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## Research Article

### Entrepreneurial Barriers for Women in the First-Class Municipalities of Masbate, Philippines

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#### ABSTRACT

This research examined the opportunities and challenges faced by women entrepreneurs in the first-class municipalities of Masbate, Philippines, with a particular emphasis on Aroroy and Milagros. The study yielded a comprehensive document detailing the entrepreneurial status of women employed in small to medium-sized enterprises (SMEs) within the selected municipalities. A mixed-method approach was used in this study which revealed significant economic, socio-cultural, and structural barriers, including limited financial resources, gender biases, and inadequate institutional support. Despite these challenges, women entrepreneurs demonstrated resilience and optimism, with opportunities identified in microfinance, local government initiatives, and potential skill-building programs. The findings emphasized the importance of targeted interventions such as financial aid, mentorship, and improved outreach to bridge knowledge and access gaps. By addressing these barriers and leveraging identified opportunities, this study provides actionable insights that may guide policymakers, support organizations, and the academic community to foster an inclusive entrepreneurial ecosystem that empowers women in rural areas. Overall, the findings of the study reflect the standing of women within the entrepreneurial areas.

**Keywords:** *entrepreneurial barriers, first-class municipalities, gender equality, opportunities for women, women entrepreneurs*

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#### Introduction

Entrepreneurship has long been recognized as a vital engine for economic growth and development, providing significant opportunities for income generation, job creation, and innovation. In recent years, there has been a noticeable trend toward promoting and supporting female entrepreneurship globally, as women entrepreneurs contribute

substantially to economic diversification and resilience. This trend is evident in various policy frameworks and initiatives aimed at empowering women economically. For instance, international organizations such as the United Nations and the World Bank have launched programs specifically targeting women entrepreneurs.

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In the Philippines, the government has issued several policies and regulations for small and medium enterprises' management and operation. For instance, in 2008, the Republic Act No. 9501, otherwise known as the *Magna Carta for Micro, Small, and Medium Enterprises*, was enacted to "promote, support, strengthen, and encourage the growth of MSMEs in all productive sectors of the economy." Similarly, the Republic Act No. 11337 series of 2019, or the *Innovative Startup Act*, aims to streamline local and international initiatives to make SME growth more conducive. At the community level, the Republic Act No. 9178, alternately known as the *Barangay Micro Business Enterprises (BMBEs) Act of 2002*, encourages the establishment of small businesses and enterprises as they recognize their contribution to the progress of the local economy. Hence, the provision of incentives and benefits to Filipino entrepreneurs and the lifting of government restrictions to ease entrepreneurial transactions.

As cited by Dano-Luna & Caliso (2019) in their study, "more than half of new businesses in 2017 are by women." Acknowledging this number and the more diverse physiological and sociological needs of female entrepreneurs according to surveys and reports (The World Bank [WB], 2021, pp. 34-129), the government provided laws that would give assistance to women entrepreneurs, such as the implementation of the Republic Act No. 7882, in which it is worth noting that free training programs are to be given by TESDA to women so they can continue upskilling their entrepreneurial skills.

In addition to this, the Department of Trade and Industry (DTI), in partnership with the Philippine Commission on Women (PCW) (Philippine Commission on Women [PCW], 2012, p. 2), has implemented several initiatives to support female entrepreneurship, such as the Gender-Responsive Value Chain Analysis (GR-VCA), whose role is "to determine women and men's roles, profits, opportunities, and constraints" in enterprising under the GREAT Women Project interventions, among others. The rural areas and first-class municipalities like those in Masbate also enjoy the said programs.

In the first-class municipalities of Masbate, Aroroy, and Milagros, the potential of women as key drivers of economic is evident. These municipalities, classified based on income and development levels, are strategically positioned to leverage their economic resources to support entrepreneurial activities. The trend toward empowering women in entrepreneurship in these areas aligns with broader national and international efforts to achieve gender equality and economic inclusivity.

Despite the trends, women in these first-class municipalities still face numerous barriers that hinder their entrepreneurial activities. This study has identified four (4) barriers for women entrepreneurs. Firstly, the economic barriers, which typically include limited access to finance and capital, restrictive credit conditions, and gender bias in investment decisions, hinder their ability to start and grow their business. The individual/familial barriers contribute as well to limiting women's entrepreneurial skills and success through limited access to education and skills, family-related challenges like balancing domestic responsibilities, and lack of support from their family. Sociocultural norms and gender biases also limit women's access to necessary resources like capital, education, and networks. These barriers are increased by structural challenges, including inadequate infrastructure, limited access to markets, and insufficient support services tailored to the needs of women entrepreneurs. There are also systematic hindrances women entrepreneurs face, like limiting their access to resources, opportunities, and networks necessary for starting and growing businesses.

Another critical issue is the lack of data and research focused on the specific barriers and opportunities for women entrepreneurs in these municipalities. While there is a wide range of information on female entrepreneurship in urban and more developed areas, rural and less developed regions like Masbate are often underrepresented and unnoticed in academic and policy discussions. This gap in knowledge hinders the development of targeted interventions and policies that can effectively address the unique challenges faced by women entrepreneurs in these areas (WB, 2021, p. 8).

In addition, the COVID-19 pandemic has worsened existing challenges, with lots of women entrepreneurs facing increased financial instability and business closures. The pandemic has highlighted the need for resilient and adaptive entrepreneurial practices, particularly for women who often balance business responsibilities with household and caregiving roles (WB, 2021, pp. 95-101, 120).

This study plans to address the gap by providing a detailed analysis of the entrepreneurial environment for women in the first-class municipalities of Masbate. By identifying and examining specific barriers, the study will offer a thorough understanding of the challenges these women face. It will also look into the opportunities available to them, such as local market demands, community support networks, and government initiatives. The education sector could also provide training/workshops in partnership with other government agencies for the women entrepreneurs in these municipalities, which can enhance their entrepreneurial skills. Through a mixed-method approach, incorporating both quantitative surveys and qualitative interviews with 233 respondents, the study will provide an overall perspective of the entrepreneurial environment. The findings of this study will guide policymakers, educators, and support organizations, enabling them to design targeted interventions that effectively address the barriers while leveraging the opportunities to empower women entrepreneurs in Masbate.

### ***Review of Related Literature***

A multitude of research studies have been done about the barriers and problems regarding development of entrepreneurship among women.

**Women Entrepreneurs.** Women entrepreneurs are defined as someone who runs a business, taking risks and innovating. They are actively involved in the operation of the enterprise as a manager or administrator and generate employment for themselves and others (Beriso, 2021; Pandian & Jesurajan, 2011; Smile, 2008). They run a small business owned by them and manage the business according to the objective and their principal of practice (Sidal, 2014; Hunter, 2006; Mohamad & Bakar,

2017). However, Cardella, Hernández-Sánchez, and Sánchez-García (2020) note that while female entrepreneurs are a rapidly growing segment, the percentage of women pursuing entrepreneurial careers remains lower than that of men, with the gap widening in more developed countries (Elam et al., 2019; Coduras & Autio, 2013).

### **Barriers to Women Entrepreneurship.**

Latifi stated that barriers to women's entrepreneurship are due to lack of self-confidence, modeling, skills, experience, and knowledge, as well as having multiple roles and responsibilities along with the existing gap between graduating and business involvement (Niazkar et al.). Mohamad & Bakar (2017) also listed the challenges faced by women entrepreneurs, which include a lack of knowledge of marketing, pricing, management, and administrative techniques. Also mentioned are the social problems, including trust, commitment, and resentment towards rivals; personal problems such as conflict with employees and business partners; personal problems caused by conflict with family; stress and lack of social support; problems of product quality and services; and knowledge problems. Similarly, Cerrado, Arquileta, et al. (2024) noted that women entrepreneurs in Balayan, Batangas, continue to face significant challenges even with progress toward gender equality. Locally, women entrepreneurs from Aroroy and Milagros struggle with financial limitations and gender biases but remain focused on achieving financial success and personal development. These lived experiences, according to the findings of a phenomenological study by Cabrera et al. (2024), have a substantial impact on the female entrepreneurs' social, economic, and personal lives. It is therefore suggested that strategies like seminars, workshops, training programs, sponsorship, monthly observations, and future research be provided to solve the entrepreneurial challenges mentioned.

**Familial/Individual Barriers.** Women's family and personal obligations are sometimes great barriers to succeeding in a business career. Koneru (2017) stated in his study that a lack of confidence, willpower, a strong mental outlook, and an optimistic attitude amongst

women create a fear of committing mistakes while doing their work. He also said that family members and society are reluctant to stand beside their entrepreneurial success. However, with the evolving family structures and increased participation of women in the workforce, both genders have the potential for creativity and innovation. Consequently, parental roles have shifted, with parents influencing their children's confidence, ideas, and career choices. This was proven in a study conducted by Yukongdi and Cañete (2020), where it was found that when women are asked about the factors influencing their decision to start their own businesses, a significant number of them cited family support as a key factor. Among the different forms of support, the backing and consent of their husbands were highlighted as particularly influential. These familial and individual barriers need to be minimized so that women entrepreneurs can exhibit high levels of productivity and succeed in their entrepreneurial pursuits (Sudario & Salumintao, 2022).

**Socio-Cultural Barriers.** Although family support and the pursuit of personal freedom are significant motivators, deeply ingrained cultural restrictions pose considerable challenges. These cultural norms and gender stereotypes often hinder women's business objectives, compelling them to navigate a delicate balance between traditional responsibilities and entrepreneurial aspirations (Nawaz et al., 2023). Societal and cultural expectations on gender roles, especially within the realm of domestic life, greatly influence the attitude of women when starting and managing a business (Daño-Luna & Caliso, 2019). According to Adiza, Alamina, and Aliyu (2020), socio-cultural dimensions influence female entrepreneurial performance to varying degrees; hence, it was concluded that since individuals do not live in a vacuum but in a social context, there is the tendency of cultural factors influencing their behaviors towards business venturing—the burning desire to gain self-recognition and social mobility. To sum it up, the greatest deterrent to women entrepreneurs is that they are women. A kind of patriarchal, male-dominant social order is the stumbling block to them on their way towards business success. Male members think it a big risk

financing the ventures run by women (Koneru, K. 2017).

In rural areas, various social, cultural, and religious taboos continue to hinder women from pursuing higher education. While others argue that entrepreneurial traits are innate, others stress the significance of academic education in fostering entrepreneurial success. The importance of both experiential learning and formal education is highlighted, with experienced and well-trained entrepreneurs posited to lead the most successful ventures (Gorji & Rahimian, 2011). Traditional beliefs often dictate that higher education is primarily for men, with the view that women, who typically leave to join their husbands after marriage, do not contribute long-term value to their own families. While these outdated beliefs persist, their impact differs based on the family's economic status and the educational level of the parents or husbands (Tambunan, 2019).

**Structural/Institutional Barriers.** In many countries, women encounter significant legal barriers when initiating and managing businesses. Institutional and cultural practices often impose limitations on women's ability to acquire and manage assets that serve as collateral, such as land or livestock. Even in cases where families possess land, women are frequently excluded from land titling. If they hold formal ownership, though, they often lack control over the land. In addition, women entrepreneurs face significant challenges in accessing credit, training opportunities, professional networks, and vital information. These barriers, coupled with structural legal and policy barriers, result in inequalities between the achievements of women and men in entrepreneurship, with women often falling behind their male counterparts in performance levels (Makena, Kubaison, & Njati, 2014).

Daño-Luna, Maribel, and Caliso (2019) found that while women-owned small and medium-sized enterprises (SMEs) face barriers like those faced by men-owned SMEs, there are evident differences in their reasons for not pursuing scaling-up activities like obtaining loans, engaging in innovation, expanding, or exporting. These differences highlight specific challenges faced by women-owned SMEs, which have important policy implications for

government and business agencies aiming to address and support the unique scaling-up needs of these businesses.

Uddin (2021) highlights that from an institutional view, the key motivations for women to start new businesses include the desire to address unemployment, achieve financial independence, gain support, find alternative income sources, enjoy individual freedom, and maintain a work-life balance. However, women face several significant challenges in running their businesses, such as inadequate financing, gender discrimination, insufficient managerial skills, fear of failure, lack of training, limited information, and conflicts between work and family responsibilities.

**Economic Barriers.** Ghouse, McElwee, and Durrah (2019) identified that access to government for current business needs, access to specialized suppliers for staying ahead of the competition, and high cost of raw materials hinder women from pursuing the business sector. These issues are relevant to the study since it seeks to explore these barriers in the context of the local entrepreneurial environment, focusing on how these factors—government accessibility, supplier networks, and raw material costs—affect women entrepreneurs. Khan et al. (2021) also mentioned that economic factors consist of different economic aspects that impact firms and economic stability. According to Lindvert, Patel, and Winecnt (2017), changes in political and economic systems affect the success of women's entrepreneurs. Understanding these obstacles is crucial for developing targeted strategies to support and empower women in overcoming the specific challenges they face in these municipalities.

Additionally, survey findings of the Ewing Marion Kauffman Foundation [EMKF] (2016) showed that there is a lack of funding for female entrepreneurs with great potential, which might promote innovation and the creation of jobs. Likewise, a study by Rudhumbu, et al., (2020) revealed several challenges faced by women entrepreneurs in Botswana, including difficulties with access to finance, inadequate training leading to technical skills gaps, limited knowledge of financial and technical support resources, high market competition, and

marginalization. The study also highlights that the legal and regulatory environment in Botswana is supportive of women entrepreneurs and that customized entrepreneurship education and training offer significant opportunities to overcome these challenges. These challenges parallel those encountered by women entrepreneurs in the Philippines, particularly in Masbate.

Coincidentally, the findings of the surveys done by the EMKF (2016) and the study by Rudhumbu, du Plessis, and Maphosa (2020) birthed the recommendations of identifying and addressing barriers such as socio-cultural and structural issues and gender imbalance in funding while leveraging opportunities through targeted education and support. This could provide valuable insights into enhancing the entrepreneurial landscape for women in the research areas of Milagros and Aroroy.

### **Research Objectives**

**General Objective.** To examine the entrepreneurial barriers and opportunities faced by women engaged in small to medium enterprises (SMEs) in the first-class municipalities of Masbate, particularly in Aroroy and Milagros, and to provide actionable insights for fostering an inclusive and empowering entrepreneurial ecosystem.

### **Spesific Objective**

1. To determine the economic, socio-cultural, and structural barriers that limit women entrepreneurs in the municipalities of Aroroy and Milagros.
2. To assess the available opportunities for women entrepreneurs, like microfinance, local government initiatives, and skill-building programs.
3. To evaluate the resilience and adaptive strategies of women entrepreneurs in overcoming these barriers.
4. To measure the effectiveness of existing institutional and community support mechanisms for women-led SMEs.
5. To propose targeted interventions, such as financial aid, mentorship, and improved outreach, that can bridge knowledge and access gaps for women entrepreneurs in rural areas.

## Materials and Methods

### Research Design

The methodology for this study involved a mixed-methods approach, combining both qualitative and quantitative research methods to ensure a full understanding of the issues. Hassan (2024) described mixed method as a methodological approach that involves collecting and analyzing both numerical (quantitative) and narrative (qualitative) data to gain a more detailed understanding of a research problem.

Mixed-methods design is a procedure for collecting, analyzing, and mixing both quantitative and qualitative research and methods. It is suitable for the study for its comprehensive and integrative nature. This approach allows the collection and analysis of both quantitative and qualitative data, providing a fuller understanding of complex issues at hand.

Quantitative data that was gathered through a survey questionnaire with 233 respondents will offer measurable and general insights into the prevalence and impact of various barriers and opportunities. On the other hand, qualitative data that was collected via quick interviews, adds depth and context by capturing personal experiences, perceptions, and stories of women entrepreneurs. The detailed data helped uncover underlying reasons and motivations that numbers alone cannot reveal.

### Survey Instrument

This research utilized and adapted a questionnaire originally developed by F. Niazkar and N. Arab-Moghaddam (2011). Significant modifications were made to most parts of the questionnaire, especially from Section II onward, as the original content was phrased negatively and was changed into positive statements and a more contemporary context. Sections III and IV also underwent revisions. Additionally, open-ended questions were added to gain deeper insights.

The original questionnaire was chosen for its importances to identifying barriers to women's entrepreneurship. The modifications were adjusted to suit the specific context of the first-class municipalities in Masbate and the study's objectives. The adapted questionnaire covers different aspects of women's

entrepreneurship, including socio-cultural, economic, and structural/institutional barriers, as well as access to support services.

To ensure its relevance, the modified questionnaire was validated by three experts and gave their ratings. The quantitative validation of the modified questionnaire was conducted through expert validation using a structured validation tool. Three experts, two specializing in statistics and one in gender roles, evaluated the questionnaire's reliability and validity. Their ratings were used to compute a mean item assessment score of 4.69, which indicated an excellent level of validity based on the pre-determined scale.

The experts evaluated the questionnaire's structure, clarity, and relevance of the items. A major component of the quantitative validation was ensuring the internal consistency and construct validity of the questionnaire. The computed mean item score signified that the instrument meets high standards for accuracy and appropriateness.

Beyond numerical ratings, the qualitative validation involved an in-depth review of the questionnaire's content. The experts provided written comments and suggestions to improve the clarity and neutrality of the statements.

The primary qualitative feedback included concerns about negative phrasing in the questionnaire items. The experts suggested rephrasing these items into neutral or positive statements to improve readability and ensure an unbiased interpretation of responses. Specifically, one comment suggested restructuring the indicators to avoid gendered interpretations, while another emphasized the importance of positively framed statements to facilitate better comprehension.

The researchers incorporated these recommendations by revising negatively worded items and ensuring a balanced and neutral tone in all statements. This process helped enhance the instrument's clarity, accessibility, and alignment with best practices in survey research.

By combining quantitative ratings with qualitative expert feedback, the validation process ensured that the questionnaire was both statistically reliable and conceptually sound. The integration of numerical assessments and content-based revisions strengthened the

instrument's overall validity, making it suitable for data collection.

The final draft of the tool was adopted in this study. The first section consisted of 5 items answerable by qualitative data, while Sections II to IV contained 43 answerable items by a Likert Scale. The second part of Section IV included 4 items answerable by qualitative data, as these were open-ended questions that can only be gathered through a quick interview. The questionnaire was translated into the *Minasbate* dialect to facilitate better understanding among respondents.

### Respondents

Table 1 shows the municipalities that this study catered to. Aroroy municipality has 368

businesses owned by women, and Milagros has 195. Due to the large number of women-owned business in both areas, the researcher used proportional allocation to determine the sample size. Proportional sampling ensures that findings accurately represent the characteristics of the entire population, preventing over- or under-representation of any particular group. If the number of women-owned enterprises was higher in Aroroy, then it was necessary to select more respondents from that area to maintain the accuracy and reliability of the study's conclusions. This approach helps in making valid comparisons between the different locations while maintaining the study's statistical integrity.

Table 1. Respondents of the Study

| Municipalities | Population (N) | Proportion of subgroup | Sample (n) |
|----------------|----------------|------------------------|------------|
| Aroroy         | 368            | .65%                   | 152        |
| Milagros       | 195            | .35%                   | 81         |
| Total          | 563            | 100%                   | 233        |

After the sample size was determined, the women who were considered for data gathering were identified. The researcher utilized the convenience sampling technique, which is a qualitative research sampling strategy that involves selecting participants based on their accessibility and availability to the researcher. Convenience sampling was considered for the study due to its simplicity and efficiency, especially given the logistical challenges posed by the distances between barangays and municipalities. The data provided by the Bicol Regional Development Plan for 2023-2028 lists Masbate as the province with the highest number of registered *Geographically Isolated and Disadvantaged Areas* (GIDAs), with 142 (29.04%) GIDA barangays, among all other parts of the region. Underdeveloped roadways and limited access to transportation services are some of the logistical challenges of these GIDA barangays.

During the selection process, the researcher randomly selected the barangays that were within reach, excluding coastal areas, where the questionnaires would be distributed. An online roulette was used to

determine who among the women would be selected.

### Data Gathering Procedure

The research began with the preparation of a permission letter for data gathering. Once finalized, the letter was sent via email to the appropriate offices in two municipalities, formally requesting authorization to conduct data collection.

Upon receiving approval, data gathering commenced. Before distributing the questionnaires, the researcher facilitated their reproduction to ensure an adequate supply for the respondents. The researcher informed the respondents that no incentives or gifts were provided to them, upholding ethical research standards.

The researcher began data collection in Aroroy, taking advantage of familiarity with the area. After completing the data collection in Aroroy, the researcher traveled to Milagros, to conduct the interview. Once data collection was completed, the researcher proceeded with data analysis.

Statistical Tools

The study was done using quantitative analysis, which entailed the adoption of descriptive statistics to effectively summarize and present the numerical data collected from surveys and other quantitative sources. This method ensured a clear and concise overview of various factors such as demographic characteristics, business metrics, and other relevant quantitative data points.

On the other hand, for qualitative analysis, a thematic analysis technique was applied. The focus of this method was on identifying, examining, and reporting patterns (themes) within the interviewer-obtained qualitative data. An in-depth understanding of women entrepreneurs’ experiences, perceptions, and views are achieved through this technique. It enabled the researcher to gather meaningful insights about the entrepreneurial barriers and opportunities experienced by women owning businesses.

The research sought to combine both quantitative and qualitative methods to gain an inclusive view of challenges and prospects for female entrepreneurs in selected municipalities. These two-fold approaches enabled this research to provide both numerical trends and rich contextual narratives that are important for informing policies or supporting interventions aimed at empowering women in entrepreneurship.

Result and Discussion

This chapter presents, analyzes, and interprets the data collected in the study – phase 1 for the quantitative data and phase 2 for the qualitative data. The quantitative data was

analyzed using the average weighted mean, which accounts for both the frequency and importance of responses. This method ensures an accurate representation of key trends and priorities. It helped identify the most significant barriers, opportunities, and engagement levels for women entrepreneurs. For clear presentation and discussion, the order and sequence of the tabular data for phase 1 is as follows: (1) demographic profile of the respondents, (2) entrepreneurial barriers, (3) entrepreneurial opportunities for women, (4) level of awareness and (5) level of participation on the mentioned programs.

In the phase 2, qualitative data collected through an interview was thematically analyzed and tabulated as follows (6) impact of existing policies and programs in entrepreneurial activities for women followed by several questions which will support the answers.

The table above presents the results of the Analysis of Variance (ANOVA), which examines the significance of socio-cultural barrier on women’s participation in entrepreneurship in the first-class municipalities of Masbate. The ANOVA test assesses whether these barriers significantly hinder entrepreneurial engagement by comparing the explained variance to the unexplained variance. The results indicate that socio-cultural barriers remain the most significant factor, as evidenced by the F-statistic (9.382) and a p-value of 0.002, which falls below the 0.05 significance threshold. This suggests that social norms, traditional gender roles, and cultural expectations continue to be the primary obstacles limiting women’s entrepreneurial participation.

Table 2. Regression Analysis Results

| ANOVA <sup>a</sup>               |            |                |     |             |      |                   |
|----------------------------------|------------|----------------|-----|-------------|------|-------------------|
|                                  | Model      | Sum of Squares | df  | Mean Square | F    | Sig.              |
| 1                                | Regression | 17.32          | 1   | 17.32       | 9.38 | .002 <sup>b</sup> |
|                                  | Residual   | 391.44         | 212 | 1.84        |      |                   |
|                                  | Total      | 408.77         | 213 |             |      |                   |
| a. Dependent Variable: OPPOR     |            |                |     |             |      |                   |
| b. Predictors: (Constant), SOCIO |            |                |     |             |      |                   |

Based on the findings, the study’s hypotheses were evaluated as follows. The first hypothesis, stated that socio-cultural norms highlighting domestic responsibilities, limited financial access, and lack of awareness of

government programs significantly hinder women’s entrepreneurial engagement, is strongly supported by the regression results. The statistical significance of socio-cultural factors confirms their dominant influence in

restricting women's participation in entrepreneurial activities. This underscores the need for targeted interventions addressing these societal constraints.

The second hypothesis, assumed that local cooperatives and community support networks possess untapped potential to support women entrepreneurs but remain underutilized, receives partial support. While the regression analysis does not explicitly measure the role of cooperatives, the continued significance of socio-cultural barriers suggests that the lack of robust community and institutional support systems may be exacerbating these challenges. Strengthening cooperative-driven initiatives, particularly in microfinancing and skill development, could help mitigate these barriers and create more inclusive opportunities for women entrepreneurs.

The third hypothesis, argues that current policies and programs supporting women's entrepreneurship in first-class municipalities are ineffective due to poor implementation, lack of awareness, and governance issues, is partially validated. While the regression results highlight socio-cultural barriers as the most significant, they do not provide direct evidence regarding policy effectiveness. However, the fact that other barriers (economic, familial/individual, and structural) were not statistically significant suggests that policy inefficiencies and governance challenges—rather than the mere presence of financial constraints—may be preventing women from fully utilizing available entrepreneurial

support programs. This implies that widespread awareness campaigns and governance improvements are necessary to enhance policy implementation and outreach.

In conclusion, the regression analysis confirms that socio-cultural barriers remain the most significant hindrance to women's entrepreneurial participation in Masbate's first-class municipalities, reinforcing the idea that traditional gender roles and societal norms significantly shape women's economic opportunities. While economic and structural barriers exist, they are not as statistically significant in predicting entrepreneurial engagement. Addressing these socio-cultural constraints—through awareness programs, community-based support initiatives, and stronger policy implementation—is crucial in fostering a more inclusive and supportive entrepreneurial environment for women.

### Phase 1 – Quantitative Data Demographic Profile

Table 3 indicates the demographic profile characteristics of the 233 respondents. Most participants are aged 50 and above (28.76%), with the 42-49 age group also well-represented (26.61%). Most respondents have only elementary education (33.91%), followed by secondary (27.47%), and a smaller portion having attended college (24.89%). Participants are distributed across two municipalities, with a larger share from Aroroy (65.23%) compared to Milagros (34.76%).

Table 3. Demographic Profile of Respondents

|              | Demographics        | Frequency | Percentage (%) |
|--------------|---------------------|-----------|----------------|
| Age          | 18-25yrs old        | 25        | 10.73          |
|              | 26-33yrs old        | 35        | 15.02          |
|              | 33-41yrs old        | 44        | 18.88          |
|              | 42-49yrs old        | 62        | 26.61          |
|              | 50yrs old and above | 67        | 28.76          |
|              | Total               | 233       | 100%           |
| Municipality | Aroroy              | 152       | 65.23          |
|              | Milagros            | 81        | 34.76          |
|              | Total               | 233       | 100%           |
| Education    | Elementary          | 79        | 33.91          |
|              | Secondary           | 64        | 27.47          |
|              | Vocational          | 32        | 13.73          |
|              | College             | 58        | 24.89          |

| Demographics  | Frequency | Percentage (%) |
|---------------|-----------|----------------|
| Post-Graduate | 0         | 0.00           |
| Total         | 233       | 100%           |

### Occupation and Occupational Background

The researcher applied Braun and Clarke's thematic analysis to gain deeper insight into the occupations and the occupational background of the respondents. This approach enabled the identification of recurring themes and patterns. The analysis highlighted that women's occupations in the first-class municipalities of Masbate fall into three main categories: *formal business*, *informal trade*, and *specialized services*.

*Formal Business*, including roles such as business owners and salon operators, dominates, reflecting a significant engagement in structured entrepreneurial activities. *Informal Trade and Specialized Services*, while less common, highlight accessible yet vulnerable income streams and niche opportunities for growth, respectively.

Table 4. Occupation

| Theme                | Description                                                                                           | Examples                              |
|----------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------|
| Formal Business      | Includes registered businesses or employment in organized enterprises                                 | Nurses, Retired Medical Technologists |
| Informal Trade       | Small-scale, unregistered, or self-managed retail activities, often in local markets or neighborhoods | Sales Lady, Grocery Store Helper      |
| Specialized Services | Roles requiring specific skills or technical expertise, though underrepresented in the population     | Quality Control Supervisor            |

### Occupational Background

The occupational background of women in the first-class municipalities of Masbate highlights key themes and patterns relevant to their entrepreneurial potential. A dominant theme is the *concentration in retail and informal sectors*, with many women employed as salesladies and grocery store helpers. While these roles provide accessible income opportunities, they lack growth potential and stability, reflecting broader socio-economic barriers like limited access to education and financial resources. This reliance on low-income roles constrains women's ability to transition into higher-value entrepreneurial activities.

Another key theme is the *underrepresentation of women in professional and technical fields*, such as nurses and quality control supervisors. This indicates systemic challenges, including the need for skill development and resource access. However, the presence of such roles, though limited, suggests opportunities for diversification into higher-paying and specialized fields. These findings underscore the barriers women face while highlighting their untapped potential, aligning with the study's objective to identify opportunities for fostering women's entrepreneurial growth in Masbate.

Table 5. Occupational Background

| Theme                                | Description                                                                                                | Examples                            |
|--------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------|
| Concentration in Retail and Informal | Majority of women are employed in accessible but low-growth roles.                                         | Sales Lady, Grocery Store Helper    |
| Underrepresentation in Professional  | Very few women occupy professional or technical roles, reflecting systemic barriers in access to education | Nurse, retired medical technologist |

### Entrepreneurial Barriers for Women

The table highlights the main barriers women face in entrepreneurship, classified into categories: individual/personal, structural/institutional, socio-cultural, and economic barriers. The result from the survey shows that women do face real obstacles to their business success.

**Individual/Familial Barriers** include motivation, strategic planning, and belief in one's capabilities. The data shows that support from family and self-confidence (both scoring 4.7) are especially crucial. For women in Masbate, these factors are important as traditional roles and family expectations can significantly influence their entrepreneurial path.

**Socio-Cultural Barriers** focus on how society perceives women entrepreneurs. Important factors here include support from authorities (4.3) and having positive societal attitudes (4.3). Role models and mentors (4.3) are also vital, emphasizing that seeing other women succeed can inspire more to pursue entrepreneurship.

**Structural Barriers** highlight issues like poor information sharing (4.3) and legal challenges

(4.5), showing how difficult institutional hurdles can be. For Masbate's women, this means that red tape and lack of coordination are real obstacles.

**Economic Barriers** are perhaps the most striking, with securing financial resources (4.5) ranked very important. This underscores the difficulty women face in accessing funding and credit, which is crucial for business growth. Support systems (4.3) and market challenges (4.5) also point to the need for more comprehensive economic backing.

Overall, the table supports the study's conclusion that women in Masbate face diverse and significant barriers. Addressing these barriers with targeted support could unlock more opportunities for them.

Below is the Likert Scale Interpretation Table used to analyze and interpret survey responses by assigning descriptive labels to numerical ranges for both the barriers and opportunities for women entrepreneurs. It provides a clear framework for understanding the level of importance or agreement expressed by respondents. This ensures consistency and clarity in evaluating the results of the study.

Table 6. Entrepreneurial Barriers for Women

| Barriers                                                        | Weighted Mean | Adjectival Value |
|-----------------------------------------------------------------|---------------|------------------|
| <b>Individual/Familial Barriers</b>                             |               |                  |
| Seeking motivation and inspiration                              | 4.44          | Important        |
| Developing clear purpose and strategic plans                    | 4.48          | Important        |
| Empowering belief in women's capabilities                       | 4.70          | Very Important   |
| Promoting family support and stability                          | 4.70          | Very Important   |
| Gaining knowledge and experience                                | 4.77          | Very Important   |
| <b>Socio-Cultural Barriers</b>                                  |               |                  |
| Encouraging supportive attitudes from authorities towards women | 4.32          | Important        |
| Fostering positive societal attitudes towards women             | 4.35          | Important        |
| Providing role models and mentors                               | 4.27          | Important        |
| Increasing societal awareness of entrepreneurship's importance  | 4.27          | Important        |
| Promoting societal and governmental responsibility              | 4.44          | Important        |
| <b>Structural/Institutional Barriers</b>                        |               |                  |
| Improving information coordination                              | 4.35          | Important        |
| Resolving legal problems                                        | 4.56          | Very Important   |

**Economic Barriers**

|                                         |      |                |
|-----------------------------------------|------|----------------|
| Securing financial resources            | 4.59 | Very Important |
| Encouraging collaboration               | 4.16 | Important      |
| Providing comprehensive support systems | 4.36 | Important      |
| Addressing market challenges            | 4.56 | Very Important |

Legend:

| Scale     | Likert Value | Description          |
|-----------|--------------|----------------------|
| 4.51-5.00 | 5            | Very Important       |
| 3.51-4.50 | 4            | Important            |
| 2.51-3.50 | 3            | Moderately Important |
| 1.51-2.50 | 2            | Slightly Important   |
| 1.00-1.50 | 1            | Not Important        |

**Entrepreneurial Opportunities for Women**

Access to financial resources is a mixed bag. Women sometimes have access to micro-finance and loans, shown by an average score of 3.26, but the inconsistent availability points to financial challenges. Awareness of government programs scored lower, at 2.96, indicating that while support exists, many women aren't fully aware or able to use it effectively.

Training and mentorship are also areas of concern. The scores—2.53 for training programs and 2.83 for mentorship—suggest that these opportunities exist but aren't consistently available or targeted to women's needs. Networking is an even bigger challenge, with women rarely having access to events and platforms that encourage collaboration, shown by the low scores of 2.38 and 2.13.

Market access showed mixed results: while women feel somewhat equal in accessing markets (3.37), they don't receive enough support for marketing their products (2.53). In terms of policy and government support, scores around 2.48 to 2.58 show limited engagement and awareness of advocacy efforts, indicating that while policies may be in place, they aren't effectively reaching or benefiting women entrepreneurs.

Despite these hurdles, the overall perception of opportunities to succeed was rated relatively high at 4.30, suggesting that while barriers exist, there is still hope and determination among women. Addressing these challenges—improving access to funding, training, networking, and government support—is key to unlocking their full potential in business.

Table 7. Entrepreneurial Opportunities for Women

| Access to Financial Resources                                                                                            | Weighted Mean | Adjectival Value |
|--------------------------------------------------------------------------------------------------------------------------|---------------|------------------|
| I have access to microfinance and small business loans tailored to women's needs.                                        | 3.26          | Sometimes        |
| I am aware of government programs or initiatives that provide financial support to women entrepreneurs.                  | 2.96          | Sometimes        |
| <b>Training and Capacity Building</b>                                                                                    |               |                  |
| I have access to entrepreneurship training programs and workshops that address the unique needs of women.                | 2.53          | Sometimes        |
| I have opportunities to receive mentorship and guidance from experienced business professionals.                         | 2.83          | Sometimes        |
| <b>Networking and Collaboration</b>                                                                                      |               |                  |
| I have access to business networks and associations where I can connect with other entrepreneurs and potential partners. | 2.38          | Rarely           |
| I attend platforms or events specifically designed to promote networking and collaborations among women entrepreneurs.   | 2.13          | Rarely           |
| <b>Market Access and Opportunities</b>                                                                                   |               |                  |
| I feel that I have equal access to markets and business opportunities compared to my male counterparts.                  | 3.37          | Sometimes        |

|                                                                                                                              |      |           |
|------------------------------------------------------------------------------------------------------------------------------|------|-----------|
| I receive support to help market my products or services locally, regionally, and nationally.                                | 2.53 | Sometimes |
| <b>Policy and Advocacy</b>                                                                                                   |      |           |
| I am aware of advocacy efforts and policy initiatives aimed at promoting and supporting women's entrepreneurship in Masbate. | 2.58 | Sometimes |
| The local government actively engages with women entrepreneurs to address their needs and concerns.                          | 2.48 | Rarely    |
| <b>Overall Perception</b>                                                                                                    |      |           |
| Overall, I believe that women entrepreneurs in Masbate have ample opportunities to succeed and grow their business.          | 4.30 | Often     |

### Level of Awareness

The data shows that while many entrepreneurial support programs are known, their actual use varies widely. The DTI Livelihood Seeding Program is "used once" by some, while others, like the Go Negosyo Act, Kapatid Mentor ME Program, Shared Service Facilities (SSF) Project and Pondo sa Pagbabago at Pag-asenso (P3) Program, are mostly just "heard of but not used." This means that although women may know these programs exist, they aren't tapping into them.

The data also suggests that barriers aren't just about knowing what resources are out there but also involve real challenges in accessing and using these programs. For example,

even though the Business Permits and Licensing System (BPLS) Streamlining is "used occasionally," it shows that simplifying processes help but isn't enough.

Overall, while awareness is there, women face real obstacles in making full use of these resources. This supports the idea that more than just having programs available, it's essential to make them accessible and practical for women entrepreneurs in Masbate to thrive.

The table below serves as a guide to understanding the adjectival values associated with the results of the weighted mean, offering a clear interpretation of the data for both level of awareness and participation.

Table 8. Level of Awareness

| Level of Awareness                                                       | Weighted Mean | Adjectival Value      |
|--------------------------------------------------------------------------|---------------|-----------------------|
| Go Negosyo Act (Negosyo Centers)                                         | 2.10          | heard of but not used |
| Kapatid Mentor ME Program                                                | 1.86          | heard of but not used |
| DTI Livelihood Seeding Program – Negosyo Serbisyo sa Baranggay (LSP-NSB) | 2.65          | used once             |
| Shared Service Facilities (SSF) Project                                  | 1.74          | heard of but not used |
| Pondo sa Pagbabago at Pag-asenso (P3) Program                            | 1.74          | heard of but not used |
| Diswkento Caravan                                                        | 1.68          | heard of but not used |
| Business Permits and Licensing System (BPLS) Streamlining                | 4.11          | used occasionally     |
| Consumer Education and Advocacy Programs                                 | 2.01          | heard of but not used |

Legend:

| Scale     | Likert Value | Description                                    |
|-----------|--------------|------------------------------------------------|
| 4.51-5.00 | 5            | used frequently<br>high engagement             |
| 3.51-4.50 | 4            | used occasionally<br>active participation      |
| 2.51-3.50 | 3            | used once<br>moderate participation            |
| 1.51-2.50 | 2            | heard of but not used<br>minimal participation |
| 1.00-1.50 | 1            | never heard of<br>not participating            |

### Level of Participation

The data on participation in government support programs for entrepreneurs in Masbate's first-class municipalities reveals a clear trend of low engagement. Most initiatives, like the Go Negosyo Act, Kapatid Mentor ME Program, and the DTI Livelihood Seeding Program, show minimal involvement, with weighted means ranging from 1.679 to 2.135. The lowest participation is seen in the P3 Program (mean of 1.493), indicating no participation at all. Only the BPLS Streamlining program shows significant engagement, with an active participation score of 3.876.

This suggests that women face significant challenges that prevent them from thriving in business. Low participation rates may point to barriers such as limited program awareness, accessibility issues, or insufficient targeted support. This implies that while resources are available, they might not be reaching or addressing the real needs of women entrepreneurs. The high engagement with BPLS Streamlining suggests it may be more directly helpful or easier to access, emphasizing that current programs need adjustments to better support and empower women entrepreneurs in overcoming their challenges.

Table 9. Level of Participation

| Level of Participation                                                   | Weighted Mean | Adjectival Value      |
|--------------------------------------------------------------------------|---------------|-----------------------|
| Go Negosyo Act (Negosyo Centers)                                         | 1.91          | minimal participation |
| Level of Participation                                                   | Weighted Mean | Adjectival Value      |
| Kapatid Mentor ME Program                                                | 1.68          | minimal participation |
| DTI Livelihood Seeding Program – Negosyo Serbisyo sa Baranggay (LSP-NSB) | 2.14          | minimal participation |
| Shared Service Facilities (SSF) Project                                  | 1.74          | minimal participation |
| Pondo sa Pagbabago at Pag-asenso (P3) Program                            | 1.50          | not participating     |
| Diswkento Caravan                                                        | 1.56          | minimal participation |
| Business Permits and Licensing System (BPLS) Streamlining                | 3.88          | active participation  |
| Consumer Education and Advocacy Programs                                 | 1.83          | minimal participation |

### Phase 2 – Qualitative Data

The qualitative data collected from respondents provided valuable insights into their experiences, challenges, and needs as they relate to entrepreneurial activities and business support programs. This analysis explored responses to four key questions that focus on program awareness, feedback on policies, barriers faced, and types of support needed. Using Braun and Clarke's thematic analysis framework, the researcher was able to dissect the data to uncover significant themes and patterns that shape these experiences. The questions analyzed include:

1. **Barriers Faced (Q51):** this highlights the challenges encountered by respondents in their business operations, including informational, operational, and external challenges.
2. **Program/Policy Awareness (Q49):** this section captured respondents' knowledge

of existing business policies and programs that support entrepreneurship.

3. **Additional Programs/Policies (Q50):** this allowed respondents to express further thoughts or provide commentary on relevant topics or policies.
4. **Support Needed (Q52):** This helped identify the types of support respondents believe are necessary for their business to thrive, such as financial aid, infrastructure support, and training.

This analysis process aims to not only identify the prevalence of these responses but also to draw connections between the various themes and how they influence respondents' needs and perspectives. This approach helped to construct a comprehensive understanding of the qualitative data, informing shareholders and decision-makers about the most pressing issues and gaps in support.

### **Barriers Faced**

Question 51 revealed four (4) themes: communication and information barriers, operational support challenges, new entrepreneur difficulties, and perception and bias.

Many respondents indicated issues like “lack of information dissemination,” indicating the need for improved outreach and communication strategies. “No trusted helper to be left in the store/business” was a common response, highlighting the lack of reliable operational support. Being a “first-time business owner” was a significant challenge for many, emphasizing the need for specialized support and resources for new entrepreneurs. There also mentions of “biases” which suggests that some respondents face negative perceptions or discriminatory practices in their business environment.

### **Program and Policy Awareness**

The responses to Question 49 revealed two (2) key themes: knowledge of business programs and lack of awareness and engagement. Majority of respondents indicated familiarity with established business programs such as *DTI LSP*, *Consumer Education*, *Go Negosyo Act*, and *BPLS*. This indicates that there is awareness among some participants, suggesting that outreach efforts for these programs have reached this segment effectively.

On the other hand, a many respondents answered “none” or “not aware of any policies/programs”, which signals a major gap in awareness. This theme also suggests that while some individuals are informed, there is a noticeable group that remains disconnected from available resources. This theme could indicate barriers related to information dissemination or accessibility issues that prevent wider awareness.

The analysis suggests that there is a need for targeted information campaigns to address the knowledge gap identified in the *Lack of Awareness and Engagement* theme. Strengthening outreach and ensuring information reaches less-engaged groups could increase awareness and participation in these programs.

### **Additional Policies/Programs**

For question 50, the main takeaways are: absence of additional feedback and unawareness of programs/policies. Many respondents answered “none”, showing that a significant number either had no further comments or chose not to provide additional insights. This could point to limited engagement or perhaps satisfaction without any notable critique or additional input.

The statement “not aware of any policies/programs” was common, emphasizing a gap in communication or outreach efforts. This theme reflects a disconnect where respondents might not be informed about existing support programs or policies.

The results from Question 50 reinforce the insights from Question 49, highlighting the need for increased awareness campaigns and more interactive channels to engage potential beneficiaries. Addressing these gaps could lead to better program participation and more informed respondents.

These themes indicate areas where targeted interventions could support businesses, especially for new entrepreneurs and those facing operational and perception-related challenges.

### **Support Needed (Q52)**

The themes were reviewed for clarity and uniqueness, confirming their representation of the data. The themes were defined as: financial assistance needs, infrastructure and basic utilities, credit and funding access, education and skill development.

“*Financial aid/ayuda*” was a common response, emphasizing need for direct financial support to sustain or grow businesses. Requests for help with “*electricity & water*” underline basic infrastructure needs as a vital concern for respondents. “*Business loans*” and “*capital*” were frequently mentioned, indicating that access to credit and financial resources is essential for business continuity and expansion. Many respondents expressed a desire for “*trainings/workshops/seminar to develop skills*,” presents the importance of continuous learning and skill enhancement for business success.

These themes point to areas where support structures could be strengthened. Financial aid and access to funding are top priorities, but infrastructure support and skill-building initiatives are equally significant for long-term business development.

### **Quantitative Discussion**

The quantitative data were analyzed using the weighted mean, which accounts for both the frequency and importance of responses. This method guarantees an accurate representation of key trends and priorities. It helped identify the most significant barriers, opportunities, and engagement levels for women entrepreneurs in the first-class municipalities of Masbate.

Women entrepreneurs in the first-class municipalities of Masbate face different challenges that hinder their business success. Key barriers include economic challenges, such as difficulty in securing financial resources (average score: 4.59), limited support systems, and persistent market challenges. Structural barriers such as poor information coordination (4.34) and legal difficulties (4.55) further complicate entrepreneurial efforts. Socio-cultural factors, like societal attitudes and lack of visible role models, were rated as important, reflecting the influence of traditional norms on women's participation. Individual barriers such as the need for family support and confidence scored highly, which indicate that internal and familial dynamics greatly shape entrepreneurial opportunities.

Despite these barriers, women perceive opportunities in entrepreneurship, particularly in accessing microfinance and small loans (3.26). However, inconsistent availability of these supports and low awareness of government programs (2.96) remain as challenges. Opportunities for training (2.53) and mentorship (2.83) are also limited, pointing to gaps in capacity-building initiatives. Networking opportunities are particularly limited (2.13), restricting collaboration and market access. While some women feel they have equal access to markets (3.37), the lack of marketing support (2.53) emphasizes areas for improvement. Nevertheless, women are optimistic in succeeding as entrepreneurs (4.30), provided systemic barriers are addressed.

Awareness of entrepreneurial programs is moderate but often does not lead to actual usage. Programs like the Go Negosyo Act (2.09) and the Kapatid Mentor ME Program (1.86) are moderately known but underutilized. Meanwhile, simplified initiatives like the Business Permits and Licensing System (BPLS) streamlining better engagement (4.11), suggest that accessible and practical resources are more likely to be adopted. Other programs, such as the Shared Service Facilities (SSF) Project and *Pondo sa Pagbabago at Pag-asenso* (P3) Program, are mostly "heard of but not used."

In addition, participation in support programs is generally low, with most initiatives registering minimal engagement. For instance, participation in the Kapatid Mentor ME Program (1.67) and SSF Project (1.74) reflect limited involvement, and some, like the P3 Program (1.49), show no participation at all. The exception is the BPLS streamlining program, which shows active participation (3.87), likely due to its direct relevance and ease of use. These findings underscore the need to improve access and tailor programs to meet the specific needs of women entrepreneurs.

### **Qualitative Discussion**

The qualitative data were analyzed thematically to identify frequent trends and patterns that helped gain deeper understanding of underlying factors related to the barriers and opportunities faced by women who own or manage SMEs. It helped identify the women entrepreneurs' level of awareness to existing policies or programs, examine the barriers they face towards succeeding in the field, and identify the support they needed for entrepreneurial growth.

Respondents emphasized several barriers that hinder their entrepreneurial progress. These challenges are grouped into four main themes: communication and information barriers, operational challenges, difficulties for new entrepreneurs, and perceptions or biases. The lack of information dissemination and poor outreach were important hurdles, limiting access to support; while operational challenges—such as the absence of reliable staff to assist with business management—further limited the respondents. For first-time entrepreneurs, navigating unfamiliar business

processes was especially challenging, and biases or negative perceptions magnified these obstacles.

The analysis revealed two specific themes or recurring issues: the knowledge of business programs and the lack of awareness. While some respondents demonstrated familiarity with established programs like the DTI Livelihood Seeding Program (LSP), Go Negosyo Act, and Business Permits and Licensing System (BPLS), a significant number reported being unaware of any programs or policies. This underscores a major gap in outreach and engagement, as many potential beneficiaries remain disconnected from available resources that would otherwise enhance their participation and success. Bridging this awareness gap through targeted information campaigns could significantly enhance program participation and impact.

Responses for additional programs or policy feedback showed limited engagement, with many respondents providing no additional comments or indicating unawareness of relevant policies. This lack of input could reflect either satisfaction or a lack of familiarity with existing initiatives. The recurring mention of being “not aware of any programs/policies” supports the need for more effective communication strategies and interactive engagement channels. Enhanced awareness campaigns could encourage greater participation and enable respondents to provide meaningful input. These findings emphasize the need for targeted interventions to address these deep-rooted challenges for women in entrepreneurship.

In terms of the support needed, respondents identified key areas that should be targeted for business growth: financial assistance, infrastructure improvements, access to credit, and skill development. Financial assistance and capital were top priorities, with many respondents requesting direct financial support and business loan opportunities. Basic infrastructure issues, which include reliable electricity and water supply, were also emphasized as critical for sustaining business operations. Lastly, the demand for workshops, training programs, and skill development underscored the importance of continuous education for entrepreneurial competence and

success. Addressing these needs could significantly enhance the sustainability and scalability of businesses.

Altogether, these findings highlight major gaps in awareness, barriers to entrepreneurial growth, and the need for targeted support systems. By improving communication, addressing operational challenges, and offering solid financial and educational resources, these issues can be mitigated, empowering women entrepreneurs in Masbate to succeed and thrive.

## Conclusion

This initiative has the potential to not just empower women entrepreneurs but also promote positive socio-economic impacts that extend beyond individual success to benefit the larger community at large.

The key findings reveal a setting of untapped potential among women entrepreneurs in Masbate where demographic factors such as age and educational attainment highlight areas of strength and areas of challenges. In addition, the structural barriers, ranging from sociocultural, economic, institutional, and individual/familial barriers, continue to hinder progress in the entrepreneurial environment. Despite these prevalent barriers, there are still opportunities for growth, especially through targeted financial support, comprehensive skill-building initiatives, and the enhanced implementation of existing policies. The approach of addressing these gaps could unlock significant entrepreneurial activity, benefiting not only women individuals but the wider community as well.

## Recommendations

1. To address the barriers and challenges faced by women entrepreneurs in the first-class municipalities of Masbate, several recommendations emerge. One key area of improvement is raising awareness about existing programs and policies. Lots of women remain unaware of the support available to them, so targeted campaigns should be launched to bridge this gap. Utilizing community networks and local leaders can effectively spread information and encourage greater participation in government and private institutions.

2. Financial support is another critical need for these entrepreneurs. Expanding access to microfinance and small business loans suited specifically for women can empower them to start and sustain their businesses. Simplifying application processes and providing financial literacy training would greater enhance the effectiveness of these financial programs, ensuring that women can confidently manage their resources and investments.
3. Capacity building is just as important in fostering sustainable entrepreneurship. Training programs that focus on business management, marketing strategies, and the use of digital tools can equip women with the skills they need to navigate modern business environment. Additionally, mentorship programs can connect aspiring entrepreneurs with experienced women in business, providing guidance, encouragement, and practical insights.
4. Addressing socio-cultural barriers requires creating platforms where women can engage with successful role models and learn from their experiences. This could facilitate a cultural shift toward greater acceptance and support of women entrepreneurs, while also challenging traditional gender roles that may hinder progress.
5. Infrastructure and market access also play a key role in entrepreneurial success. Reliable electricity, water, and transport systems are essential for smooth operations, while access to local and broader markets can expand opportunities for growth. Efforts should be made to improve these basic facilities and provide women entrepreneurs with tools to reach wider audiences for their products and services.
6. Lastly, policies and programs must be suited to the specific needs of women entrepreneurs. This involves not only addressing financial and operational challenges but also supporting them in balancing business responsibilities with familial duties. By revising and refining existing policies to reflect these realities, stakeholders can ensure that women are empowered to succeed in their entrepreneurial pursuits.
7. These recommendations highlight the need for a holistic and inclusive strategy to

support women entrepreneurs, focusing on removing barriers, providing targeted assistance, and creating a supportive environment for their growth and success.

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