

RESEARCH REPORTS

The Socio-Psychological Impact of Work on Small-scale Women Entrepreneurs

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Up until recently, one of the best kept secrets in Philippine society had to do with the ability of its women. The Filipina, according to stereotype and myth, is a tender-hearted, gentle soul, bred to be a wonderful wife and mother, one who has to be protected, cherished and shielded from life's harsher realities by a strong and capable man. Yet the reality is often that, in a land of great economic difficulty, the Filipina has had to work hard since girlhood, trained for assuming responsibility in running a household. The need and desire to nurture and support is bred into her almost from birth so that it becomes natural for her to look after others, always before herself.

Both males and females are taught that men work to support their families while women work to take care of these families. If it should happen that the woman has to work outside the home to help support the family, the unspoken assumption is that such is only temporary in nature and supplemental to the male's function. In any case, the woman continue to assume primary and often sole responsibility for the management of the home and the welfare of the family.

But recent economic conditions have made necessary the entry of increasing numbers of women in small scale businesses and in the informal sector. Heyzer (1981) and Blake (1980) cited in El Namaki and Gerritsen (1987) identify the following as characteristic of work in the informal sector:

1. the labor is not recruited on a permanent or regular basis
2. the labor does not have fixed rewards
3. the labor is not protected by social security and welfare provisions
4. the labor is often done in self employment, relying on its own resources and on skills acquired outside the house.

The article goes on to note that traditionally, woman's whole existence is centered around the home. Any productive work within her ability would be

1. labor that can be done in or around the house
2. labor that is compatible with her reproductive role and especially child rearing
3. labor that involves skills that are developed in the household
4. labor that requires little capital outlay.

Thus, women are usually to be found in agriculture, the informal sector and labor intensive industries or in traditionally female industries wherein the activities are similar to familiar household chores such as textile, leather and food industries.

An interesting research question then comes up: what happens to these women as a result of their work? What changes, if any, occur? How do they manage to cope with the demands of their multiple roles?

These questions become increasingly urgent in view of the great numbers of women concerned and the implication of this previously unrecognized resource to the economy.

Description of Respondents

Thirty four (34) women involved in various small scale businesses within the urban area participated in this study. Their ages ranged from twenty-seven (27) to sixty eight (68), with the average being forty-four (44). All were married except for four (4) widows. All had gone to school although the average educational attainment was a year or two of high school. They had one (1) to nine (9) children, with the average number of children being five (5). They lived all over Metro Manila such as Sampaloc, Tondo, Pasay, Caloocan, Pandacan and Makati as well as outside of it - in Cavite and Bulacan.

All the women had taken out small business loans ranging in size from P500 to P5,000. Thirty-one (31) of them were successful women entrepreneurs and three (3) were unsuccessful - the criteria being the continuation of their businesses over a period of time and their ability to repay their loan within the agreed-upon period.

Methodology

The respondents were chosen from the lists of various lending institutions such as the Philippine Business for Social Progress (PBSP), Technology Resource Center (TRC), Salvation Army, etc. Once chosen, home visits were made to inform them of the research and to ask for their cooperation.

They were interviewed on the next visit, which time and place was set at their convenience. The interviews used an unstructured interview schedule in Pilipino. These were usually taped, with the permission of the women,

to facilitate rapport and to ensure ease and informality of the interaction.

On the average, these interviews lasted from forty-five (45) minutes to two (2) hours. Observations were also made of their homes and places of work, when possible. Interactions with children, customers and fellow workers were noted. During the interviews, the women continued with their work and/or pointed out various items in their homes which they had acquired as a result of their labor. All the interviewers came away from these interactions impressed by the strength of will, the determination and industry of these women.

Study Results

The women in this sample formed a diverse yet strangely homogeneous group. Their means of livelihood and family support varied yet their histories and current life situations bound them as sisters in more ways than one.

Most of them were engaged in the selling of various food items such as fruits, meat, vegetables, fish and candies. There were those who not only sold food items but produced/processed them as well so that long hours were spent in the making of cooked food, tinapa (smoked fish), kakanin, pickles and bread. Others tended sari-sari stores which were more often than not located in their homes or close by. Several raised and sold hogs while others ventured into novel areas such as oil recycling, selling scrap material for recycling, photography and the sale of motor vehicle spare parts. All the women worked to earn enough (and sometimes more than enough) for their family's support. Most of them worked hard and these struggles have left visible marks on their faces and bodies.

Not all of the women were successful at their ventures. Several had seen their businesses fold and yet refused to give up. They believed that the next time around, they would prosper; hence they continued to work hard.

Almost all described their families as supportive of their efforts and proud of their accomplishments. Most claimed to be directly helped by at least one family member and relieved of some of the burden of housework by the rest of the family. All the women helped maintain their families since their husbands were either jobless, had work of temporary nature or simply did not earn enough for the family's needs. These women often down-played their achievements and pointed to their children's education as their greatest joy and the most important outcome of their work.

Previous Work History

Most of these women had been working at their businesses for over a dozen years. All, except three (3), had had other businesses prior to their present one. They had worked hard all their lives, many of them even prior to their marriages. Several recalled childhoods spent working at family businesses which had since closed up.

All of them accepted the necessity of hard work. There did not seem to have been a time when they were not working and they saw themselves working hard for the rest of their lives. They had grown used to working and could no longer think of a life without work. One even joked that sudden idleness could result in illness and death.

Their Work Choices

None of the women formally trained for their businesses because of their limited educational background, the most usual route they took involved an awareness of the need to earn money for survival, an assessment of any marketable skill they possessed and a desperate plunge into business.

Almost all went into business on their own. Some tried working for others and disliked it while others were conscious of their lack of training and skills suitable for employment.

Most went into vending because it seemed the most natural and easiest task to do. No special skills were needed nor did it require training. All one needed was something to sell and guts (*lakas ng loob*). They learned so many things on the job (where to sell, how to sell), coping with IOUs, defaulting customers, police harassment and the vagaries of the weather and public taste. They developed the required sales and social skills while at work and not prior to it.

Asked why they chose vending, they gave the following reasons: it was the only thing they could do; it seemed to offer quick financial returns; it did not need a large capital outlay; it enabled them to control their time since they were their own employers; it was flexible so that they could earn while taking care of their homes and families. For those who sold cooked food, it also seemed the most natural and logical way of indulging in a task they excelled at and enjoyed doing while earning from it.

Thus, it may be seen that the women in the sample had no special preparation for their work save those which are inherent to their female role in Philippine society - cooking, persuasive skills, ability to get along with all types of people and the capacity for hard work - in the service of the family.

Their Early Years of Hard Work

They talked about the difficulties they encountered during their early years. Starting off with little more than desperation and determination as well as some borrowed capital, they gathered together the essentials of the business such as their pots and pans, the tables for selling, etc. It was hard from the very beginning and made even more difficult by their having to do it alone. The children were too young and their husbands were not too inclined to help - being too busy with their own activities and the assumption that the work was a none-too-significant undertaking of the wife.

But hard work could not make up for inexperience as they found

themselves burdened and overwhelmed by debts, cheated and suckered by customers and lacking the nerve to fight back and/or demand payment. They knew absolutely nothing about keeping accounts and so couldn't tell when they were making money or losing. But with time and several businesses later, they were tougher, smarter, more experienced and even more determined. They had learned all that was necessary to maintain a business; they had found a business they could handle and had worked out a system of accounting as well as a schedule for running their homes. They were then on the way to success and profits.

Calculating Their Profits

When asked about the profitability of their businesses, most said they were making money, although they could not say for sure since they did not keep any books. While they finally managed to give estimates of gross and net profits, it was obvious that calculating business success and profitability in monetary terms did not come easily or naturally to them. Instead, they usually reckoned these in more direct, concrete but unprecise terms.

They knew they were making money since there was money left over at the end of the day which they did not have to pay out for debts or business reasons. All believed that their businesses had stabilized enough to turn a profit because of three obvious matters in their lives:

1. They were eating more regularly now. They had three meals a day without worrying about the next meal. The food had improved in both quantity and in quality (they were eating food they would never have been able to afford before).
2. The household bills were paid regularly and on time. They no longer had to borrow the money nor did they have to put off paying them until some future undetermined time.
3. The children were all in school and all expenses for their educational and personal needs could be met.

They owed the business so much, they said, since it ensured their families' survival. This lends support to research findings that Filipino entrepreneurs are primarily motivated by survival needs (Technonet 1984 as quoted in Gerritsen et. al. 1987).

Sacrifice and Hard Work as a Way of Life

But the business demanded a lot of sacrifice and hard work from the women. All ran the businesses themselves. Their days seemed one unbroken and unending story of toil and effort, although they were uncomplaining and accepting of it.

All gave long hours to the work, beginning as early as two o'clock in the morning to rush to the market for the best pick of fish, vegetables and fruits.

All were up by 5:30 at the latest - attending to domestic chores and seeing the children off to school. Then it was time for their own work, until shortly before lunch when they rushed home to cook and catch up on the laundry and other housework before rushing off to work again. They ended work at about seven or eight o'clock in the evening and by then had usually stopped along the way to buy food for the evening meal before going home. Rice was cooked at home while viands were bought. After the evening meal, it was off to bed for a short while before rising again to begin another day.

They were no longer overwhelmed by their work, they claimed. They had worked out a system which enabled them to do the household tasks, to look after the needs of their families and to run their businesses at the same time. Of course, this meant that every minute had to be accounted for and made use of and that all movements were economical. They couldn't afford to waste any time and had learned to do things according to a schedule.

They had an assistant to help relieve them of the load, they said. Sometimes, their husbands helped by looking after the children in the morning - waking, bathing, feeding and seeing them off to school. Some husbands would even do the cooking at night or prepare the breakfast. In general, they would help out when the workload of the business became too heavy. Children who were a little older could do housework, take care of the younger children or even pitch in to mind the store or market stall during slack periods while the women attended to household matters. Even the little ones helped since they could be trusted to run errands and to clear the table after meals.

Relatives also helped out. When the children were much younger, their mothers would baby-sit. Unmarried female relatives would also stay in the house during the day. When assistants were needed in the business, they could usually rely on a nephew or a niece.

But despite all this help, it was obvious that the women retained primary control and responsibility for both home and business.

Changes Wrought by the Business

Their businesses changed their lives for the better, the women believed. They lived better as a result. They could afford little luxuries, going beyond the basics for existence. Their children were going to school; they ate regularly and dressed quite well. Bills no longer meant worries and they even managed to have some savings in the bank.

The businesses also brought the family closer together and provided the children with responsibility training. All family members understood the importance of the business. As soon as they were able, the children began to help out in the house or with the business, taking care not to burden their mothers with worries regarding school problems. They learned the value of hard work and respected money since they saw how difficult it was to earn.

Relationships between husband and wife also became closer, espe-

cially when the man helped out with the business. More time spent together resulted in greater affection and understanding. Some husbands were also forced to assume more home responsibilities and developed a better relationship with their children. These improved family relations and support sustained the women in all they did and inspired them to even greater efforts. It also enabled them to combine their multiple roles as mother, wife and working women.

However, not all the families and relationships flourished as a result. There were also those families which broke up under the strain of the business and the time it demanded from the woman. Several of the husbands finally left home, after a prolonged period of quarrels and general misery. Children were also neglected, turning to their *barkadas* and marrying too early as a consequence. Even the women who credited their business involvement with positive results mourned about time lost being with their children.

Personal Benefits of the Business

Everyone benefited from the women's business involvement - their families, relatives and neighbors. Even the Church benefited as they sought to express their gratitude by joining Church groups or by giving generously to Church activities. Everyone, except the women themselves, or so it seemed.

While a few began to take pains improving their appearance as demanded by their business, most continued to deny themselves new clothes or any pampering at all. They put their families' needs first and relegated their own to the background or even denied that they had any. They rarely took time off for any rest or relaxation. They hesitated to demand more support from their family in terms of involvement with household tasks and management, to give them more time for their businesses or even for themselves.

These women gave themselves no leisure, reasoning out that time saved from the business meant more time serving the family. In their selflessness, they took joy in knowing that their children were happy and educated and that the family as a whole was doing well. To these women, the family's happiness was also their happiness.

Still they protested that they had also benefited from their businesses. They learned so much about business dealings and the ways of the world. They met so many kinds of people and made a lot of friends. They discovered that they had skills they had not been aware of.

They learned how to deal with all sorts of people with composure. They learned courage and assertiveness and discovered a capacity for sacrifice, hard work, determination and persistence. They forgot what boredom meant. They basked in the respect and admiration of friends and kin. They now had self-confidence and acquired self-reliance, as well as confidence

in the future. They knew that no matter what happened, they could support their families. So these women grew because of their business involvement and in the process, learned to accept, respect and like themselves.

These new feelings did not affect the relationship between husband and wife. The husbands continued to be the heads of their families and to make the major decisions. The wives continued to respect and accept these decisions. Only in about three cases did the women report a new relationship of equality with their husbands.

While acknowledging the help of God and the support of their husbands and families, the women were fully cognizant that the success of their businesses was due to their own efforts. The businesses worked because they did. It was largely because of their hard work, determination and persistence that life improved for their families and their businesses prospered.

Looking at the women and the changes in their lives which have occurred as a result of their business involvement and success, it seems as though work success touches off a succession of changes at various levels and in different aspects of a woman's life situation and self. Once set in motion, the process maintains itself and the changes brought about apparently endure — although it is left to future researches to confirm or refute this.

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