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Research Article

Exploring the Experiences of Women Entrepreneurs in Pagadian City

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ABSTRACT

This study explores the experiences of women entrepreneurs in Pagadian City, focusing on their challenges, motivations, and achievements. Women entrepreneurs play a vital role in the local economy, yet they often face unique struggles that require perseverance and innovation. Through interviews and observations, this research examines their personal and professional journeys, shedding light on the factors that influence their entrepreneurial ventures. The findings reveal that women entrepreneurs in Pagadian City encounter various challenges, including financial limitations, intense market competition, and societal expectations regarding gender roles. Despite these obstacles, many have demonstrated resilience and adaptability, utilizing innovative strategies to grow their businesses. Support systems, such as family, community networks, and local organizations, play a significant role in their success. This study also uncovers the motivations that drive these women to pursue entrepreneurship, such as achieving financial independence, fulfilling personal aspirations, and providing for their families. Their stories reflect the importance of empowerment, determination, and creativity in overcoming barriers and building sustainable enterprises. The insights from this research aim to inspire aspiring women entrepreneurs and encourage policymakers and organizations to create initiatives that address the needs of women-owned businesses. By fostering a supportive environment, these efforts can contribute to the growth of the local economy and promote gender equality in entrepreneurship.

Keywords: *Women entrepreneurs, challenges, motivations, business strategies, women-owned businesses, local community*

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Introduction

The economic development and prosperity of local communities are significantly enhanced by women entrepreneurs. What are the primary problems, motives, and methods utilized by women entrepreneurs in Pagadian City, Philippines, and how do these elements impact their entrepreneurial experiences? Women-owned businesses in Pagadian City significantly contribute to several industries, although they encounter specific challenges that necessitate innovation, adaptability, and persistence. This study analyzes the experiences of female entrepreneurs in the city, highlighting their motivations, challenges, and sustainable business strategies. This study aims to elucidate their experiences to discern the factors that facilitate their success and the support networks that enable their flourishing. Furthermore, it seeks to foster a more inclusive entrepreneurial landscape in Pagadian City by contributing to discussions around women's economic participation and empowerment. Women entrepreneurs globally contribute significantly to improving livelihoods, self-confidence, decision-making, financial independence, and social interactions. Despite this, they face numerous challenges, including inadequate facilities, limited market connections, lack of financing, scarcity of raw materials, and power disruptions. Governments worldwide are urged to promote women's empowerment through micro and small enterprises to overcome these barriers (Feyisa & Tamene, 2019). Women entrepreneurs frequently encounter internal challenges such as fear, selfdoubt, and the need for innovative survival strategies. This highlights the importance of self-efficacy, resilience, and the presence of a strong support system. Even in patriarchal societies, many women successfully challenge traditional gender roles and view themselves as thriving entrepreneurs (Kogut & Mejri, 2022). Empowering women entrepreneurs fosters confidence in their businesses and contributes to community development, helping bridge gender disparities in entrepreneurial performance (Mbowa et al., 2023). Access to finance is a persistent global challenge for women entrepreneurs. They often rely on microfinance institutions, grants, personal savings, and family support. However,

various barriers—such as social inhibitions, lack of awareness, and insufficient information from financial institutions—hinder their ability to secure funding (Altaf et al., 2024). Women entrepreneurs have a hard time getting loans, training, and connecting with other business owners because of their gender. The World Bank (2018) says that only 18.8% of Indonesian companies have women as owners or top managers. Also, women entrepreneurs have a hard time getting loans, training, and connecting with other business owners (Hayati & Arini, 2023). The motivations behind women starting businesses often relate to household experiences, workplace conditions, and community support. Entrepreneurship provides women with economic and social autonomy, and the success of their ventures is often influenced by their dedication to traditional roles and financial achievements (Goffee & Scase, 2015). However, societal attitudes towards women's roles can contribute to social and cultural obstacles, making it difficult for women to sustain family-owned businesses (Rahman et al., 2022). In many regions, including India, women entrepreneurs face social, cultural, and financial barriers, but they still manage to compete successfully in various fields by demonstrating assertiveness and risk-taking behavior (Koneru, 2017).

Statement of the Problem

This study explored the experiences and challenges of women who owned stores in Pagadian City concerning women empowerment. The study was conducted during the first semester of the school year 2024-2025. The study sought to answer the central question, "How do women entrepreneurs describe their experiences in managing businesses?" It aimed to address the following queries:

1. What are women entrepreneurs' motivations for starting their own business?
2. What type of business do women entrepreneurs manage?
3. How do women entrepreneurs define success in their business?
4. What operational strategies do women entrepreneurs employ in their business?
5. What challenges do women entrepreneurs encounter in their business?

6. What are the common strategies do women entrepreneurs cope the experience they encounter?

Methodology

The researchers utilized a purposive sample method, a prevalent approach in qualitative research, to choose participants capable of providing comprehensive and nuanced insights on the research subject. They selected 10 women entrepreneurs who fulfilled specified criteria: being single women or single mothers, operating a firm for nearly three years, and possessing a net worth of at least 1 million pesos. This guaranteed the study concentrated on women who were autonomously managing established enterprises and were chiefly accountable for their financial welfare. Although a sample size of 10 appears limited, it is adequate for a qualitative study, facilitating a comprehensive examination of the experiences of women entrepreneurs in Pagadian City. The interview guide probably included open-ended questions aimed at extracting comprehensive information regarding the participants' experiences, viewpoints, and motives. Principal areas of investigation likely encompassed motivations for entrepreneurship, encountered challenges, implemented techniques, definitions of success,

effects on personal empowerment, and contributions to the community. The interview guide likely permitted flexibility, allowing researchers to explore certain areas of interest as the interviews advanced. Thematic analysis presumably commenced with categorical aggregation, wherein researchers examined interview transcripts and field notes to discern reoccurring themes and patterns, consolidating analogous data points into categories. After establishing categories, researchers presumably designated names that encapsulated the fundamental themes derived from the data, including challenges (financial difficulties, excessive stress), strategies (employing marketing techniques, implementing planning practices), motivations (meeting family needs, pursuing financial stability), and definitions of success (ensuring education, attaining financial stability). Triangulation was probably employed to corroborate conclusions by contrasting data from other sources, including interview transcripts, field notes, and pertinent documents. Member verification was probably executed by giving preliminary findings to participants for validation, enabling them to affirm the precision of the researchers' interpretations and verify the findings accurately represented their experiences.

Results and Discussion

Table 1. Women Entrepreneurs' Motivations for Starting a Business

| Response | No. of Respondents |
|---|--------------------|
| 1. Providing for Family Needs | 4 |
| 2. Striving for Financial Stability and Growth | 3 |
| 3. Pursuing Pashion and Personal Fulfillment | 2 |
| 4. Drawing the Inspiration from the Role Models | 1 |

The participants emphasized diverse motivations and experiences that prompted their entrepreneurial endeavors. Their fervor for their profession, familial impact, and aspiration to benefit their community significantly influenced their choices to create enterprises. Their statements demonstrate a profound feeling of personal fulfillment and resolve, especially when confronted with obstacles such as restricted finances or inadequate formal training. These entrepreneurs' individual aspirations and familial heritage profoundly motivate

them, as revealed by their responses. People perceive their enterprises not only as a source of revenue, but also as a platform for creative expression, familial support, and the preservation of traditions. This reinforces the idea that women entrepreneurs often integrate their personal values and experiences into their professional endeavors, thereby boosting their empowerment and that of their communities.

Women's entrepreneurial goals, focusing on self-efficacy and exposure to entrepreneurial role models. Results showed stronger

entrepreneurial inclinations were linked to more role models and self-efficacy among 620 female college students. Self-efficacy mediated these associations, aligning with Feminist Theory. Access to female entrepreneurs did not increase this relationship (Austin & Nauta, 2016). Entrepreneurial education and behavioral characteristics are significant predictors of entrepreneurial intentions among 650 Timisoara Academic Center students. These characteristics also mediate the influence of psychological traits and role models (Feder & Nițu-Antoie, 2017).

Feminist theory, which emphasizes women's agency, empowerment, and the incorporation of personal values into professional duties, is consistent with the facts. The stories of the participants challenge conventional gender conventions by expressing their quest for self-expression, independence, and fulfillment via

entrepreneurship. Their passion, family influence, and volunteer work drive them to launch companies, demonstrating how women overcome systemic obstacles to create opportunities for themselves. Their lives reflect feminist theory as they uphold traditions, claim their identities, and use their entrepreneurial ventures to advance society.

Women entrepreneurs in Pagadian City are driven by financial stability, personal passions, and family support. Their entrepreneurial perspective is shaped by their entrepreneurial parents and entrepreneurs backgrounds. Family support programs, community-oriented entrepreneurship efforts, and mentorship from experienced business owners are crucial for women's development. Aligning familial responsibilities with entrepreneurial ambitions creates a supportive environment, enhancing long-term success and financial stability.

Table 2. Types of Businesses Women Entrepreneurs Managed

| Response | No. of Respondents |
|-----------------------------------|--------------------|
| 1. Food and Beverage Enterprises | 6 |
| 2. Retail and Fashion Ventures | 2 |
| 3. Online and Specialized Markets | 1 |
| 4. Variety and Stationary Shops | 1 |

Women entrepreneurs in the variety and stationery sectors are providing an extensive array of products to satisfy varied customer requirements. A significant number of participants highlighted the necessity of offering a diverse range of products, including school supplies, presents, and everyday items, to appeal to a wide clientele. Certain entrepreneurs concentrate on specialist enterprises, such as apparel boutiques, while others have extended their business strategies by operating sari-sari stores or providing supplementary services, like mobile phone recharging, to augment their income. Personal passions, like a fondness for school supplies, fuel the entrepreneurs' drive to benefit their communities, especially students. Entrepreneurs want to satisfy a variety of customers and diversify their finances. Their diverse product and service offerings allow them to serve multiple consumer segments, making their enterprises more accessible and viable. Their community involvement, such as

delivering school supplies or reloading, shows their commitment to their communities. These entrepreneurs want to help their communities and make money.

This 1993 compilation examines women's experiences in business, revealing their diverse roles and highlighting the undervaluation of female entrepreneurship. It examines lifestyles, business styles, work-family relationships, and social trends. Drawing on international perspectives and expert work, it challenges traditional methods that solely focus on businessmen, providing a deeper understanding of small business ventures and self-employment in market economies (Allen & Truman, 2016). The growth of women-owned businesses, focusing on internal and external factors. It uses qualitative case studies from India to propose a framework for firm development. Results show that success in women-owned businesses relies on support from friends, family, society,

government, and financial institutions (Agarwal & Lenka, 2016).

Feminist theory reveals that women in Pagadian City are exercising their agency, responding to market trends, and contesting conventional gender norms via business. Their enterprises, influenced by familial customs, individual passions, and market exigencies, embody both the empowerment and constraints encountered by women in their economic pursuits. Feminist philosophy elucidates these women's experiences as they confront cultural expectations, pursue autonomy, and establish economic prospects for themselves and their families.

Women entrepreneurs in industries such as food and beverage, retail and fashion,

ecommerce, and variety stores are utilizing personal passions, familial customs, and market dynamics to maintain and expand their enterprises. They frequently perpetuate familial legacies, investigate products aligned with individual interests, and adjust to contemporary marketing methodologies. The increasing significance of online commerce illustrates their flexibility and robustness. They provide a variety of items to address a broad spectrum of consumer requirements. Diversification mitigates risks and boosts prospects for success. These women are not only safeguarding cultural and familial traditions but also adapting to shifting trends and the dynamic commercial environment, particularly with the growing significance of internet platforms.

Table 3 Women Entrepreneurs' Definitions of Business Success

| Response | No. of Respondents |
|--|--------------------|
| 1. Providing for Family Needs and Education | 5 |
| 2. Achieving Financial Stability and Growth | 3 |
| 3. Overcoming Challenges Through Perseverance | 1 |
| 4. Experiencing Personal Fulfillment and Happiness | 1 |

They believe that true success is not just about financial gain but also about feeling satisfied and happy with what they have achieved. Women emphasize that loving their work makes the journey more fulfilling, as it leads to a sense of purpose and personal achievement. The importance of customer support, recognizing that their business thrives because of loyal customers. For some, success is validated when people actively seek their products, proving their business's impact and sustainability.

Women Entrepreneurs correlate success with personal fulfillment and happiness attained through objective achievement, customer satisfaction, and the enjoyment of the entrepreneurial experience. Women highlighted that satisfaction in life, economic security, and passion for their profession substantially influence their definition of success. Women Entrepreneurs emphasized the significance of consumer demand and loyalty in maintaining and expanding their enterprises, illustrating the impact of external validation on their perception of success. Entrepreneurs' success is influenced by personal fulfillment,

customer satisfaction, and entrepreneurial experience, with financial security, passion, consumer demand, and external validation playing significant roles in achieving success.

The relationship between eudemonic well-being and entrepreneurial experience, focusing on five major areas: autonomy and entrepreneurship, entrepreneurship and eudemonic well-being, eudaimonia in the entrepreneurial journey, entrepreneurship and well-being and health, and entrepreneurs and the eudaimonia of others. It examines the theoretical underpinnings and salient features of eudemonic well-being, its applicability to entrepreneurship, and the goal of productivity in the interaction between eudemonic well-being and entrepreneurial experience (Ryff, 2019). Female entrepreneurs' performance at internal, micro, meso, and macro levels. Internal factors included human capital, education, and experience, while micro factors include access to resources, impacting opportunity recognition and success indicators (Cabrera & Mauricio, 2017).

Feminist and gender theories focus on the success and personal lives of women entrepreneurs. Feminist theory emphasizes women's autonomy and empowerment in patriarchal society, allowing them to contest traditional gender roles. Gender theory analyzes the impact of gender on women's opportunities and challenges in entrepreneurship, highlighting their fulfillment, pleasure, and personal development. Research shows the interconnection between gendered roles in care-giving and entrepreneurship, leading to financial achievement, emotional development, and relational enhancement.

Entrepreneurs in Pagadian City not only focus on financial profit, but also prioritize supporting their families, overcoming obstacles,

achieving personal satisfaction, and enhancing their communities. Small enterprises in the city prioritize financial stability to ensure their family's welfare and to invest in their future. Success is characterized by the capacity to provide education for children, get necessities, and assist family members. Entrepreneurs acknowledge the significance of resilience and derive personal fulfillment from their passion for work and the attainment of achievements. Policymakers and organizations should prioritize offering emotional and financial assistance to enable entrepreneurs to endure challenging times and sustain their operations. Initiatives that promote resilience, creativity, and financial acumen may enhance these entrepreneurs' capacity for sustained success.

Table 4 Operational Strategies Employed by Women Entrepreneurs

| Response | No. of Respondents |
|---|--------------------|
| 1. Utilizing Online and Offline Marketing Techniques | 4 |
| 2. Adopting Consistent Work and Planning Practices | 2 |
| 3. Demonstrating Confidence and Discipline | 2 |
| 4. Understanding Customer Needs and Targeting Markets | 2 |

The entrepreneurs prioritize a customer centricity strategy, concentrating on comprehending customer requirements and targeting certain marketplaces. An entrepreneur articulated their emphasis on children and students as their principal consumer demographic, providing products such as toys and educational equipment tailored to their needs. Staff endorse this method, affirming the significance of addressing the specific needs of students and parents. Entrepreneurs and employees consistently prioritize a well-organized approach to customer satisfaction, ensuring customization of their offerings to meet the unique requirements of their target audience. Their agreement regarding the significance of customer requirements, product offerings, and location underscores the strategic emphasis on developing a business environment that attracts and retains the intended customer base.

Businesswomen manage micro and small businesses on social media, focusing on customer engagement and business performance. It finds that women often use defensive tactics, influenced by friends and family, but when

used effectively, social media can boost performance and customer engagement (Fatima & Ali, 2023). The role of women in small tourism businesses as social entrepreneurs, focusing on their incorporation of social transformative and commercial aims. The development implications and potential of women's social entrepreneurship in the tourism sector (Kimbu & Ngoasong, 2016).

Feminist theory emphasizes the empowerment and societal roles of individuals within a community. Women entrepreneurs, primarily women, demonstrate empowerment through strategic marketing strategies, adapting to both digital and traditional business realms. They assert authority, make decisions, and implement diverse tactics for sustainability and growth. Feminist theory emphasizes the importance of women navigating personal and professional spheres, overcoming societal obstacles, and focusing on understanding customer needs and targeting specific markets. Entrepreneurs can optimize their business operations by integrating online and offline marketing strategies, maintaining diligence, and

executing meticulous planning. This strategy broadens a company's market presence and establishes a sustained stream of revenue. Steady effort, belief, and perseverance are crucial for sustaining operations and meeting daily obligations. Confidence and discipline are essential attributes for successful entrepreneurs, exemplifying self-assurance, tenacity, and rigor in the face of adversity. An anticipatory strategy

in marketing, planning, and decision-making enhances business success. Comprehending client requirements and focusing on certain markets is a fundamental approach for expansion. Prioritizing customer preferences and selecting an appropriate business location helps draw the ideal clientele and maintain relevance and competitiveness in their respective marketplaces.

Table 5 Challenges Encountered by Women Entrepreneurs

| Response | No. of Respondents |
|--|--------------------|
| 1. Financial Hardship and Cash flow Crisis | 4 |
| 2. Emotional Strain and Overwhelming Stress | 4 |
| 3. Unpredictable External Factors and Market Instability | 1 |
| 4. Difficult and Demanding Customer Interaction | 1 |

The evidence clearly indicates that challenging client contacts pose major difficulties for entrepreneurs. Entrepreneurs sometimes face clients that postpone payments, disrespect them, or demonstrate a lack of appreciation for their endeavors. One business recounted enduring client comments while selling yema during the pandemic, highlighting the necessity of maintaining tolerance and professionalism despite the emotional toll. Staff and family members corroborated similar stories, noting the persistent problems with delayed payments and rude conduct from clients.

Managing client behavior is a crucial element of entrepreneurship, especially for individuals operating inside small enterprises. The need to "consistently remain optimistic" in the face of insults or adversities underscores the pressure entrepreneurs have to preserve favorable client relations for the viability of their enterprises. This also exposes a latent emotional burden, as they must perpetually reconcile their career with personal grievances. The innovative experiences of female entrepreneurs during the COVID-19 pandemic, highlighting the shift from manual to virtual transactions, difficulties they faced, tactics they used, and the importance of technical expertise in crisis management (Afshan et al., 2021). Female 61 entrepreneurs' behavior and strategies for learning digital skills to adapt to digitalization. It suggests that women entrepreneurs

must continuously acquire new skills, especially in social media awareness, to stay competitive and stimulate economic growth. Issues such as limited resources, digital stress, and burnout are highlighted. Despite not exhibiting gender stereotyping, maintaining work-life balance remains a challenge (Olsson & Bernhard, 2021).

The experiences of women entrepreneurs underscore the impact of gendered power dynamics on their business issues, consistent with feminist theory. They encounter financial difficulties, mental stress, and market volatility, frequently intensified by societal pressures for women to reconcile personal and professional obligations. The emotional labor necessary to sustain patience, perseverance, and optimism during financial hardships, client contempt, and volatile market conditions highlights the gendered disparities in business. Feminist theory examines the expectation for women to confront these problems with minimal support, highlighting the systematic disparities in the commercial realm that necessitate redress. Women entrepreneurs face financial difficulties, emotional strain, market volatility, and challenging client encounters that impact their business viability. Interventions can help address these issues by providing adaptable loan options, mentorship programs, stress management courses, and networking opportunities. Businesses should diversify revenue sources

and incorporate digital platforms to expand client outreach. Training in conflict resolution, communication skills, and payment procedures can also help. Government and private sector measures should focus on establishing

conducive business environments, improved infrastructure, reliable supply chains, and increased training access to support women-led enterprises.

Table 6 Coping Strategies for Challenges Encountered by Women Entrepreneurs

| Response | No. of Respondents |
|--|--------------------|
| 1. Maintaining Faith and Positive Mindset | 3 |
| 2. Prioritizing Personal Development and Self-care | 3 |
| 3. Focusing in Goals and Strategic Planning | 2 |
| 4. Building Strong Customer Relationship | 2 |

Entrepreneurs prioritize building strong client relationships to navigate market fluctuations and changes. They are approachable, attentive to client needs, and adapt to evolving trends. They offer popular products, demonstrating their flexibility in a dynamic industry. Employee contact is crucial for resolving internal issues and staying informed about external market fluctuations, particularly social media trends. These proactive strategies maintain client loyalty and corporate stability.

The entrepreneurs' emphasis on approachability, reactivity, and adaptability indicates that sustaining robust client relationships is essential to their company strategy. By maintaining openness and responsiveness, they ensure that customers feel appreciated, which likely enhances client retention and happiness. The entrepreneurs' capacity to swiftly adapt to market changes, such as providing in-demand products, demonstrates their awareness of consumer preferences and market fluctuations, thereby maintaining their competitiveness. Moreover, the focus on internal communication with employees signifies a cooperative strategy for addressing challenges and remaining proactive in response to industry developments. The research suggests that cultivating robust customer relationships, demonstrating adaptability, and sustaining efficient internal communication are essential for managing market volatility and achieving business success. Explores the challenges faced by women entrepreneurs in Tanzania's food processing sector, focusing on market access, social responsibility, and financing. The need for transversal strategies and mobile technology as a

transversal instrument to address socio-cultural issues (Kapinga & Montero, 2017). Indian women, despite their education and male-dominated society, excel in various fields and have changed their lifestyles. They stand up for their rights and ambitions, proving forceful, persuasive, and risk-taking. This paper explores the reasons for delayed progress of women entrepreneurs in India, ideas for growth, and initiatives for promotion and development (Koneru, 2017).

Women entrepreneurs demonstrate resilience, empowerment, and the challenge of confronting conventional norms. They exhibit personal agency, relying on faith and optimism to maintain resilience. Their focus on self-care, maintaining a polished appearance, and personal growth exemplifies the feminist theory of recovering autonomy. Their strategic planning and goal-setting demonstrate their ability to excel in business despite institutional obstacles. They also challenge gender conventions, recognizing all labor forms and empowering women to redefine success. This demonstrates how feminist theory can promote personal development and professional accomplishment in male-dominated environments. Women entrepreneurs in Pagadian City implement techniques to surmount hurdles in managing their enterprises. This encompasses sustaining faith and a positive outlook, which aids in overcoming financial difficulties and preserving focus on corporate objectives and familial obligations. Prioritizing personal growth and self-care is essential for sustaining an appealing look and optimal mental health, which influences customer interactions. Concentrating on

objectives and strategic planning is crucial for addressing business obstacles, as entrepreneurs exhibit agility through venture diversification while remaining dedicated to their overarching vision. Establishing robust customer relationships is essential for business stability since entrepreneurs are accessible, responsive, and flexible; hence, they fulfill consumer needs and sustain loyal customers.

Conclusion

The study Exploring the Experiences of Women Entrepreneurs in Pagadian City reveals that women entrepreneurs perceive their firm management as a dynamic and intricate journey. Their narratives exemplify perseverance, adaptability, and determination in surmounting challenges such as financial constraints, balancing familial responsibilities, and thriving in competitive markets. Numerous individuals emphasized the significance of personal commitment, creativity, and the support of community and family in achieving corporate success. These women demonstrated empowerment by leveraging their networks, skills, and innovative strategies to sustain and grow their businesses despite gender-related challenges. Their experiences underscore the significance of persistence, resourcefulness, and self-confidence in navigating the hurdles of entrepreneurship in Pagadian City.

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