement (positive and negative, intended and unintended) were experienced by women entrepreneurs after their participation in WEF project?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)	Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)
<p>a. WEF entrepreneurs have maintained, expanded, diversified, and or shifted their respective enterprises, a positive change reported by 86.3% surveyed WEF entrepreneurs: 28.6% have maintained level of operations; 26% have expanded in scale or volume; 22.7% have diversified/ added another enterprise; and 9% closed and shifted to another enterprise. The top four diversified and expanded enterprises are food, agricultural crop, livestock/ poultry, and aquaculture. Around 40% of new and diversified enterprises are selling food.</p> <p>b. WEF entrepreneurs have improved livelihood/source of income. Biggest change mentioned by 16.1% surveyed WEF entrepreneurs.</p> <p>c. WEF entrepreneurs have increased their profit. Biggest change mentioned by 7% surveyed WEF entrepreneurs. Even with the COVID-19 pandemic, 25% said they continued to generate monthly net enterprise income of less than P5,000 during peak season while 25% said between P5,001 to P7,500. 66.4% of microenterprises experienced decreased income level during lean season and the other 33.6% have income level that stayed the same as in peak season. The average monthly enterprise net income</p>	<p>From vermicompost and potted herbs, Nora diversified into fruit juices and wines and expanded from 249sqm backyard to farm in Iloilo with an investor. She used to operate at a small scale and to retail her products. Like Nora, Flor diversified into selling potted plants when she saw market opportunity for indoor plants that many people turned their attention to during COVID.</p> <p>Marites was able to diversify her products from just bags to mats, hats, fans. She has other sources of income: making and selling dishwashing liquid, hand soap, and rags.</p> <p>Cecille shifted her enterprise from handicraft to catering services to restaurant. She also sells dried fish from Roxas City as well as fresh vegetables, eggs, and dressed chicken. Also, Agnes, a widowed, shifted her enterprise, using the freezer and what remains of her capital in selling frozen foods to sari-sari store. Her enterprise is the only source of household income that supports her family of five sons, one of them with disability.</p> <p>Lemielyn ventured into new product, tapioka drink, so she can optimize the use of her freezer and other equipment, which were underutilized when demand for her ice cream significantly went down due to lockdown.</p>

across peak and lean season post-WEF was PHP5,202. From the 2016 WEF endline survey, average monthly enterprise net income prior to CARE/pre-disaster period is P411.94 compared to P4,382.09 with CARE assistance.

- d. WEF entrepreneurs have provided livelihood to others, the biggest change mentioned by 2.6% surveyed WEF entrepreneurs. About half of WEF entrepreneurs employed 1 to 2 female (48.1%) or male (48.9%) workers, and employed 1 to 2 female (71.4%) or male (66.2%) household member. Between 22.6% - 44.4% of WEF entrepreneurs operated their microenterprise solely, without any workers. On top of that, 67.7% and 18.8% of WEF entrepreneurs said that they have helped at least one woman and at least one man start or expand a microenterprise as a result of the WEF microenterprise, respectively. Women have used their profit from the enterprise to kick-start household member's employment. Biggest change mentioned by 1% survey respondents.
- e. WEF entrepreneurs have closed their WEF-supported enterprises for various reasons (Negative change). 13.6% of surveyed WEF entrepreneurs have closed their enterprise/s primarily due to unprofitable operations (7.7%) and personal crisis (3.2%); COVID-19 pandemic (0.6%). The top reasons for not being able to sustain the WEF-supported microenterprise were insufficient working capital (42.8%), followed by personal shocks (illness, accident, family issues, etc.) (33.3%), natural disaster (earthquake, typhoon, etc.) (19.0%), and epidemics or pandemics (14.3%). The rest (which range from 4.8% to 9.5%) were limited access to informal financial services, insufficient profits, lack of market demand for product or service, travel restrictions, limited enterprise knowledge and skills, and limited access to formal financial services. As a result of enterprise closures, jobs were lost and women's unpaid domestic and care works increased.

Marie is into local delicacy baking and selling. She used her income to expand her products (cakes) and invest in other enterprises (cooked food and rearing chickens in 2018). She also decided to open a sari-sari store to optimize her effort going to market to buy materials for baking; at the same time, she can also buy stocks for her store and generate additional income while at home.

Lucy is into local delicacy baking and selling. When she got the proper cooking utensils through WEF assistance, she was motivated to learn and try new products. Her productivity and product quality have improved, which resulted to increased income and supported their daily household needs, education of her children and repair of their house.

Bella is into trading of honey (from bee) gathered from the wild only during summer (May - December). To sustain her income even when the supply of honey is in lean season, Bella us her capital to diversify into buy and sell of ginger and producing ginger tea. She caters to the same office and household customer base for honey and ginger tea. is into trading of honey (from bee) gathered from the wild only during summer (May - December). To sustain her income even when the supply of honey is in lean season, Bella us her capital to diversify into buy and sell of ginger and producing ginger tea. She caters to the same office and household customer-base for honey and ginger tea.

Marites employed 24 weavers, 21 of them females. With the COVID-19 pandemic, orders declined. Though she continues to make handicrafts to maintain stocks so she can deliver when orders come, she has to reduce workforce.

Belen is into nipa shingles making that is used as roofing material. Pre- COVID-19, she hired three helpers and engaged her sibling to do commission-based marketing. With COVID-19, her order significantly decreased as people prioritize food over house repair.

Domain of Change: Access to Skills Development and Job Opportunities

Useful Question: What changes in access to skills development and job opportunities (positive and negative, intended and unintended) were experienced by women entrepreneurs after their participation in WEF project?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)

- a. WEF entrepreneurs have become resourceful. They have used various sources of information. They inquired/researched from various sources (friends, social media, training, magazines, market competitors, among others) to learn new product recipes and production techniques. They adopted diverse learning strategies. They learned new enterprise skills from: government trainings (74%), from a relative or friend (25.7%), enterprise networking (19.4%), from radio/TV (14.6%), from book or magazine (12.5%), and online courses (8.2%). Moreover, WEF entrepreneurs have honed their skills by 'learning on the job'.
- b. WEF entrepreneurs' enterprise knowledge has increased. Biggest change mentioned by 9% of surveyed women entrepreneurs. WEF entrepreneurs have learned specific enterprise skills. 98.7% survey respondents have learned one or more specific skills post-WEF project. The top five enterprise skills learned: right pricing (60% of women), improvement of the product/service (60%), costing (59%), keeping enterprise records (47%), and profit calculation (45%).
- c. WEF entrepreneurs have improved adaptive enterprise management capability. About 85.8% of women have increased capability to perform economic activity after joining WEF, in terms of productivity (81.3%), profitability (80%), product quality (77.4%) and knowledge and skills of performing enterprise activities (76.8%). 8.4% of WEF entrepreneurs stated that increased know-how in managing a microenterprise was the biggest change in their lives.

Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)

Lucy learned new skills on baking (cake and other delicacies) on her own through facebook and YouTube. She goes to a shop half-kilometer away from home that provides pre-paid internet connection called PisoNet. She pay P2 for 2-hour connection, which she optimizes by posting her products on her facebook account and browsing for cake recipes and baking techniques.

Bella is a Board Member of their women's association. She learned many things from trainings provided by the Government, which she was able to access through their association.

On top of Laura's trainings with CARE, DTI, DOLE, she improved the quality and designs of her products through self-initiated research. Before COVID, Laura had 17 suppliers/weavers from five barangays to cater the demand for her handicraft products. Due to COVID, demand for handicraft products is low and she has to limit her suppliers/weavers.

In 2016, Joan re-started her baking business from the WEF assistance. She initially learned commercial baking at TESDA in 2011. Over the years, she learned to improve her product quality in terms of design, flavors and packaging. She checks new trends in YouTube, try new techniques and bake trendy cakes. She started schooling at the same time she started her business. Rowena, a solo parent, used her income to support her studies and her child.

Lemielyn took the opportunity of staying longer at home during quarantine. She learned baking yema cake and cookies from YouTube. She feel good learning new things and she can get orders for these products. She also attended buy and sell training online.

- d. d) WEF entrepreneurs reported that CARE's training sessions are useful up to this day: Enterprise development and management (100%); Disaster risk reduction and management (99%); Gender equality (99%); Financial literacy (99%).

Naty is an economics graduate that is why she has the knowledge how to manage her duck eggs and meat enterprise. She attended training on livestock production with the DA-ATI. She also gets technical advice/information through her son who is working as a veterinary supply agent.

Domain of Change: Access to Assets, Services and Other Support to Advance Economically

Useful Question: What changes in access to assets, services and needed supports to advance economically (positive and negative, intended and unintended) were experienced by women entrepreneurs after their participation in WEF project?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)	Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)
<p>a. WEF entrepreneurs have continuing access to enterprise assets through the CARE grant. Biggest change mentioned by 17% of respondents). WEF entrepreneurs have increased their business capital, the biggest change mentioned by 8% of surveyed respondents. 10% of surveyed WEF entrepreneurs said they had access to working capital from CARE's financial grant.</p> <p>b. WEF entrepreneurs have taken a loan for their enterprise. About 60% of WEF entrepreneurs have taken out a loan to invest in enterprise (43%) and buy productive assets (15%). They have good credit standing with the loan providers that is why 92% are able to get the amount of loan they applied for. More than half of them (63%) took out loans from microfinance institutions; 10% from cooperative, 8% from relative or friend, 6% informal moneylender, and 5% commercial bank.</p> <p>c. WEF entrepreneurs have utilized their income from enterprise to invest in the enterprise and access productive assets. Around 54% of surveyed WEF entrepreneurs were able to use their income in investing in an enterprise, and about 32% use their income in buying productive assets.</p>	<p>Adel is into tailoring enterprise producing curtains, bed sheets, pillow cases, etc. From the enterprise income, she bought two additional sewing machines (one high speed in 2018 and one ordinary in 2019) so they can diversify into car seat covers/upholstery.</p> <p>Maricel is engaged in local chocolate tablet making ("tablea"). She is a member of Bahandi Producers Association of Eastern Visayas. Through this association, she gets support to participate in big trade fairs to reach wider market and attend trainings hosted by DA, DTI and DOST to improve product quality and develop new products. With her established relations with DOST, she has accessed loan in the form of upgraded quality equipment (grinder and molder made of stainless steel).</p> <p>Leonila is a member of COMSCA savings and loan group and also CARD MFI. She takes loans from these groups for her enterprise (selling salted peanuts and Natasha products) and to purchase household assets, which she paid out of her enterprise income. As a CARD member, she is able to buy personal insurance.</p> <p>Nora gets loans mainly for personal use: education, big household items, house repairs and renovations and pay-off using her income.</p> <p>Bella borrows the blender from their women's association to process her ginger tea product. The equipment is costly so she cannot afford</p>

- d. WEF entrepreneurs have increased and improved their production volume. Biggest change mentioned by 19% of surveyed WEF entrepreneurs.
- e. WEF entrepreneurs have expanded their enterprise networks since joining the WEF project. Specifically, 95% women have built one or multiple networks, mainly with a retailer (50%) and a supplier (44%).
- f. WEF entrepreneurs have increased customers, the biggest change mentioned by 6% surveyed WEF entrepreneurs. They have tapped markets since joining WEF to expand their customer base: retail (86%), wholesale (31%), and institutional buyers (26%). Majority (87%) of the markets are at barangay level, followed by municipal (49%). Only a few women sell at the regional or national level.
- g. WEF entrepreneurs have registered their enterprises. About 38% of surveyed WEF entrepreneurs have registered their enterprises.

to buy one for herself. The equipment was provided by DTI to their association, intended as common service equipment for the members like Bella.

With her own cooking equipment and materials, Rosa increased her production and supplied pulvoron and sweet potato candy in 20 stores in the barangay. Every Friday, she also sells at the WEF market initiated by RDI. She gets a loan from ASA for enterprise capital and pays promptly; then get another one as she needs it.

Market for Nora's products increased from retail to institutional markets after she registered her enterprise: DA for its Aklan provincial nursery (100 bags every 3 months), Pacifica Agri Vet Supply (200 bags thrice a month supplying DAR and DENR and 30-50 bags for its own store) (market is whole of Panay Island). She also sells online and caters to walk-in clients.

Domain of Change: Decision-making authority in different spheres (household, enterprise, community)

Useful Question: What changes in decision-making authority in different spheres - household, enterprise, community (positive and negative, direct and indirect, intended and unintended) were experienced by women entrepreneurs after their participation in WEF project?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)

- a. WEF entrepreneurs held gender equality beliefs and attitudes that support WEE (overall 55.5%). About 72% of surveyed WEF entrepreneurs agreed that women should be leaders in the community or organizations just like men, and 75% of respondents agreed that women should have a say in important decisions in the community. WEF entrepreneurs are able to engage in making decisions in the following groups of which they are either members or officers: farmers' association (26%), cooperative (12%), DSWD 4Ps (11%), savings and loans groups (6%), and none

Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)

Marites has regular income compared to her husband who is a part-time driver. Her husband also helps her in the enterprise. She decides on both enterprise and household matters. "I am the one who has regular income. I am the one who makes decisions."

Elena shifted her fish vending enterprise (as this was not anymore profitable due to erratic fish supply) into sari-sari store. In 2018, she decided to make the shift to protect the remaining capital from fish vending. Besides, she likes the sari-sari store business as she does not have to leave home. She is saving

of the groups identified (23%). 52% of surveyed WEF entrepreneurs are in an officer position.

Two gender beliefs may be barrier to WEE: 1) About 65% of surveyed WEF entrepreneurs still believe that a woman's main responsibility is taking care of her home and family (unintended result). Women spent approximately an average of five hours on unpaid domestic and care work per day. 88% of women stated that the hours have increased during the COVID-19 pandemic. 2) About 54% of respondents agree that a woman should obtain permission from her spouse, partner, or the head of the household before they go to most public places.

- b. WEF entrepreneurs have said they are confident to communicate and negotiate with others on different levels. They are confident to negotiate with the head of the household or the other adults in the household (96%), with a government agency or a government official (83%), with the markets or clients (90%), and with service providers (95%). They said they prefer to use different negotiation styles for every client (70%); they try to consider all points of view when making a decision (75%); they are comfortable dealing with conflict when it arises (66%); they find it easy to convince people to see things their way or easy to sell their ideas (65%); and they are able to establish useful enterprise contacts (68%).
- c. WEF entrepreneurs said they have equal voice in joint decision-making at the household and enterprise levels. More than 50% made decisions jointly with their spouse/partner on use of income (59%), taking out a loan (67%), use of loans and savings (66%), purchasing daily household needs (53%), household assets and major productive assets (62%), enterprise operations and management (57%), and market negotiation (55%). However, they can decide solely on the following: on the utilization of income (26%), whether to take out a loan (23%), on the utilization of loan or savings (25%), in purchasing daily

now for her planned home-based restaurant (carnederia) in partnership with her mother.

Precy has shifted her ambulant food vending enterprise into sari-sari store when her husband met an accident in 2017. Her daughter working abroad provided capital. With her home-based enterprise, she is able to look after her husband and the children of her daughter.

For Gloria, she decides to use her enterprise income not only to re-invest (buy weighing scale and cassava cake molds and pigs for rearing), but also to pay for her children's education, food, utilities.

Vicky jointly decided with her spouse to buy single motorcycle in installment. The spouse use the motorcycle to deliver their delicacy products and make errands during pandemic, when transport and mobility become difficult and expensive.

Yolly has local delicacy making enterprise. She bought motorcycle on installment, which her husband use to deliver her ordered products. She pays the motorcycle amortization from her enterprise income. During pandemic, sales significantly dropped, the motorcycle was not optimally used, and with small income they have difficulty paying the motorcycle amortization. Thus, Yolly decided jointly with her family to give up the motorcycle.

Marie is into local delicacy baking and selling. She used her income to expand her products (cakes) and invest in other enterprises (cooked food and rearing chickens in 2018). She also decided to open a sari-sari store to optimize her effort going to market to buy materials for baking; at the same time, she can also buy stocks for her store and generate additional income while at home.

Zeny is the Vice-president of Valencia Agrarian Small Farmers Association (VASFA). Zeny works with the other officers of VASFA, she makes sure that their internal funds grow by collecting P20 monthly savings and properly managed onlending to members to protect the funds.

household needs (37%), in purchasing household assets (23%), in purchasing productive assets (24%), in enterprise operations and management (28%), and in market negotiations (32%).

- d. WEF entrepreneurs are able to decide solely whether to sell, give away, mortgage or rent assets. 71% of surveyed WEF entrepreneurs are able to decide solely whether to sell, give away, mortgage or rent household and productive assets that they own most of the time; about 43% of them had control on livestock/poultry/draft animal, and 27% had control on appliances/furniture. The top five household assets that they currently own are the following: house (66%), appliances/furniture (46%), residential land (34%), electronic gadgets (17%), and vehicle (13%).

Vangie decided to stop her manicure/pedicure services and focus her full-time into her ornamental plants enterprise to take advantage of the increasing demand for the products. She has maintained her garden shed and tools as she sees the value of these assets in generating daily income.

It is difficult to sell handicraft in Libertad, Antique because the traders dictate the price. Angela said her products are of good quality so she can negotiate for better price with traders.

Domain of Change: Resilience (Reducing Drivers of Risk)

Useful Question: What changes in reducing drivers of risks (positive and negative, intended and unintended) were experienced by women entrepreneurs after their participation in WEF project?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)

- a. WEF entrepreneurs have improved ability to manage risks. 87% of surveyed WEF entrepreneurs said they are aware of the risks that their enterprise is exposed to, while 88% of women said they know what to do if a hazard occurs, and 79% of women said their experience in addressing the impact of a crisis on their enterprise makes them more confident in facing the next hazard. WEF entrepreneurs have savings. 82% surveyed WEF entrepreneurs have savings. The top five use of savings are: for emergencies (28% of women); invest in enterprise (15%); pay for tuition or other education expenses (12%); buy daily household needs (12%); and buy productive assets (9%). WEF entrepreneurs have insurance. About 70% of surveyed WEF entrepreneurs were active users of insurance. Among those with insurance, 94% have personal insurance (health, life,

Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)

When there are heavy rains or typhoons, Nora covers the vermi beds with nets so that the ANCs cannot get out. In spite of COVID, demand for her potted herbs, juices and fruit wines increased, which she took advantage. She regularly maintains her savings to sustain her business and to utilize for emergencies.

Marites handicraft making enterprise was affected by Typhoon Ursula in December 2019. Their entire roof flew off and their stocks got wet. From then on, everytime ther is and incoming typhoon, she places the stocks in plastic bags and securely ties them.

Naty is into duck meat and fresh eggs production enterprise. During rainy season, she transfers her ducks and native chickens on higher ground. She also makes organic feeds from husked rice and snails, and mixes it with commercial feeds.

accident, etc.), and 7% of them have crop insurance, and 5% have insurance for the enterprise.

- b. WEF beneficiaries were able to utilize different assets/resources to restore livelihoods. The top five assets that they utilized the most to restore livelihoods were relatives or family (56%), enterprise (38%), enterprise knowledge and skills (20%), savings (16%), and loan (14%). WEF entrepreneurs have utilized their income and savings for emergencies.
- c. WEF entrepreneurs have used household coping strategies during a crisis in the past. The top five household coping strategies that WEF entrepreneurs have used during a crisis in the past are the following: purchase cheaper food (90%), limit food portion sizes (28%), sell productive assets (20%), purchase food on credit (17%), and reduce the number of meals per day (15%). The top two household coping strategies that they have used during a crisis were related to food insecurity.
- d. WEF entrepreneurs have used enterprise coping strategies during a lean season or a time of crisis. The top five enterprise coping strategies that WEF entrepreneurs have used during a lean season or a time of crisis are the following: lower the price of product or service (47%), only offer products/services that are on seasonal demand (43%), market the product/service by a different strategy (24%), temporarily stop operation (23%), and shift or diversify to another enterprise (22%).
- e. WEF entrepreneurs have transferred enterprise production technology/management techniques to household members (Unintended outcome)

Angela was into planting bariw, a rw material for handicraft. She and her spouse are jointly managing the enterprise. They plant the boundaries of their land to protect and prevent soil erosion. They have to harvest quickly before the rainy season to prevent damage on bariw. They only hire workers when there are definite orders to manage their costs.

Agnes has a sari-sari store as the only source of income. She cannot get other jobs as no one will look after her special child. Her husband died from accident in 2019. In mid-2020, her family was evicted by the land owner from their residence. Her relatives provide financial help which she used to replenish her stocks.

Gloria plant what they eat and sell whatever is surplus. Their staple food is corn. They rarely buy rice and if they do, it is mainly for the children. Gloria re-sells plants during COVID, ornamental plants became in demand.

Lemielyn lost so much when 12 tubs of ice cream were not bought by customers who ordered as they were affected by Typhoon Ursula. This crisis triggered Lemielyn to diversify into tapioka bottled drink, which also optimized the use of their ice cream equipment.

When Yolly was sicked for about a year, she had to stop running the enterprise and her spouse and grown-up children carried on with the enterprise. Virgie guided her spouse and grown-up children on cooking and selling so they can continue catering for orders of their products.

Lucena has bariw rope making enterprise, which was temporarily stopped as there was no order during pandemic. While waiting for the market for bariw rope to get back, she and her spouse is gathering fuel wood from the mountain and barter this for fish for their food. They are also starting a vegetable garden for food and for sale.

Domain of Change: Socio-Economic Well-Being

Useful Question: What impacts on poverty status, self- efficacy and collective efficacy resulted from the WEE and resilience outcomes?

Harvested Outcomes (Based on survey of 155 sample WEF entrepreneurs)

- a. WEF entrepreneurs have provided for daily family's basic needs, which is the top 2 biggest change mentioned by 14% surveyed WEF entrepreneurs; Providing for daily family needs is the top 2 utilization of income, according to 48% of women.. 73.6% women have less than PHP 9,500 monthly household income six months in the pandemic. The national food threshold and poverty threshold income ((the minimum level of income deemed adequate to meet the basic food needs and other basic needs of a family for a month) for a family of five is no less than Php7,337 and PhP 10,481, respectively (PSA, 2018). There were 12.5% women who have increased, 69.7% who have maintained, and 17.8% who have decreased their income from end of WEF project until six months in the COVID-19 pandemic.
- b. WEF entrepreneurs have supported children's education up to getting college degree. Biggest change mentioned by 7% surveyed WEF entrepreneurs.
- c. WEF entrepreneurs have successful enterprises and have lived comfortable life, as portrayed in the four MSC stories (Appendix A). Women have improved economic wellbeing/quality of life, the biggest change mentioned by 1% surveyed WEF entrepreneurs.
- d. WEF entrepreneurs have stated having high self-efficacy (one's individual belief in their capability to achieve their goals and/or to achieve tasks). 98% of surveyed WEF entrepreneurs stated that they are confident that they could achieve personal goal despite the challenges in their life (very confident=31%, extremely confident=28%, fairly confident=39%).

Supporting Outcome Scenario (From the IDI with 30 WEF entrepreneurs selected from the 155 survey respondents)

Wilma is engaged in vegetable farming and selling, their only source of income. She earns P500 to 1000 per week, which covers their food and other household daily needs. Like Wilma, ice cream and tapioka drink enterprise is the only source of income for Lemielyn's household. Their income after WEF ended is between PHP 9,501 – 19,000. Their income decreased to below Php9,500 when their business was affected by Typhoon Ursula and the COVID-19 pandemic.

Maricel shared that “my formula for success is diligence, being open to share ideas to others so I can get ideas from them; to share the blessings and have friendly attitude, especially during trade fairs to establish new market contacts with booth visitors”. Her household income after WEF ended is between PHP 9,501 – 19,000. Their income decreased to below Php9,500 when their business was affected by Typhoon Ursula and the COVID-19 pandemic.

Agnes, a widowed, shifted her enterprise, using the freezer and what remains of her capital in selling frozen foods to sari-sari store. Her enterprise is the only source of household income that supports her family of five sons, one of them with disability.

From her income, Cecille built a new house, pay for the education of her sibling (who has since graduated from college and now working), and opened the resto business. Cecille believes in her capability to achieve her aspirations. “Do not limit yourself on what you can do. CARE did not only provide capital but paved the way for me to get to know myself more. I learned that we can achieved something if we set our heart and mind in it. Do not be afraid to try new things. CARE provided modest assistance but it has impact.”

- e. WEF entrepreneurs have stated having high collective efficacy (the belief that a group has the capability to affect change within their environment; within this is the inherent belief that individual contributions add to the collective effort). 68% of surveyed WEF entrepreneurs reported that they could work collectively with other members of the community to address a community need).

Contribution/Influence to the Change (Across All Domains)

Useful Questions: Who and what influence these changes? When did changes happen? How has WEF contributed to change? What was the WEF's role in influencing the outcome or otherwise contribute to the change in the WEF entrepreneurs? Specify the organization's activities, processes, products, and services that you consider influenced each outcome.

WEF entrepreneurs stated the following contributors to the changes in the WEE and resilience domains:

- WEF was the only contributor 63%
- WEF but also others made an important contribution 7%
- Others contributed, but WEF made the most important contribution 30%
- Would have happened without the project (0%)

The other contributors include:

- NGAs/LGUs (42%)
- Family/relatives (40%)
- Workers and suppliers (12%)
- MFIs/NGOs (7%)

WEF's contribution/influence to the changes are the following:

- Between July 2015 - December 2016, CARE and local partners (ADF, UDF, LCDE and RDI) in the provinces of Aklan, Antique and Leyte worked together to deliver the financial grant to WEF entrepreneurs, which was used mainly to purchase productive assets and raw materials, and pay for labor.
- Family/relatives and friends provided cash or in-kind support to WEF entrepreneurs.
- WEF's training on enterprise development and management (C-BED) and financial literacy might provide them skills to manage their enterprises, and help others with business development.
- WEF-facilitated support through networking with government agencies and other service providers for WEF entrepreneurs.
- WEF's hosted workshops and tradefairs among WEF entrepreneurs.
- WEF's coordinated training with other BDS providers: Food Handling, Sanitation, Packaging & Labelling and Good Manufacturing Practices

- WEF's financial support, business training and facilitated linkages to market through trade fairs and LGU's BDS .
- CARE's local partners (UDF and ADF), source products from WEF entrepreneurs for sale in regional and national markets.
- WEF's financial literacy training.
- Community-Based Development Facilitators (majority are women) who reached out to/ cover all women entrepreneurs and supported WEF to deliver trainings.
- RDI coordinated with the LGU of Ormoc City to establish the WEF marketplace where WEF entrepreneurs could come and sell their products.
- WEF's training on Community-Based and Enterprise Development (C-BED) with mainstreamed gender empowerment topics (i.e., topics revolved around understanding basic concepts of gender, manifestations of gender-biases in the household and workplace, women's rights based on the Laws on Magna Carta of Women and Anti-Violence Against Women and their Children).
- WEF's training on Women Enterprise Leadership and Governance (WELG) Training. Training discussed issues and concerns on how women are often marginalized into economic activities that are unsustainable and low in returns, the double burden that they experience, and domestic violence.
- Family/household members participate in decision making and share in the care works at household.
- WEF's training on C-BED with mainstreamed DRR topics about types of hazards/risks that could affect household and enterprise and how to respond to a crisis.
- WEF's financial literacy training
- MFIs (such as CARD and cooperatives) bundled insurance as a requirement in membership and in loans.
- Family/relatives, friends and Government (national agencies and local units) provide assistance to WEF entrepreneurs to cope with effects of crises.

Significance to the Change (Across All Domains of Change)

Useful Question: Explain the significance of contribution or influence in relation to the previous situation and the contribution of the outcome towards the bigger aims of the project.

The WEF has bridged early livelihood recovery (2015) into the development of more sustainable livelihoods (2016 - onwards) that secure women's access to basic needs.

The WEF has facilitated the restoration of WEF entrepreneurs' livelihoods after the typhoon which, in turn, has helped earn income and provided for their daily family needs.

If it were not for the productive assets bought through CARE's grant, WEF entrepreneurs could not have started/restarted their respective enterprises after Typhoon Haiyan.

With their productive tools, WEF entrepreneurs have honed their skills by 'learning on the job'. They tried out new product recipes and production techniques that they see, hear and read from various sources (friends, social media, training, magazines, and market competitors, among others).

WEF's financial support that helped establish the enterprise have employed workers and support other women and men suppliers and re-sellers established their own enterprise.

WEF's enterprise training might encourage beneficiaries to learn more skills to advance their enterprises.

WEF's financial literacy and business development training might have influenced how WEF entrepreneurs utilize their income.

WEF entrepreneurs might be more aware of a government's training because of networking with several government agencies facilitated by CARE.

WEF's assistance could have enabled WEF entrepreneurs improved their productivity, profitability, and quality of a product.

WEF entrepreneurs' exposure and sharing of experiences with other WEF entrepreneurs as well as market players and enablers have given them ideas on product and technology innovation/improvement, new market and service providers.

Women's livelihoods were disrupted by the typhoon and were able to start/restart when they accessed productive assets, materials and labor through the CARE assistance.

With access to productive assets and other support, WEF entrepreneurs are able to increase production, expand and diversify enterprise, recover livelihood and generate regular income, and consequently have provided for the family's basic needs.

WEF's financial literacy training might have contributed to the active use of financial services among WEF entrepreneurs.

The WEF has facilitated women entrepreneurs' access to working capital and reinvesting it for the next cycle. If it were not for the WEF, women would have to take loans with interest, or forego the enterprise opportunity for those who would not be able to get loans.

WEF's enterprise training might encourage WEF beneficiaries to expand their networks.

WEF's training sessions on DRR updated the WEF entrepreneurs' knowledge about types of hazards and response strategies, and affirmed what they experienced in past crisis/disasters. WEF entrepreneurs said that they are more confident now to manage risks.

WEF's financial literacy training might have influenced WEF entrepreneurs' actions to save for emergencies and to get insurance. With savings and insurance, WEF entrepreneurs and their households are able to cope with the effects of disasters and other crisis.

Women entrepreneurs' knowledge gained from training (C-BED and WELG), their sharing of experiences with other WEF entrepreneurs during training and exposure with co-entrepreneurs, market players and enablers in trade fairs might have improved their confidence and decision-making.

With the family/household members sharing in care works and taking responsibility through decision making, double burden might have reduced among WEF entrepreneurs.

All surveyed WEF entrepreneurs said the change is a lasting change. Change happened at both the household (67%) and enterprise levels (33%). Everyone was affected by the COVID, but the WEF entrepreneurs have adapted to the situation. They applied coping strategies at household and enterprise level, diversify or shifted their enterprises so they can sustain the flow of incomes to meet even just their household basic food needs. WEF entrepreneurs believe that the market situation for their enterprises will bounce back once the quarantine is lifted.

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