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Gender, microentrepreneurship, human flourishing: Exploring the experiences of women sari-sari store owners toward inclusive growth

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DISCUSSION PAPER SERIES NO. 2024-50

Gender, Microentrepreneurship, Human Flourishing: Exploring the Experiences of Women *Sari-sari* Store Owners toward Inclusive Growth

Diana Rueda and Eylla Laire Gutierrez



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Gender, Microentrepreneurship, Human Flourishing:
Exploring the Experiences of Women *Sari-sari* Store Owners
toward Inclusive Growth

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PHILIPPINE INSTITUTE FOR DEVELOPMENT STUDIES

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Abstract

For years now, women's involvement in entrepreneurial activities has been widely advocated as part of economies' developmental agenda. This is evidenced by the numerous initiatives, projects, and roadmaps that promote women's integration in economic activities through entrepreneurship. Underpinning these efforts is an assumption that women's active participation to economic activities result to their improved well-being and empowerment. While this is an essential step to improve women's conditions, their realities prove to be more complex. Beyond the economic contributions of such entrepreneurial activities to women, other facets (i.e., psychological, social, political, among others) need to be accounted for as well. As such, this study primarily answered the question: *"How does women's engagement in micro-enterprising facilitate their own and their communities' human flourishing and empowerment?"* More specifically, the study examined the critical role of sari-sari stores in the socio-economic landscape of the Philippines, particularly focusing on their contributions to community development and women's flourishing and empowerment. While sari-sari store owners often face financial constraints, this research highlights a significant relationship between micro-entrepreneurship, human flourishing, and empowerment. Through the analysis of Flourishing Index (FI) and Secured Flourishing Index (SFI) measures and the Empowerment Model, the findings revealed that the women sari-sari store owners exhibit high levels of well-being, empowerment, optimism, and resilience, despite limited economic prosperity. The study further explored how sari-sari stores serve not only as micro-retail enterprises but also as platforms for fostering individual and social well-being. That is, the women were found to exhibit psychological and social empowerment through their ownership of sari-sari stores, while their economic and political empowerment proved to be a work in progress. The results of the study suggest that women, through their ownership of sari-sari stores, are able to achieve individual well-being while also extending it to their own communities. Thus, this study offered a nuanced perspective on the significance of sari-sari stores, not only to the economic development of communities, but the individual and social well-being of its women owners.

Keywords: micro-entrepreneurship, female leadership, women empowerment, human flourishing

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Gender, Microentrepreneurship, Human Flourishing: Exploring the Experiences of Women *Sari-sari* Store Owners toward Inclusive Growth

Diana Rueda* and Eylla Laire M. Gutierrez*

1. Background of the Study

Women's participation in entrepreneurial activities has formed part of the development agenda promoted across economies and regions for years now. For this reason, women's economic integration across economies has been advocated globally. In 1999, the Asia-Pacific Economic Cooperation (APEC) Ministerial Meeting first emphasized the significance of women's entrepreneurial ventures in social and economic developmental goals. In 2011, the San Francisco Declaration on Women and the Economy cemented APEC's objective of supporting women's potential and empowerment through economic integration. Alongside these initiatives include a recognition of the disproportionate barriers women face to their successful integration into economies including access to credit and capital, and participation in formal economies, among others (Bacasma et al, 2022). In response to this, the La Serena Roadmap for Women Inclusive Growth (2019-2030) was created to promote cross-for collaboration among stakeholders in identifying and addressing the challenges and issues faced by women entrepreneurs. Women's involvement in entrepreneurial activities has also been recognized in the ASEAN region where initiatives have been forwarded to further strengthen their participation. In 2022, for example, the *"Strengthening Women's Entrepreneurship in National Micro, Small and Medium Enterprise Policies and Action Plans"* toolkit was launched to empower women by championing women's entrepreneurship.

Underpinning these initiatives to support women's active participation in entrepreneurial activities is the facilitating role of entrepreneurship in achieving women's empowerment as it provides opportunities for them to participate in economic activities (Gill & Ganesh, 2007; Ojediran & Anderson, 2020; Sharma et al, 2012; Singh et al, 2013). The assumption herein is that women's participation in entrepreneurial activities can facilitate their empowerment in terms of giving them financial freedom and independence (Adema et al, 2014). Over the years, however, these assumptions are challenged. As suggested by many scholars and practitioners, adhering to such assumptions offers a narrow perspective of empowerment as women face complex realities that transcend economic challenges and issues (Carranza et al, 2020; Gutierrez, 2023; Cole, 2018). The objectives and metrics for empowerment and development should go beyond economic goals, but should also investigate the psychological, social, and political aspects of women's lives that directly implement their involvement in socio-economic activities.

In subscribing to the same lens, women's empowerment and development can also be understood through an interdisciplinary approach where the disciplines of economics, sociology, political science, and psychology, among other aspects, are used to measure the contribution of women's participation in economic activities—that is through human flourishing. Rooted from Aristotle's virtuous life, Lee et al. (2021) defined human flourishing as living well by good habits. At the core

of its construct is wellbeing which is It comprises key elements that are important and highly regarded across cultures as ends. Human flourishing is different from empowerment and development as such pertains to “*a state in which all aspects of a person's life are good*” (VanderWeele, 2017, p. 8149). VanderWeele (2017) firmed up the concept of human flourishing by introducing the five domains of flourishing. These domains are: “(i) happiness and life satisfaction; (ii) health, both mental and physical; (iii) meaning and purpose; (iv) character and virtue; and (v) close social relationships (p. 8148)”—these five domains of human flourishing captures “*at the very least, requires doing or being well* (VanderWeele, 2017 p. 8149)” on those domains. The works of VanderWeele (2017) and Lee, et. al. (2021b) were further developed as the same authors came up with metrics that attempted to measure human flourishing. These metrics are the Flourishing Index (FI) and the Secured Flourishing Index (SFI) (Harvard’s Institute for Quantitative Social Science, n.d.). The Indices measure the different domains of flourishing. The FI measures: happiness and satisfaction with life, mental and physical health, meaning and purpose, character and virtue, and close social relationships. SFI, on the other hand, is the same with the FI with an addition of financial and material stability variables (VanderWeele, 2017). Empowerment, on the other hand, refers to the agency, authority, and autonomy of women to decide the course of their actions (Cole, 2018). This is measured through including psychological, social, political, and economic aspects (Scheyvens, 1999). In this study, both the conceptualizations of human flourishing and empowerment are explored where the FI and SFI are complemented by Gutierrez (2023)’ conceptualization of empowerment.

2. Rationale of the Study

Across APEC economies, MSMEs are considered the backbone of economic growth and development, comprising about 96 percent of all enterprises in the region while generating employment opportunities for 62 percent of the labor force in the region (USAID, 2018). Their significance in the robust economic activities in ASEAN Member States (AMS) is also evidenced in their dominance where they comprise 97.2-99 percent or 70 million of the total establishment in AMS, contributing to 44.8 percent to global domestic product (GDP) and 85 percent to employment of ASEAN (ASEAN, 2020). In the Philippines, 99.59 percent of enterprises are classified as MSMEs (micro, small, and medium enterprises)—from this, According to the Philippine Statistics Authority (PSA), micro-enterprises comprise 90.49 percent, followed by small enterprises at 8.69 percent, and medium enterprises at 0.40 percent (Jose 2023). Similarly, micro-enterprises are noted to generate the biggest share of the country’s total employment at 65.10 percent or 5.6 million. Of these MSMEs, the majority are found in the National Capital Region (NCR) at 18.54 percent (Department of Trade and Industry [DTI], 2022). The majority of these enterprises are owned by women and are concentrated in wholesale and retail trade (ADB, 2020). A well-known and widely visible example of micro business that is women-owned in the Philippines is the sari-sari store.

In the Philippines, the majority of women-owned micro-enterprises come in the form of home-based neighborhood stores, locally known as *sari-sari stores*. Sari-sari stores are often characterized as enterprises that offer cheap-priced basic consumer goods, often offering flexible credit terms to their neighbors, and are located in streets in barangays (Gano-an & Gempes, 2020). Often, these sari-sari stores operate under the informal economy and are run by mothers or *nanays* who need to enhance their income on top of engaging in their domestic responsibilities (Munoz et

al, 2005). As suggested by a recent study, 75 percent of the sari-sari stores across the country are women-owned (Talavera, 2023). The dominance of women in sari-sari store ownership reflects the reality that women play a crucial role in local economic activities or grassroots economy—where approximately 70 percent of manufactured goods are sold (Inquirer.net, 2023). Women’s ownership of sari-sari stores also illustrates women’s socio-economic influence in communities and households as its establishment has been widely associated with the mundane needs of Filipino families where the mother (i.e., *nanay*) has a designated role managing the household’s needs (Adobo Magazine, 2023). As suggested by Gano-an and Gempes (2020), women’s tendency to dominate the micro-enterprise industry is owed to the flexibility it gives to women—not requiring large capital investments, allows women to augment their household’s income without hampering their domestic work, among others.

Against the backdrop of women’s substantial presence in the micro-enterprise industry in the Philippines, women continue to experience several disproportionate barriers to their economic participation including access to credit and capital, lack of business and managerial skills, lack of knowledge on the market, and lack of confidence, among others (Avon, 2023; Bacasmas et al, 2022). This is further aggravated by existing cultural and social barriers (i.e., expectation for women to take on majority of care work) that limit women’s participation in economic activities (APEC & Asia Foundation, 2013; Bautista et al, 2023; Gutierrez, 2023). For these reasons, women are often engaged in informal “*sidepreneurship*¹” (Hannon, 2019, p.1.) that allows them to navigate through existing social, cultural, and economic issues while participating in economic activities (Etsy, 2019). For these reasons, it is the interest of this research to investigate the impact of women’s micro-enterprising to the empowerment and development of themselves and the communities where they operate. This will be conducted by examining both economic and non-economic facets of their engagement by using the Human Flourishing framework.

3. Statement of the Problem

Given this backdrop, this study aims to answer the following problem: “*How does women’s engagement in micro-enterprising facilitate their own and their communities’ human flourishing and empowerment?*”

In addressing this question, several sub-problems are posted:

1. What is the current status (i.e., challenges and issues) faced by women micro-entrepreneurs in the local communities in Metro Manila?
2. How are women’s micro-enterprises contributing to their personal development and empowerment as women?
3. How are women’s micro-enterprises contributing to the development of their communities?
4. What are the existing domestic policies supporting the development of women micro-entrepreneurs and their enterprises?
5. How can the government support women and their micro-enterprises to support their own and own communities’ human flourishing?

¹ “*Sidepreneurship*” refers to part-time entrepreneurial activities that allow women to take on multiple income-generating activities at a given time (Hannon, 2019).

3.1. General and Specific Objectives

To address the research questions, the general objective of this study is *to determine the current state of women micro-entrepreneurs (i.e., sari-sari store owners) in the Philippines using the lens of human flourishing*. The study also aims to address the following specific objectives:

1. To determine the role of women's micro-enterprises in facilitating their human flourishing;
2. To assess the role of women's micro-enterprises in facilitating human flourishing within their communities;
3. To identify the key challenges and issues by women micro-entrepreneurs in the country;
4. To examine the existing domestic policies governing the growth and development of micro-enterprises in the country;
5. To propose policy measures, recommendations, and strategies necessary to harness the potential of women microentrepreneurs in promoting human flourishing;

4. Significance of the Study

This study's significance lies in the primary information it will provide on the experiences of women sari-sari stores which are considered to be participating as microenterprises in the informal economy. A better understanding of the experiences of women micro-entrepreneurs working in the informal economy can assist in identifying ways government, private, and academic stakeholders can work together to create an enabling ecosystem to support women micro-entrepreneurs in the country. More specifically, this study aims to contribute in the following ways:

Academic Component. This study aims to contribute to the existing knowledge gap on women sari-sari store owners in the Philippines. While a growing number of literature has tackled this subject, most of these studies have focused on the socio-cultural implications of sari-sari store to community development (Silverio, 1975; Kuang-Jung, 1997) and the entrepreneurial, managerial, and financing aspects of women sari-sari store owners (Gano-An & Gempes, 2020; Mesa, 2018; Milgram, 2005). There is scarce literature examining the experiences of women sari-sari store owners from a more holistic and non-economic perspective, specifically through an empowerment and human flourishing aspect. This study therefore aims to bridge this gap.

Policy Component. Despite micro-enterprises' dominance in the MSME industry, the existing institutional and regulatory policies and frameworks aimed at assisting their growth and development remain limited. The insights derived from this study provide implications for policy intervention to create support mechanisms for women entrepreneurs and their micro-enterprises. More specifically, the challenges and issues identified in this research can assist policymakers in taking customized measures to address them.

5. Review of Related Literature

5.1. *Women Entrepreneurship in the Philippines*

Boulouta (2013), Glass et al., (2016), Acevedo-Duque et al. (2021) have long established that women lean more on altruistic attitude which shows primordial concern on well-being and interpersonal relationships (Pierli, et al. 2022.) In business and management, such helps employees grow or flourish. Nevertheless, gender roles and gaps are common controversies as business and management have been known to be a male-dominated world. Modern movements in the workplace as well as studies in academia had taken interest in promoting female leadership roles.

In the Philippines, for instance, as early as the 1970s, the role of Filipinas in the management level in work and more so in family-owned businesses could already be positively felt (Alvarez & Alvarez, 1972). More so today, there has been an increasing number of Filipinas in management roles as compared to many countries. In 2022, it ranked 4th among 36 countries in women's representation in management roles as surveyed by LinkedIn. Since 2017, the ratio of men and women in management roles (for both middle and top management) has been more than 50% as illustrated by Table 1. However, for top management, men still dominate.

Table 1. Proportion of Women in Managerial Positions

	2017	2018	2019	2020	2021	2022
Philippines	52.5	52.7	50.3	53.0	53.0	-

Source: Philippines Statistics Authority (PSA)

In entrepreneurship, a number of Filipinas have been entering such ventures in start-ups, micro-enterprises in the informal sector and even freelancing in the digital economy. All of these are flexible and could be combined with their roles at home. In 2015, an estimated 28,000 women-led SMEs were published by Sydney Southeast Asia Center. They defined women-led SMEs (WSMEs) with the following characteristics: where at least 51% of ownership is held by a woman or women or where at least 20% of ownership is held by a woman or women, where a woman holds a major leadership position (CEO/COO or president/vice president), and where at least 30% of the board of directors is composed of women (Sydney Southeast Asia Center, 2015).

Even with an increasing number of Filipinas entering the scene of entrepreneurs, it cannot be denied that several barriers still need to be addressed. In a report published by the Asian Development Bank (ADB), the majority of the WSMEs do not have registration beyond the barangay permit. Either such is due to the lack of interest to expand their business or lack of opportunities and knowledge on how to move their business to the next level. Moreover, WSMEs find it difficult to access credit and capital. More than 58% of WSMEs surveyed by ADB sees access to financing as a challenge compared to 37% of men-owned SMEs. The lack of financial education is not just concentrated in the access and education of processing loans and credits for the enterprise, this could also be seen in WSMEs using personal accounts for business transactions. Aside from financial challenges, WSMEs see access to networks for building and growing

business relations as a challenge. Such is expected as women have more roles in leading and managing responsibilities at home (ADB, 2023).

Focusing on micro-enterprises alone, more than 700 million people (10% of the population) live in extreme poverty with about 60% of women working in the informal economy. This suggests that women are working under insecure conditions, and risk falling into poverty (Funahashi, 2023). The Philippines is confronted with a similar scenario. Women composed a huge portion of the informal economy. They are mostly in small home businesses and contractual jobs in the manufacturing and service sectors. In 2012, there were around 4 million self-employed home-based women with the majority being owners of sari-sari stores (Commission on Human Rights, 2021).

5.2. *Related Literature on Women-Owned Enterprises in the Philippines*

Due to the continuously growing and substantial contribution of women-owned enterprises to the Philippine economy, an increasing number of literature on the topic has grown over the years. A survey of select literature is summarized in Table 2.

Table 2. Select Literature on Women Entrepreneurs in the Philippines

Author	Focus	Summary
Lobo et al (2023)	Women Entrepreneurs in the Philippines	Mapping the pain points affecting women entrepreneurs in the Philippines through a Focused Group Discussion (FGD) of 40 entrepreneurs
Lavilles et al (2023)	Role of social media on women's entrepreneurial empowerment	Explores the enabling empowerment of women pursuing small businesses using social media platforms in Southern Philippines
Lomotan & Roldan (2021)	Women micro-entrepreneurs in the Philippines social enterprises industry	Explores the impact of social enterprises set up through Gawad Kalinga in transforming and empowering women micro-enterprises
Gano-An & Gempes (2020)	Women sari-sari store owners	In conducting in-depth interviews with five women micro-entrepreneurs, the findings suggest that personal issues affected their business operations and entrepreneurial activities.
Guray & Gempes (2020)	Systems thinking approach on women entrepreneurs in Region XI, Philippines	The purpose of the study was to ascertain which model, in the context of work culture, relational evaluation, and organizational learning, best suited the systems thinking needs of women entrepreneurs in Region XI, the Philippines. The survey included 412 female entrepreneurs as participants.

Laberinto Solina (2020)	Comparative study on Women MSME owners in the Philippines vis-à-vis AMS	In surveying MSME owners using DTI's database, the study examined the current status of women entrepreneurs in the country. As suggested, information dissemination campaigns remain crucial to capacitating more women with available entrepreneurial activities.
Yukingdi & Canete (2020)	The influence of family, human, social capital & government support services on women entrepreneurial start-ups	This study illustrates the impact of the different roles of family, human capital, social capital and government support on start-up decisions of women entrepreneurs in Bukidnon, Philippines.
Quiambao & Reyes (2019)	Challenges and success of women entrepreneurs in Pampanga, Philippines	This study explores the challenges and success of women entrepreneurs in Pampanga.
Dye & Dye (2018)	Women entrepreneurs in Manila	This study shows how Filipino women entrepreneurs are far from being necessity entrepreneurs who are established as those unwilling and poor contributors to development.
Milgram (2001)	Women craftworkers in Ifugao, Philippines	The study assessed the impact of the Central Cordillera Agricultural Programme (CECAP) microfinance program to women micro-entrepreneurs in Ifugao. As suggested, the failure of the financial scheme to account for the social needs of women limited its impacts where existing businesses have primarily benefited (i.e., as opposed to marginalized women entrepreneurs).

Source: Authors' own

Edralin et al (2015), for example, conducted comprehensive literature on women entrepreneurs by scanning a total of 249 studies. According to this review, women entrepreneurs can be characterized by the following attributes: competence, empowerment, and resilience. In this review of the existing literature, the progression literature can be observed. In the 1980s, for instance, Gonzales-Marbella (1983) focused on women entrepreneurs in the upper-income bracket with 71% highly educated. Such research focused on relating women entrepreneurs with the fertility behavior of women to the increasing need for women to be freed up of child-rearing duties in the family and close home management supervision. Another research by Santiago (1988) illustrates the characteristics and resources of Filipina entrepreneurs that paved their way in entrepreneurship. The objective of such research is to establish and determine the characteristics to include in the educational curriculum. Only in the 1990s have the focus on women's research and studies pivoted on their role and contributions in terms of income, household tasks, and areas of decision-making, among others.

In the year 2000s, literature has evolved to encompass economic and non-economic aspects of women's engagement in entrepreneurial activities. Quiambao and Reyes (2019) and Gano-An and Gempes (2020), for example, explored the challenges faced by women entrepreneurs from a management perspective. Across these studies, however, the importance of accounting for the socio-cultural aspects of women's micro-enterprising has been emphasized. Milgram (2001), for example, emphasized that micro-financing schemes intended to assist women micro-entrepreneurs need to account for non-economic factors to achieve holistic development of women and their communities. This is further supported by Laberinto Solina (2020), who in a survey conducted suggested that while Filipino women entrepreneurs feel empowered, they remain challenged by socio-cultural factors that affect the management and performance of their enterprises. The influence of societal factors on women's enterprises was also highlighted by Gano-an and Gempes (2020) who suggested that women's engagement in micro-entrepreneurial activities is often intertwined with their personal and family dynamics. Over the years, support for micro-enterprises has been made available by government and non-government organizations (NGOs) as observed in multiple studies (Gano-An & Gempes, 2020; Laberinto Solina, 2020; Milgram, 2001; Yukungdi & Canete, 2020). Despite this, little to none has talked about crafting gender-aligned or gender-mainstreamed policies to assist women micro-entrepreneurs.

5.3. Women and Sari-sari Stores

Across socioeconomic strata, a neighborhood sari-sari (variety or general) store has always been present in the majority if not all communities. These stores offer all essential household items that might be needed in the pantry and other home essentials that could be conveniently purchased in the neighborhood. In middle-income to poor communities, these stores offer portioned goods that could be bought at a more affordable price and sometimes, even in credit (Silverio, 1975).

Being part of the culture of a Filipino community, the sari-sari store is believed to date back to pre-Hispanic period. Attributed as part of the influence of the Chinese trade during the Sung dynasty period (1127 A.D.), there were several trading posts created in the different parts of the country. As trade grew, the number of people entering and exiting those areas grew creating for the need for ambulant variety stores. Originally controlled and started by Chinese owners, little by little, as centuries passed, Filipinos ventured and gained control of such a business. The importance of this microbusiness model could be seen in the laws promulgated at the initial years of the Philippine republic (Silverio, 1975). In 1948, the Bureau of Commerce defined the sari-sari store as:

“The term 'sari-sari store' or 'tindahan bayan' shall include all establishments engaged in the sale of commodities, supplies and articles that are ordinarily needed in a common household conducted on a small scale and in retail quantities only, such as bread, fruits, wooden shoes, charcoal, firewood, school supplies, toilet articles, dried fish, smoked fish and other similar commodities, the total value of which "does not exceed the amount of PhP 2,000.00. It may also display canned goods and bottled pickles, toyo [soy], and other kinds of sauce, in quantities not more than two dozen and/or two kilos of each kind... Whose value shall however, be embraced within the total limitation set above” (Bureau of Commerce and Industries 1948 in Silverio, 1975 p.60).

In the ASEAN region, sari-sari store is not a foreign concept. In Vietnam, similar concept known as *Cửa Hàng Tạp Hóa* is an important distribution line of Fast Moving Consumer Goods (FMCG). They account for the 75% of the retail market in the country. It is projected to cover 1.1 million businesses in the 58 regions of Vietnam (Ninjamart, 2023). Known as *shohuay* in Thailand, these micro-retail stores remain vibrant and vital for economic development and growth in the retail sector with its 400,000 stores as of 2020 (Unjtitlerd, 2020). The same narrative goes with Indonesia's *warung* with 3.5 million stores all over the country. Vietnam, Thailand, Indonesia and Philippines' micro-retail stores like these mentioned above are very much important in economic growth as they are considered as the best distribution channel in the retail sector. In the Philippines, for instance, the sari sari stores dominate the retail value sales which were valued at P2,124 billion as compared to the P636 billion of the supermarkets (Euromonitor, 2023).

In 1959, the Retail Trade Nationalization Act even specified that only Filipino citizens could own and operate sari-sari stores. As years passed, even with the presence of bigger retail and grocery and convenience stores, sari-sari stores still proliferated and flourished. In 2022, there are about 1.3 million sari-sari stores across the country. A study by Packworks with Fourth Wall Research Firm suggests that in times of high inflation, sari-sari stores offer relief to many Filipinos in lower middle class communities (Bernardo, 2023).

Efforts on the part of the government to help and formalize them in the economy are still palpable. In 2002, Republic Act 9178 known as the Barangay Micro Business Enterprise (BMBE) Act was enacted. Such law was designed to help and accelerate micro business enterprises through different benefits and incentives from the government. Moreover, NGOs and social enterprises have also put effort into helping micro enterprises—more so on sari-sari store owners as most of these owners are women and home-based. Packworks, a social enterprise specializes in using big data in order to help leverage trends and manage sari-sari stores. Currently, they work with 200,000 sari-sari stores. Such works for both sari-sari store owners as well as distributors to sari-sari stores. Moreover, Packworks collaborated with Cebuana Lhuillier and 1Sari Finance Corp, a local finance firm, to offer microfinancing to sari-sari stores (Monzon, 2023). BanKo, a subsidiary company of the Bank of the Philippine Island launched e'Nay app exclusively for sari-sari store owners that would link store sellers with supermarkets, delivery services and bank.

5.4. Human Flourishing

Defined as living well by virtuous or good habits, human flourishing is a state of complete well-being, composed of “essential elements that are universally valued across cultures as ends in themselves rather than primarily as means to ends” (Lee et al., 2021b, in Lee & Mayor 2023, p.50.) Such a concept is focused on individual flourishing which if aggregated could give a glimpse of a flourishing measure of a community. VanderWeele (2017) introduced the five domains of human flourishing. These are: “(i) happiness and life satisfaction; (ii) health, both mental and physical; (iii) meaning and purpose; (iv) character and virtue; and (v) close social relationships (p. 8148).” He argues that even if there would be cases of different understandings of flourishing, these five domains of human flourishing would capture it since flourishing, “at the very least, require doing or being well” in those domains.

Citing Diener (1985), VanderWeele refers to happiness and life satisfaction as the quality of life and freedom on how one wants to lead his life. Thus, one's *good life* depends on the judgment of the person. There is one's perceived life circumstances with a self-imposed standard which the person views as a standard. Mental and physical health refers to the state of health of a person's mental (psychological and emotional well-being) and physical (normal condition of the body). Literature suggests that mental and physical health are important and considered key factors to live a happy life since health affect subjective well-being. Meaning and purpose pertain to one's direction and end. Knowing one's direction and purpose in life brings certainty and stability which contributes to one's happiness. Character and virtue pertains to the personal traits and dispositions of a person and how one amend or correct inherent vices in order to do good. As early as the Greek civilization, doing the good contributes to the subjective wellbeing. Close relationships pertains to the friendships and relationships which one feels fully satisfied with. Considering these 5 domains of human flourishing, it could be concluded that happiness and life satisfaction, meaning and purpose and close social relationships are established measures of happiness and social wellbeing (Weziak-Bialowolska, et al. 2019). Since human flourishing intends to take into account the complete or overall wellbeing of an individual, health (both mental and physical) and character and virtues, though qualities often neglected in psychological literature, should be taken into account. These two dimensions, taking into consideration the philosophical traditions, are important and are considered central to human flourishing (Aristotle, 2009; Alexandrova, 2013).

In line with these five domains of human flourishing, numerous studies have been conducted to assess and analyze flourishing and its impacts on different communities. The Flourishing Index (FI) and the Secured Flourishing Index (SFI), both introduced by Vanderweele (2017), have been widely utilized in recent literature. The FI consists of two questions for each of the five domains of human flourishing. Similarly, the SFI retains the same structure as the FI but incorporates financial and material resources to ensure sustained flourishing over time (Weziak-Bialowolska, et al. 2019). Both FI and SFI are calculated as the arithmetic mean of their respective domains, with equal weighting applied. Scanning such in SCOPUS, there are four (4) studies that have used these indices. Table 3 summarizes these studies.

Table 3. Selected Literature which used FI and SFI

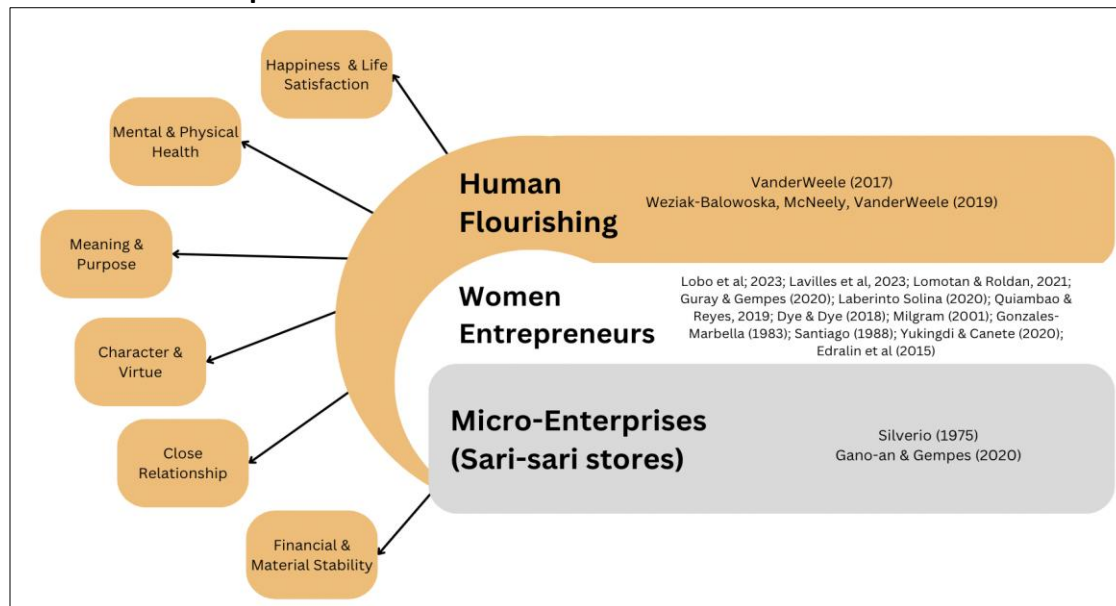
Author	Focus	Summary
Sattler, S., Wilkinson, R., Lee, M.T. (2023)	German version of the FI and SFI	Validates the FI and SFI in Germany in order to measure complete subjective well-being
Oulevey Bachmann, A., Jubin, J., Pasquier, J., Guzman Villegas-Frei, M., Ortoleval Bucher, C. (2023)	French version of the FI and SFI	Validates the FI and SFI in France in order to measure complete subjective well-being

Weziak-Bialowolska, D., McNeely, E., VanderWeele, T.J. (2019)	Cross cultural settings of the FI and SFI	Explores cross cultural settings of FI and SFI (US, China, Sri Lanka, Cambodia and Mexico)
Weziak-Bialowolska, D., McNeely, E., VanderWeele, T.J. (2019)	FI and SFI in workplace settings	Explores and validates that FI and SFI could be used as a wellbeing indices in workplace settings.

Source: Authors' own

5.4. Research Gap

Figure 1. Literature Map



Source: Authors' own

The literature map for the related studies on the topic is illustrated in Figure 1. The map shows the evolution and development of studies on women entrepreneurs which could be summarized on the following themes: challenges and issues women entrepreneurs face (Lobo et. al., 2023), innovation through social media and technology (Bacasma et al, 2022; Lavilles et al., 2023), empowerment (Guray & Gempes, 2020; Lomotan & Roldan, 2021), and contributions to community and societal development (Dye & Dye, 2018). Despite the growing number of literature on the topic, the growth of micro-enterprises (i.e., sari-sari stores) in the country remains to be a topic considered understudied (Ucbasaran et al, 2010). More specifically, there is a scarcity of literature that demonstrates the experiences of women sari-sari store owners from the lens of empowerment and human flourishing. Thus, this study aims to bridge the gap.

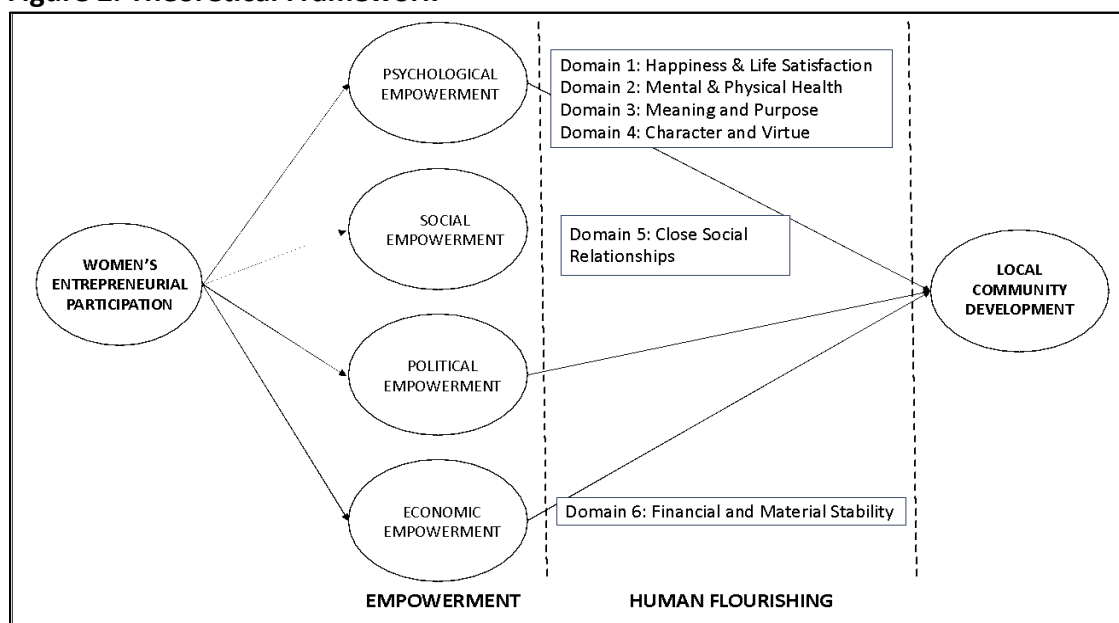
6. Framework, Research Design and Methodology

6.1. Research Framework

Since the study is interested in examining how women's micro-enterprises contribute to their own and their community's empowerment and development, the researchers will be underpinned by the Participation-Empowerment Framework by Gutierrez (2023) and will be measured using the Human Flourishing Index by VanderWeele (2017) as illustrated in Figure 2. More specifically, the study will look at how women's economic participation through their micro-enterprises (i.e., sari-sari stores) contributes to their own and their local community's development and empowerment. The human flourishing framework, on the other hand, is further detailed by Figure 2. Following the same train of thoughts from Gutierrez (2023) empowerment and development framework, the human flourishing framework illustrates how entrepreneurship, through women micro-enterprises (as the case of this study—the sari-sari store owners), possess the different domains of human flourishing. Having possessed these, they flourish and help in the flourishing of the others in the community.

Further, in this study, development and empowerment are operationalized using a multi-faceted perspective including both economic and non-economic aspects—psychological, social, political, and economic empowerment. The Human Flourishing Index will then be used to measure the psychological, social, and economic aspects of their development, specifically through six domains of flourishing: “happiness and satisfaction, mental and physical health, meaning and purpose, character and virtue, close relationships,” (VanderWeele 2017, p.8148). and “financial and material stability” (VanderWeele, 2017 p. 8149). The political measure will be integrated into the existing index to measure women's level of interaction with the government sector as illustrated in Figure 2.

Figure 2. Theoretical Framework



Source: Authors' own

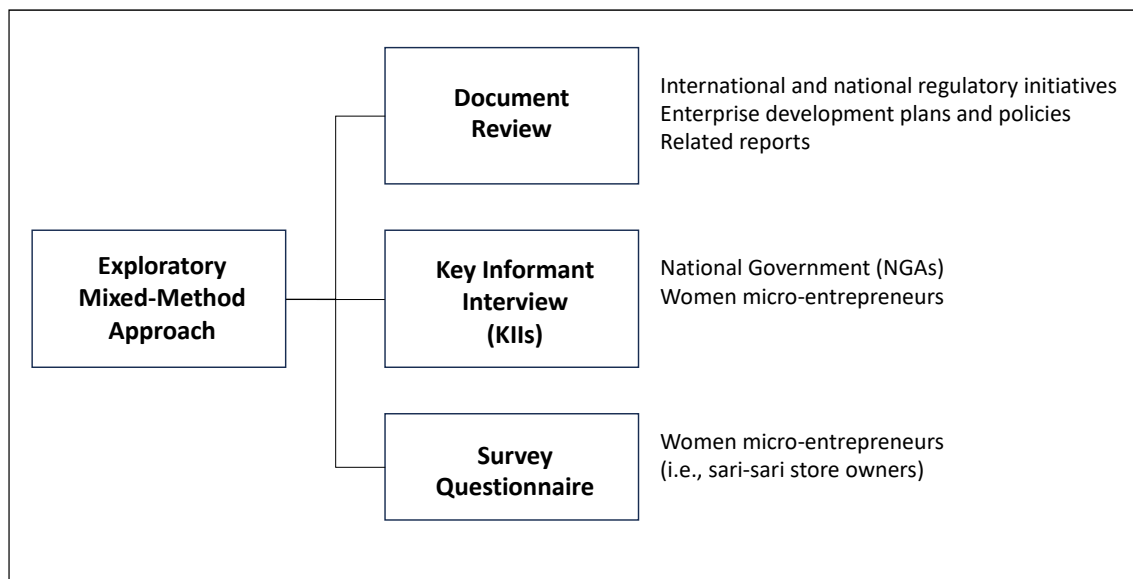
6.2. Research Design and Methodology

Following the nature of this study and the scarce data informing the realities of women micro-entrepreneurs working in the informal economy, this study will utilize an exploratory mixed method approach. As the study aims to generate a nuanced and innovative approach to well-researched topic on micro-enterprises, the study is positioned as an exploratory research (Swedberg, 2020). More specifically, as illustrated in Figure 3, a three-pronged data collection process was conducted by using the following data collection techniques: document review, key informant interviews (KIIs), and survey questionnaire. In doing so, both primary and secondary data will be utilized.

Primary data will be obtained from the following stakeholder groups:

1. National Government (3 representatives)
Relevant national government agencies (NGAs) including representatives from the Department of Trade and Industry (DTI)
Industry or academic expert in MSMEs development
2. Women Micro-Entrepreneurs
At least 100 sari-sari store owners in Metro Manila (for the survey)
At least 5 sari-sari store owners in Metro Manila (for the KIIs)
3. Secondary data will be obtained through a document review of relevant documents and reports.

Figure 3. Methodological Framework

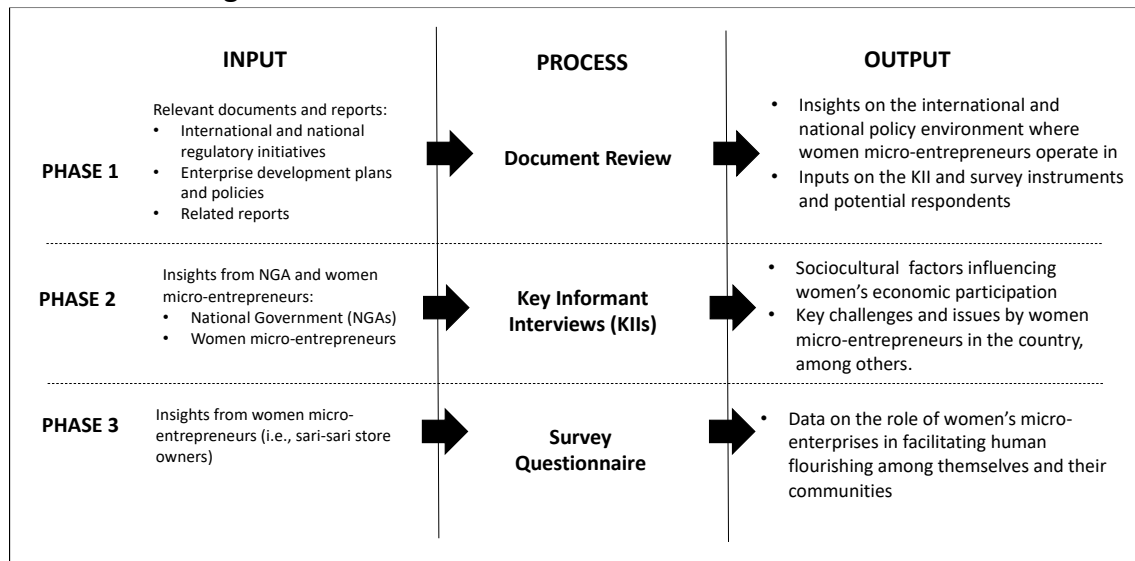


Source: Authors' own

As suggested by Creswell and Clark (2017), a mixed method approach involves the use of both qualitative and quantitative data collection and analysis techniques which provides a comprehensive perspective in answering a specific research question. More specifically, the

approach taken in this study allows a process of building on the data as it is informed by the previous data collection approach as evidenced in Figure 4.

Figure 4. Methodological Process



Source: Authors' Own

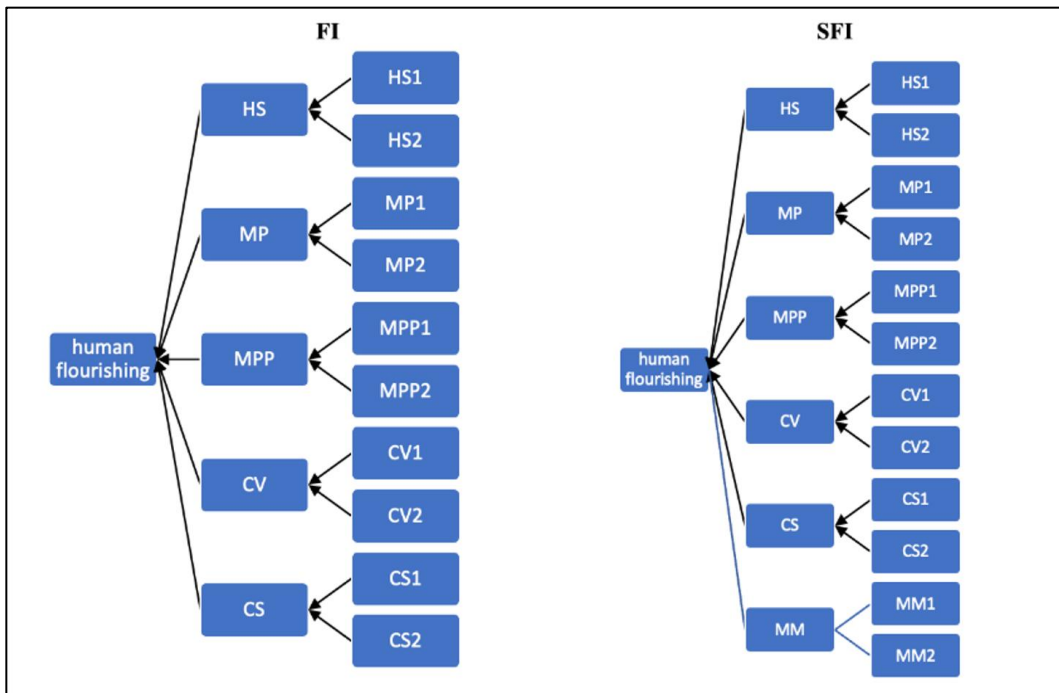
More specifically, the data gathering was be conducted in three (3) phases as illustrated in Figure 4:

First Phase: Document Review. Complementing the conduct of the literature review, a document review of pertinent secondary data will be conducted. More specifically, the following documents will be reviewed: (1) international and national regulatory frameworks and policies relating to women micro-entrepreneurs, (2) enterprise development plans and policies, and (3) related reports conducted by development organizations and non-government organizations (NGOs). The insights gained from the document review assisted in the creation of the interview and survey instruments and the identification of key experts to tap for the interviews.

Second Phase: Key Informant Interviews (KIIs). The KIIs will be utilized to complement the findings from the document review by specifically determining the following: (1) the national and local environment (i.e., including policy and regulatory frameworks) in which women micro-entrepreneurs operate, (2) the sociocultural aspects that influence their economic participation, (3) the key challenges and issues by women micro-entrepreneurs in the country, among others. Building on the insights gained from the document review, a KII instrument will be developed and a list of potential participants will be identified. The interview participants included members of experts, government agencies, and women micro-entrepreneurs.

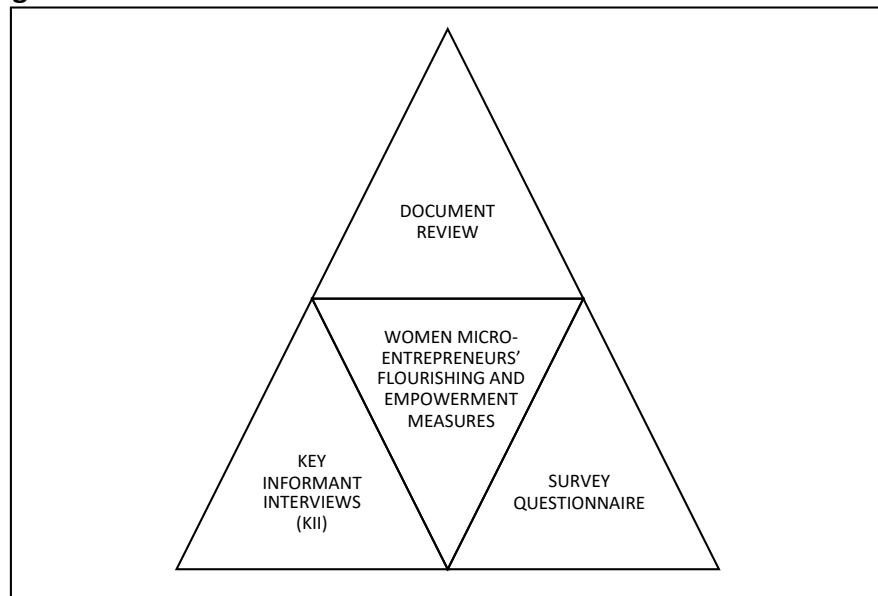
Third Phase: Survey. The survey was used to determine the role of women’s micro-enterprises in facilitating human flourishing among themselves and their communities. The inputs from the first two phases (i.e., document review and KIIs) will assist in identifying the survey respondents and local research areas on which the study will focus. The study will implement a survey questionnaire designed by Harvard Human Flourishing Program to assess the flourishing index (VanderWeele, 2017). Two questions from each of the five domains make up the flourishing index. These questions were chosen from a list of pre-existing inquiries that are used in the literature on well-being and have at least received empirical support. A scale of 0 to 10 is used to grade each question. The survey questions are detailed in Appendix 1. The survey was implemented to 311 sari-sari women store owners in Metro Manila, Central Luzon and Cavite, Laguna, Batangas, Rizal, and Quezon (CALABARZON) in collaboration with organizations that assist them. To assess the validity of the flourishing and secure flourishing index, the researchers will use the second order Confirmatory Factor Analysis (CFA). This will be done through the FI and SFI as illustrated in Figure 5.

Figure 5. Second Order Confirmatory Factor Analysis (CFA) of FI and SFI



Source: (Vanderweele, 2017)

Figure 6. Triangulation Method



Source: Author's Own

The data obtained were validated from multiple sources specifically by using a triangulation approach illustrated in Figure 6. As suggested by Patton (1999), in using a triangulation approach, the quality and credibility of qualitative data may be furthered ensured as it relies on multiple sources that can be cross-validated to each other. The analyses of data will be guided by the conceptual framework identified in this study. Furthermore, the triangulation approach that will be employed in this study will assist in proposing policy measures, recommendations, and strategies necessary to harness the potential of women micro entrepreneurs in promoting human flourishing.

7. Results and Discussion

7.1. Philippine Microenterprises: The Sari-sari Store industry

For years now, MSMEs are seen as the lifeblood of the Philippine economy (Quingco & Leonoras, 2020). Since the 1970s, the Philippine government has been providing substantial effort to support the development of the country's enterprises through various policies and initiatives (Aldaba, 2011; Tambunan, 2019). As various literature suggests, the MSME sector can act as a facilitator of employment and income generation, entrepreneurship development, poverty reduction, and local competitiveness (Aldaba, 2011). Micro-enterprises found across the country, more specifically, allows for the creation, growth, and distribution of money supply in both rural and urban areas thus over-all improving per capita income and purchasing power of individuals (Baral, 2013). Digal (2001) noted that Filipinos in the rural areas often turn to retailing to augment their income from other economic activities (i.e., agriculture, fishing). As Kumar (2020) suggested, MSMEs allows individuals including women to gain entrepreneurial skills thus assisting in the employment and poverty reduction efforts. As suggested by Digal (2001), there is some evidence showing that several unemployed and self-employed individuals pursue retailing in the form of setting up their own sari-sari stores.

Several studies suggested that there has been an observable inverse relationship between the growth of supermarkets and sari-sari stores, where the increase in the numbers of the former, decreases the latter (Digal, 2001). Despite this, sari-sari stores remain indispensable in the Philippine economy. Culturally, retailing forms part and parcel of Filipino culture, generally accepted as part of the “underground economy” (Digal, 2001, p.17). The acceptance of this informality is often reflected on the “free enterprise system” (p.17) that is operating across areas and communities in the country. Over time, the main customers of sari-sari stores are consumers who have limited cash and purchase their groceries daily (Digal, 2001). Micro retailing, in the form of sari-sari stores, sidewalk vendors, among others, is part and parcel of the Philippine culture (Omana, 2003). At the heart of the micro-retailing industry are the huge networks of sari-sari stores which offer Filipino consumers with options to purchase their needs given their limited budget and in their defined credit terms (Munoz et al, 2005).

7.1.1. Institutional Framework and Initiatives on Microenterprises in the Country

The value of enterprise development in the growth of the Philippine economy has been widely recognized (Laberinto Solina, 2020) as evidenced by the multiple national policies in place to assist and support them. The relevant institutional frameworks governing microenterprises in the country are summarized in Table 4.

In 1991, RA 6977 represented the formal recognition of the need to assist, promote, and develop enterprises in the country through the creation of the Small and Medium Enterprise Development (SMED) Council, despite such efforts, however, the presence of micro enterprises remains beyond the scope. This was then amended in 1997 and then again in 2008 to cover not only small and medium enterprises but also micro businesses (RA 9501). Within the same year, the Magna Carta for Small Enterprises (RA 8289) serves as the landmark institutional instrument that supports the development of enterprises in the country, thus classifying sari-sari stores under “micro, small, and medium enterprises” (MSMEs), where such stores are usually classified under micro as enterprises valuing for less than PHP 1,500,001. Under the said law, duly registered sari-sari stores, registration through municipal or city treasurer, are eligible for government assistance in the form of counseling, promotion, incentives. In 2002, the Barangay Micro Business Enterprises (BMBE) Act (RA 9178) was enacted to focus on supporting micro businesses in the country by streamlining government processes and providing expedited incentives and support to them. More specifically, the act facilitates the integration of the informal sector (i.e., sari-sari stores) into the formal economy. BMBEs are classified as enterprises who has a total asset of not more than PHP 3 million. In 2004, the Go Negosyo Act (RA 10644) was signed into law to promote the growth and development of MSMEs with the goal of facilitating local job creation in the country. Within this framework, several initiatives were established to support MSMEs including: an MSMEs Development Fund and BMBE fund (i.e., start-up fund for entrepreneurs), platforms for technology transfer and training, among others. In 2008, the Magna Carta for Micro, Small, and Medium Enterprises (RA 9501) was enacted to support the MSME industry. As a more progressive approach, the Youth Entrepreneurship Act (RA 10679) was signed into law in 2015 with the goal of encouraging the Filipino youth to engage in entrepreneurial activities. Part of this is the establishment of the Youth Entrepreneurship Program (YEP) that aims to assist the youth in taking

up entrepreneurial activities through seminars, trainings, mentoring sessions, establishment of youth entrepreneurship organizations, promotional activities, among others. Through this law, modules pertaining to entrepreneurship were integrated into the curricula of the country's secondary and tertiary education.

Table 4. Institutional framework on microenterprises

Institutional Framework	Objective
Creation of the Small and Medium Enterprise Development (SMED) Council (RA 6977)	Establishment of Bureau of Small and Medium Enterprises (BSMED) as the secretariat handling the development and implementation of programs relating to MSMEs
Magna Carta for MSMEs (RA 9501)	Amendment to RA6977 to encompass micro enterprises thus supporting their growth and development in the country. Mandates the allocation of credit resources to MSMEs (i.e., allocating at least 8% for micro and small enterprises and at least 2% for medium enterprises)
Magna Carta for Small Enterprises (RA 8289)	Blueprint defining and supporting the growth and development of MSMEs
Barangay Micro Business Enterprises (BMBE) Act (RA 9178)	Exemption of micro-enterprises (i.e., capitalization below PHP 3,000,00) from income tax, minimum wage law, reduction of local government taxes and fees, financing support, and technology transfer, among others.
Go Negosyo Act (RA 10644)	Establishment of Negosyo Centers across cities, municipalities, and provinces to promote the ease of doing business and access to services for MSMEs
Youth Entrepreneurship Act (RA 10679)	Aimed at encouraging the Filipino youth to engage in entrepreneurial activities through financial education.

Anti-Red Tape Act (RA 9485)	Improve efficiency in the delivery of government services by reducing bureaucratic red tape, corruption, among others.
Joint Memorandum Circular No. 1 Series of 2011 and 2016	Implementing guidelines in processing of business permits and licenses across the country

These institutional policies are further complemented by existing agency-level initiatives. At an agency-level, the Department of Trade Industry (DTI) serves as the primary agency leading the development and promotion of MSMEs in the country through various assistance mechanisms including product development, financing, marketing and promotion, human resource development, among others. Following a non-sectoral approach, the interventions for MSMEs are covered in the agency's five-year MSME plan. The recent MSME Development Plan 2017-2022 underscores the three key focus areas of DTI following the improvement of business environment (i.e., improving business climate and access to finance), business capacity (i.e., enhancing management and labor capacities, access to technology and innovation), and business opportunities (i.e., improved access to market). Table 5 outlines the list of relevant programs and projects.

Table 5. Programs and Projects on Micro-enterprises and women entrepreneurs

Program/Project/Initiative	Involved Agencies and Stakeholders	Objective
E-Taas ang Pinay MSMEs Campaign	United States Agency for International Development (USAID), DTI, and National Confederation of Cooperatives (NATCCO)	Equip women entrepreneurs to access markets through online platforms (i.e., Shopee, Lazada, and Facebook)
SheTrades Program	DTI, International Trade Center (ITC)	Supports women entrepreneurs and women-led MSMEs by promoting equal participation in international trade and greater access to global markets
Tindahan Mo e-Level Up Mo	DTI, Philippine Association of Stores and Carinderia Owners	A sari-sari store advancement program aimed at equipping micro-retailers with digital knowledge, financial literacy,

	(PASCO), Hapinoy, GCash	consumer protection and sustainable practices
Pondo sa Pagbabago at Pag-asenso (P3 Program)	DTI and Small Business Corporation (SBC)	Providing affordable loan for MSMEs against loan sharks and 5-6 money lending scheme targeted to micro-enterprises
KAPATID Mentor ME	DTI and the Philippine Center for Entrepreneurship (PCE)	Assist micro and small enterprises through coaching and mentorship sessions

7.2. Human Flourishing of women *Sari-sari* Store Owners

7.2.1. Profile of Women *Sari-sari* Store Owners

The researchers, through Packworks (a social enterprise which focuses on empowering operations of sari-sari store through technology and artificial intelligence) surveyed three hundred eleven (311) female sari-sari owners from Central Luzon and Metro Manila between May and June. The survey was collected through the online application of Packworks.

The profile of the respondents are demonstrated in Table 6. The mean age is 46.5 years, with the majority of participants aged between 30 and 49 years, including 81 individuals in the 30-39 age range and 91 in the 40-49 range. Smaller age groups include those aged 50-59 (70 respondents), followed by 60-69 (16 respondents), and a few in the 17-19 (1 respondent) and 70-79 (5 respondents) brackets. A total of 12 respondents did not disclose their age.

In terms of marital status, the vast majority are married (251 respondents), with a smaller proportion identifying as single (21), separated (7), or widowed (3). Concerning household income, 241 respondents contribute complementary income to their household, while 50 are the primary breadwinners, and 20 are single mothers.

Geographically, respondents are spread across various regions, with the highest concentration in GMA (Greater Manila Area) (93 respondents), followed by STAG (Southern Tagalog) (59) and Central Luzon (CL) (38). Smaller groups reside in Southern Mindanao (SM) (31), SL (Southern Luzon) (36), NL (Northern Luzon) (32), CEV (Central Visayas) (6), WV (Western Visayas) (8), and NM (Northern Mindanao) (8), illustrating a broad geographic distribution. This demographic distribution provides essential context for understanding the study's findings within the specific socio-economic and regional background of the sample population.

Table 6. Respondents' Profile

Variable	Mean	46.5
Age	17-19	1
	20-29	7
	30-39	81
	40-49	91
	50-59	70
	60-69	16
	70-79	5
	NA	12
Sex	Female	100%
Marital Status	Married	251
	Single	21
	Separated	7
	Widow	3
Status of Household Income	Complimentary	241
	Single Mother	20
	Breadwinner	50
Place	CEV	6
	CL	38
	GMA	93
	STAG	59
	WV	8
	SM	31
	SL	36
	NM	8
	NL	32

7.2.2. Flourishing and Secured Flourishing Index

In order to assess the reliability of the questionnaires since the FI and SFI have not been validated in an Asian environment, the researchers measured Cronbach alpha. Results show a Cronbach alpha of 0.926 which is within the prescribed threshold of reliability (see Table 7).

Table 7. Cronbach Alpha

Items	12
Sample units	311
Cronbach alpha	0.926 0.9 < x <1.00

Table 8, on the other hand, demonstrates the Spearman correlation coefficient. Weziak-Bialowolska, et al. (2019) used Pearson correlation in their study. Nevertheless, spearman correlation would still be best to use since the researchers used likert scale for ranking, and the data gathered are non-parametric (Spearman, 1904). It could be confirmed that the majority has strong correlation at $p \geq 0.5$ with a few of moderate correlation at $p \geq 0.3$ (Evans, 1996). Majority of the variables show moderate to strong positive correlations which demonstrates the interrelatedness of health, happiness, life satisfaction, purpose, and relationship satisfaction. It could also be noticed that there is a strong correlation among HS1-HS2, MP1-MP2, MPP1-MPP2, CV1-CV2, CS1-CS2 and MM1-MM2. This suggests that the questions are consistent given the moderate to high similarity.

Table 8. Spearman correlation coefficient

	HS1	HS2	MP1	MP2	MPP1	MPP2	CV1	CV2	CS1	CS2	MM1	MM2
HS1	**											
HS2	0.65	**										
MP1	0.57	0.61	**									
MP2	0.68	0.68	0.73	**								
MPP1	0.67	0.63	0.64	0.78	**							
MPP2	0.67	0.61	0.59	0.71	0.8	**						
CV1	0.55	0.52	0.64	0.71	0.67	0.71	**					
CV2	0.5	0.47	0.55	0.63	0.64	0.62	0.69	**				
CS1	0.62	0.62	0.57	0.58	0.61	0.66	0.6	0.5	**			
CS2	0.6	0.6	0.56	0.61	0.65	0.67	0.61	0.57	0.79	**		
MM1	0.57	0.59	0.51	0.53	0.56	0.56	0.45	0.43	0.64	0.66	**	
MM2	0.58	0.58	0.47	0.5	0.63	0.57	0.44	0.37	0.62	0.63	0.84	**

The second order factor models of FI and SFI were estimated (see Table 9). Given these, it could be confirmed that the FI and SFI have a hierarchical structure, i.e., are composed of items grouped according to the domains they belong to. Most loadings are above 0.70, meaning that the observed indicators are strongly related to their respective latent constructs. Moreover factor loading of all

the domains are greater than the threshold of 0.4, thus, confirming that they are all significant. The standardized loadings (SFI) are very similar to the first iteration (FI), indicating model stability and high consistency. MM1 and MM2 have has strong loadings in the final model, indicating its importance in the model.

Table 9. Factor Loading of FI and SFI

Questions		FI	SFI
Happiness and Life Satisfaction	HS	0.912	0.915
Overall, how satisfied are you with your life as a whole these days?	HS1	0.801	0.795
In general, how happy or unhappy do you usually feel?	HS2	0.745	0.751
Mental and Physical Health	MP	0.921	0.930
In general, how would you rate your physical health?	MP1	0.743	0.748
How would you rate your overall mental health?	MP2	0.815	0.809
Meaning and Purpose	MPP	0.975	0.966
Overall, to what extent do you feel the things you do in your life are worthwhile?	MPP1	0.818	0.822
I understand my purpose in life.	MPP2	0.829	0.824
Character and Virtue	CV	0.874	0.862
I always act to promote good in all circumstances, even in difficult and challenging situations.	CV1	0.815	0.806
I am always able to give up some happiness now for greater happiness later.	CV2	0.689	0.697
Close Social Relationships	CS	0.847	0.860
I am content with my friendships and relationships.	CS1	0.834	0.827
My relationships are as satisfying as I would want them to be.	CS2	0.845	0.852
Financial and Material Stability	MM	-	0.845
How often do you worry about being able to meet normal monthly living expenses?	MM1	-	0.848
How often do you worry about safety, food, or housing?	MM2	-	0.830

7.2.3. Female Leadership and Human Flourishing

The quantitative results in Table 8 and 9 prove how women's micro-enterprises contribute to their own flourishing and development. In developing countries like the Philippines, micro-enterprises like sari-sari stores are considered entrepreneurial ways for those in the base of the pyramid to

alleviate living conditions overshadowed by poverty. Citing Bruton et al., (2013) and Sutter et al., (2019), due to poor living conditions, individuals in the BOP are often innovative and resourceful in creating new businesses to alleviate themselves from poverty (Shepherd et al., 2022).

With an initial end of lifting one's economic condition in mind of these entrepreneurs, personal well-being is seen through persistence and performance that cultivates various virtues which leads them to a sense of agency and empowerment in entrepreneurship themselves which eventually leads them to flourish. Such human flourishing creates a spillover to societal flourishing as it influences the community to flourish as well (Shepherd et al., 2022).

Citing Phillip (1993) and Small and Supple (2001), a community is defined by the social relationships which a group of people are engaged at and live in the same area which binds them to share a common history and values (Xiao & Fu, 2022). Thus, an entrepreneurship of such kind is generally associated with a high value of social capital.

Social capital is harnessed through community engagement (Xiao & Fu, 2022). Sari-sari stores foster community engagement by building personal connections with customers who are often part of their neighborhood. Moreover, they offer credits to trusted neighbors who have become patrons of the store.

7.2.4. Community Flourishing through Transformational Leadership

The results reflected in both quantitative and qualitative methods were consistent with previous research (Boulouta, 2013; Glass et al., 2016; Acevedo-Duque et al., 2021; Edralin et al., 2015). This study found that female leaders are often characterized by their ability to balance empathy, care, and collaboration within their workplace or community. These qualities, which are central to personal well-being as well, contribute to a state of flourishing characterized by positive emotions, psychological health, and social connectedness. The women in our study who exhibited these characteristics reported high levels of well-being, empowerment, optimism, and resilience.

Moreover, prior research (Pierli et al., 2022) suggests that women leaders often prioritize interpersonal dynamics and collective well-being—highlighting the importance of altruistic attitude. Thus, female leadership style could be further characterized by strong communication, empathy, and relationship-building skills (Stanford et al., 1995 in Kulkarni & Mishra, 2022). These female qualities fall under transformational leadership (Eagly et al., 2003; Kulkarni & Mishra, 2022; Shamshad & Naki Khan, 2020)—which could be seen under emotional intelligence, communion and agency (Hsu et al., 2022). A transformational leader is defined as a leader “who give vision and sense of mission, earn respect and trust (charisma), convey high expectations and communicate purposes effectively (inspiration), encourage attentive thinking and problem solving (intellectual stimulation), and offer individual attention and mentor followers individually (Bass, 1990 in Hsu et al., 2022; p. 3).”

Transformation leaders help their subordinates reach their full potentials through empowerment. “They build team spirit through their enthusiasm, high moral standards, integrity, and optimism and provide meaning and challenge to their followers’ work, e

hancing followers’ level of self-efficacy, confidence, meaning, and self-determination (Avolio et al., 2024; p. 953).” Thus, the role of empowerment is pivotal in this kind of leadership.

7.3. Empowerment of Women Sari-Sari Store Owners

7.3.1. Profile of Women Sari-sari Store Owners

A total of six (6) women micro-entrepreneurs or owners of sari-sari stores were consulted for this study. The questions revolved around the following: (a) their experiences in managing and operating their sari-sari stores, (b) their experience owning a sari sari-sari store and how it affected their relations with their surrounding community, (c) their perception with the government, and (d) the challenges they are facing alongside their dreams and visions for their stores and themselves. To protect the anonymity of the respondents, the researchers used aliases to keep their personal details and to differentiate their responses from each other (Table 10).

Most of the women interviewed are married (i.e., one is widowed) and are with dependents. On the average, the women owned their stores between 3 to 11 years and have started their businesses with an average capital amounting from PhP 2,500.00 to 50,000.000. The capital used to set-up their stores was usually sourced from their own savings, salaries, while some borrowed from their family members. On the average, they earn approximately PhP 3,500.00 to PhP 6,000.00 every week.

Table 10. Profile of Respondents

Name	Age	Marital Status	Duration of owning sari-sari store	Initial Capital
Lina	55	Widow	11 years	PhP 50,000.00
Maria	51	Married	9 years	PhP 2,500.00
Jean	35	Married	3 years	PhP 5,000.00
Remy	41	Married	5 years	PhP 1,000.00
Tere	48	Married	20 years	PhP 3,000.00
Melanie	61	Married	8 years	PhP 5,000.00

In analyzing the transcriptions, the themes on their current status, empowerment, and issues they face were revealed. Quotes were included in the analyses to substantiate the interpretation.

7.3.2. Current Status of Women’s Ownership of Sari-sari Stores

The substantial presence of women in micro-enterprises has been widely noted especially in the sari-sari store industry where they own 75 percent of sari-sari stores nationwide. As suggested by one of the interview participants, the presence of women in such entrepreneurial activities may be

explained by socio-cultural contexts where women or mothers “*are often in charge of households and are often regarded as the best economists in Filipino families.*” The nature and flexibility of sari-sari store management and ownership fits into the realities that Filipino mothers often face as they remain to be the primary caretakers of their families and households. For most of the interviewed, they decided to open up their sari-sari stores to complement their husband’s incomes, “*since I am mostly just at home, I decided to help my husband by putting up a sari-sari store.*” All of those interviewed worked on their stores full-time—others opening their stores as early as 6:00AM while most of them closed at around 9:00 AM-10:00 PM. Those who open their stores early in the morning also sell cooked meals (i.e., breakfast) on the side. Despite working on their stores full-time, others have mentioned that they have sideline jobs such as hair rebonding, beading work, among others.

Sari-sari stores, beyond being a micro-retail store, offer an avenue where community members can connect with each other. It can be viewed as an extension of the Filipino notion of “*bayanihan*” and camaraderie where they can help each other. Sari-sari stores often offer much more flexible payment terms in the form of micro loans. All of the women interviewed mentioned that they do allow loans to be made by their neighbors or acquaintances. On the average, they lend as little as PhP 200.00 to PhP 2,000.00. By allowing this scheme, the interviewees unanimously agreed that they are able to help out their own communities and neighbors who have grown dependent on their stores. As cited by one of the sari-sari store owners interviewed: “*people often resort to borrowing money (i.e., utang) which they cannot do in other retail stores.*” On top of this, it is only in sari-sari stores where people can buy items in small quantities (i.e., *tingi tingi*). Others have also cited that such stores often act as an informal avenue where neighborhood stories (i.e., *chismis*) are shared and where casual get-togethers occur. For these and alongside other reasons, sari-sari stores promote community and social cohesion as it acts more than a retail store.

7.3.3. Women Owners’ Empowerment

As observed, the experiences of women sari-sari store owners interviewed in this study shared some commonalities. Through the lens of empowerment utilized in this study, a summary is outlined in table 11.

Table 11. Empowerment of Women Sari-sari Store Owners

Empowerment	Experiences of Women Sari-Sari Store Owners
Psychological	<ul style="list-style-type: none"> • Take pride of being considered “entrepreneurs” or “business owners” • Feelings of independence, confidence, fulfillment • Source of purpose and meaning
Social	<ul style="list-style-type: none"> • Improved their own social status • Helping community through lending • Supported by family members

Political	<ul style="list-style-type: none"> • Rare engagement with the government (i.e., elections, time to register) • Perceived government as ally (i.e., but would want to know more how to be involved)
Economic	<ul style="list-style-type: none"> • Unsustainable income (i.e., only covering daily expenses) • Lacking business acumen

Psychological Empowerment. Across all those interviewed, they felt proud and took pride in their ownership of sari-sari stores. *“I consider myself as a business woman because of my store.”* Some of the women mentioned that they felt independent and motivated since they have no bosses, in fact they are the boss in their stores. *“I have been dreaming of selling and owning a store as a kid,”* cited others who have had experience selling items as a kid to help their families. *“I want to earn more and grow my business,”* others have mentioned. Others have cited the confidence it gave them: *“I am no longer dependent on my husband for money.”* While some have noted how they enjoy being owners of sari-sari stores, *“because of my store, I am now busy with other things apart from taking care of my family. I feel more fulfilled.”* For all of them, it became a newfound source of purpose and meaning—*“I can buy things for myself, my kid, and my family now... I am not just a housewife now.”* Through their ownership of sari-sari stores, the women owners unanimously agreed that they found a platform to find and work on their passions and dreams. *“I want to grow the sari-sari store for me and my family. This has become my dream since I put it up.”* All women shared the vision of sustaining and growing their own sari-sari stores.

Economic Empowerment. Meanwhile, when asked about whether their income is enough to cover their expenses, all of the women cited that it may not be enough especially that their kids are growing up. While they can buy some items for themselves and kids, they cited that this income is not sustainable. *“My income will not be enough in the long run.”* The women owners mentioned that they do not compute how much income they actually generate on a daily basis given the nature of how the store operates. *“I use the income for the day to replenish the supplies of the store.”* Others have cited that their income was able to somehow help them with their daily necessities since they obtain their own personal supplies from the store as well.

Political Empowerment. When their relationship with the government was inquired, they all cited that they rarely engage with the government. *“I only interact with them when it’s the election period.”* The most interaction they have with the government, they all cite, is when they are asked to register their stores. Others have also cited that their interaction with the government is only on the basis of their needs. *“When I need capital or if I need to register, that is the only time I seek help from the government.”* When asked whether they are aware of any programs by the government for them, they all unanimously answered of their unawareness. Despite this, they all expressed their willingness to know more about the programs to help them in managing and growing their stores.

Social Empowerment. In terms of their relations with their community members, all the interviewees noted that their ownership of the sari-sari stores helped to somehow improve their

social statuses. *“Now, they call me madam because I own a store.”* For others, owning a store also means that their neighbors assume that they have some extra money to spare for lending. *“Because they saw me opening a store, they thought I was rich and that they could just borrow money from me.”* Within their own households, all of the women interviewed noted that their families are supportive of their stores. Their family members are not just helping them in their stores but also in managing their households. *“If they know I am tired from managing the store, my child or husband will do the house chores for me.”*

7.3.4. Issues faced by Women Owners of Sari-sari Stores

Part of exploring the current experiences faced by women sari-sari store owners are some of the issues and challenges they face. A common theme that emerged among women owners is their issues with finance. As noted by one of the experts interviewed for this research, *“owners often have trouble in accessing financial loans to support their sari-sari stores.”* This is further supported by various studies on entrepreneurship suggesting the limited opportunities for Filipino women to access finance (ADB, 2023). In fact the interviews with the owners suggest that they have no awareness about the presence of micro-loans. *“I am not aware that there are banks who can lend us small amounts of money to support our store.”* As a result, all of the women owners interviewed obtained their loans from their own relatives or through loan sharks (i.e., 5-6 lending schemes). *“I have no choice but to borrow through shark loans whose interest rates are at 30 percent. The interest is really steep but I am not aware of any other options.”* Access to capital proved to be a common issue raised by the women owners suggesting issues relating to the financial unsustainability and instability of their stores.

Others also affirmed that they do not possess business acumen—information on how to create their respective financial and business plans, business continuity plans, among others. *“I only learned about doing business through experience. I just play everything by ear.”* Meanwhile, others learned from their own past experiences where *“I learned how to manage businesses as a kid when I sold small trinkets back when I was still in school.”* During the interviews, the interests of the women owners for learning about business management are directly linked to their ability to access greater capital. *“If someone can teach us how to sustain our finances so we do not resort to borrowing for capital, I am more than willing to learn.”* To this point, the owners expressed their willingness to undergo trainings to learn. However, their willingness does not necessarily translate to their active participation and presence in the training as one of the expert informants suggested, *“the multiple burdens they carry often get in the way... Because they are not just enterprise-owners, they are mothers first. They cannot just leave everything behind to attend training.”* This is evidenced in the experience of one of the owners in suggesting that: *“if I leave for errands or training, that means I close the store.”* As suggested, attendance to such events do not just affect their business operations but also their household responsibilities.

In relation to the above mentioned issue, there seems to exist an information asymmetry and information gap between and among the government and the women micro-entrepreneurs. While there are several programs and initiatives aimed at assisting women in their access to finance and training, as the interviewed women mentioned, they have little to no idea that these were in fact

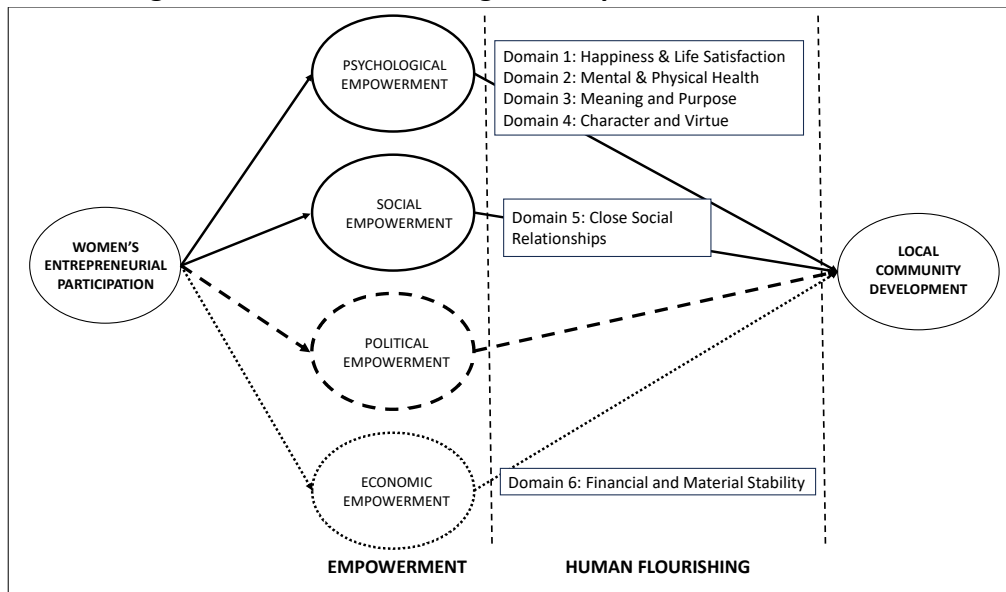
existing. *“I was never aware of that. I only know of local government initiatives where they give away some capital.”* Given this gap, one of the experts interviewed raised suggestions for further re-classification of the country’s enterprises—creating *nano-entrepreneurs* which will include sari-sari-stores, ambulant vendors, among others.

Another concern raised comes in the form of the business registration requirements that women owners comply with, more specifically, in relation to the fees that come along with the registration requirements. As suggested, *“because there are barangay officials who go around the area and constantly seek for our business permits, we feel obliged to apply.”* However, for smaller micro enterprises, the *“business registration fees are perceived as too steep.”* On the average, the fees range from PhP 500-800 depending on the size of the store. The fees are annually renewed, and as suggested: *“the registration fees are huge compared to the amount that we earn on a daily basis.”* For these owners, they also do not see the benefits of registering except for compliance purposes. These insights were a bit contrasting with the suggestions from the experts interviewed who suggested that business registration procedures are *“believed to be too complex by sari-sari store owners.”* It may be deduced that the owners are not necessarily concerned with the complexity of the process but rather the necessity for registration. As one of the experts suggested, the owners *“cared so little about the process as long as there are the right incentives in place for them to register.”* Such incentives often come in the form of free capital from local government units that can help them with their stores. Experts have also cited the fear of owners to share their income to the government where the latter *“gets a share of their already small pie.”*

8. Human flourishing and Empowerment of Women Sari-sari Store Owners

The current status of women sari-sari store owners prove to be complex thereby requiring nuanced approaches—the use of the Empowerment Model (Gutierrez, 2023) and Human Flourishing Index (VanderWeele, 2017). Following this, figure 7 illustrates the summary of the key insights of this study.

Figure 7. Human flourishing and empowerment of women



As earlier suggested, the study looks at the empowerment and flourishing of women through their ownership of sari-sari stores. Following the findings of the KIIs and the survey, the following observations were made:

First, the women were observed to achieve psychological and social empowerment from their ownership of sari-sari stores as represented by the bold straight lines in figure 8. In terms of psychological empowerment was observed as they were found to gain self-confidence, a sense of purpose, motivation, and identity as they navigated the management of their micro-enterprises. This is also reflected in the results from the human flourishing index suggesting that despite the limited financial gains that sari-sari store owners may experience, this study highlights a strong connection between micro-entrepreneurship and human flourishing. The high correlation results from the FI and SFI measures suggest that overall well-being can be significantly high, independent of one's income level. The women in this study demonstrated high levels of well-being, empowerment, optimism, and resilience—attributes that underscore their capacity to thrive even within modest economic conditions. In terms of social empowerment, the women were observed to have improved social status within their communities and are supported by their own families in their ownership of their stores. The same insights are also reflected in the human flourishing indices which suggested that these women embody transformational leadership by fostering self-reliance and a sense of agency, which enables them to take on influential roles within their communities. They take pride in their businesses, often viewing themselves not merely as store owners but as business women in their own right. This ownership and autonomy empower them to feel independent and motivated, as they are their own bosses, making decisions that affect both their businesses and lives.

Second, in terms of their political empowerment, the findings from the KIIs suggest that they have little to no interaction with the government which makes the achievement of this

facet of empowerment ambiguous—represented by broken lines in figure 8. Due to their limited interactions with the government—primarily through compliance to business registration requirements and during elections period, the findings on political empowerment remains inconclusive. A crucial point derived from investigating this, however, is the willingness of these women to be engaged with the government in relation to their enterprises.

Third, in terms of economic empowerment (i.e., measured by the domain on financial and material stability), the insights from the KIIs suggest that the women owners' achievement of economic empowerment remains problematic given their issues with securing capital to sustain their businesses.

The empowerment and flourishing these women experience has broader implications for societal advancement. Their enhanced well-being acts as a catalyst for community growth, creating a ripple effect that promotes social cohesion and development. Thus, their individual successes contribute to collective progress, demonstrating how empowering women at the micro-enterprise level can spur wider societal and economic improvements.

9. Conclusion and Policy Recommendations

As earlier established in this study, the achievement of women's empowerment and flourishing through their engagement in entrepreneurial activities is neither direct nor instantaneous. Instead, women face complex realities that challenge existing assumptions suggesting that women's involvement in entrepreneurial activities resolve all underlying issues relating to their development. That is, a more nuanced perspective beyond economic aspects needs to be accounted for—including the psychological, social, and political facets that affect their realities. To address this, the researchers adopted the Empowerment Model (Gutierrez, 2023) and the Human Flourishing Index (VanderWeele, 2017) to illustrate a more comprehensive perspective on the experiences of women owners of sari-sari stores. In addressing such complexity, this study was positioned as an exploratory study that utilized a mixed method approach to answering the question: *“how does women's engagement in micro-enterprising promote human flourishing and empowerment?”*

Following the conduct of a document review, survey, and KIIs, the following key insights may be deduced:

- **The women were observed to attain psychological empowerment and individual well-being from their ownership of sari-sari stores.** Both the Human Flourishing Indices (i.e., survey) and the Empowerment Model (i.e., KIIs) suggest that the women owners have high levels of individual well-being and psychological empowerment as evidenced by the positive results on the domains of happiness and life satisfaction, mental and physical health, meaning and purpose, and character and virtue, and their sense of agency and autonomy through their ownership of sari-sari stores.

- **The women were observed to attain social empowerment and social well-being given their ownership of sari-sari stores.** Both the Human Flourishing Indices (i.e., survey) and the Empowerment Model (i.e., KIIs) suggest that the through their ownership of sari-sari stores, these women have high levels of social well-being and social empowerment as evidenced by their improved social statuses and the presence of support systems within their families and communities.
- **The women were observed to have more complex experiences in navigating the economic sustainability of their sari-sari stores.** As suggested in the results of the SFI (i.e., survey) and the Empowerment Model (i.e., KIIs), the women under study struggled with maintaining the economic sustainability and profitability of their sari-sari stores. That is, both the survey and the KIIs suggest that these women are unsure whether they are satisfied with the profits they are earning from their micro-enterprises. As earlier suggested, these women remain to struggle in obtaining capital to sustain their sari-sari stores.
- **The attainment of these women's political empowerment (i.e., government relations) remain ambiguous.** As suggested in the KIIs, these women have very limited interactions with the government (i.e., compliance to business registration requirements, elections) hence making them uncertain of how they perceive them. Generally, these women hope that the government can assist and support their endeavors as sari-sari store owners.
- **Information gaps exist in terms of the availability of government intervention programs and the awareness of women owners.** In terms of existing government interventions and policies, while the conduct of the KIIs and document review suggest that there are existing assistance programs (i.e., market access, skills development, financial access, coaching and mentorship projects, among others) in supporting women owners of sari-sari stores, there appears to be some information gap. That is, the women owners interviewed remained unaware of these existing programs despite their willingness to take part in them.

In relation to these insights, several policy recommendations are forwarded:

- **Addressing information gaps.** While a significant number of interventions and assistance programs have been made available for women micro-entrepreneurs, the study suggests that awareness of them remains low. As such, a varied approach to generating awareness needs to be developed to ensure that information is not only disseminated but also understood by the targeted audience.
- **Recalibrating intervention programs.** The existing programs may have to be re-evaluated to reflect on the realities of the mothers who are owners of such micro-enterprises. Beyond knowing what kind of programs micro-entrepreneurs need, a more substantial inquiry about their actual experiences need to be made (i.e., the multiple burdens mothers carry). This may provide better information on the best ways to deliver these intervention programs.
- **Revisiting perspectives on sari-sari stores.** As suggested in this study, the benefits provided of sari-sari stores go beyond economic contributions but extends into the psychosocial empowerment, and individual and social well-being of women owners. The

narrative and perspective of the government in relation to sari-sari stores may be reconsidered to reflect this as well. Championing the role of sari-sari stores in promoting women's empowerment and flourishing may be a more beneficial anchor in crafting effective assistance programs for them.

This study departs from purely economic perspectives on sari-sari stores, and instead focuses on the psycho-social impact of sari-sari stores on women owners. As suggested in this study, the sari-sari stores in the country are mostly owned by women, mostly mothers. Thus, the insights derived from this study offers an interesting outlook on the role of these sari-sari stores to the foundations of the country's care economy—Filipino mothers. In this study, we provided a nuanced perspective on the significance of sari-sari stores, not only to the economic development of communities, but the individual and social well-being of its women owners. That is, the purpose of sari-sari stores goes beyond economic contributions but also psychosocial aspects that support women's individual and social empowerment and flourishing.

While this study offers a renewed perspective on sari-sari stores—as springboards to the promotion of the individual and social well-being of Filipino women, further research may be conducted to complement and validate the findings of this study: first, future studies may explore the experiences of women sari-sari stores in other parts of the country (i.e., rural areas). Since this study is primarily focused on the urban and metropolitan cities of the country, the experiences of women in more rural settings may further enrich the insights on their experiences. Second, future research may look at the realities of women in other areas where culture heavily impacts women's involvement in entrepreneurial activities (i.e., Mindanao region). Finally, other data collection techniques may also be used to validate the findings from this study including participant observation, among others to provide a more nuanced approach to their realities.

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Appendix 1. Sample Survey Questionnaire

Domain 1: Happiness and Life Satisfaction.

1. Overall, how satisfied are you with life as a whole these days?

0=Not Satisfied at All, 10=Completely Satisfied

2. In general, how happy or unhappy do you usually feel?

0=Extremely Unhappy, 10=Extremely Happy

Domain 2: Mental and Physical Health.

3. In general, how would you rate your physical health?

0=Poor, 10=Excellent

4. How would you rate your overall mental health?

0=Poor, 10=Excellent

Domain 3: Meaning and Purpose.

5. Overall, to what extent do you feel the things you do in your life are worthwhile?

0=Not at All Worthwhile, 10=Completely Worthwhile

6. I understand my purpose in life.

0=Strongly Disagree, 10=Strongly Agree

Domain 4: Character and Virtue.

7. I always act to promote good in all circumstances, even in difficult and challenging situations.

0=Not True of Me, 10=Completely True of Me

8. I am always able to give up some happiness now for greater happiness later.

0=Not True of Me, 10=Completely True of Me

Domain 5: Close Social Relationships.

9. I am content with my friendships and relationships.

0=Strongly Disagree, 10=Strongly Agree

10. My relationships are as satisfying as I would want them to be.

0=Strongly Disagree, 10=Strongly Agree

Domain 6: Financial and Material Stability.

11. How often do you worry about being able to meet normal monthly living expenses?

0=Worry All of the Time, 10=Do Not Ever Worry

12. How often do you worry about safety, food, or housing?

0=Worry All of the Time, 10=Do Not Ever Worry

Domain 7: Political Involvement.

13. I am content with the support provided by the government.

0=Strongly Disagree, 10=Strongly Agree

14. I can voice out my concerns, issues, and suggestions to the government.

0=Strongly Disagree, 10=Strongly Agree

Appendix 2. Sample Interview Questionnaire

**Gender, Micro-Entrepreneurship, and Human Flourishing: Exploring the experiences of
women sari-sari store owners towards inclusive growth**
Key Informant Interview Guide (KIIG)

INFORMED CONSENT FORM

During the KII, we will ask you to provide some personal data (optional) which may directly or indirectly identify you as an individual or your business. Rest assured that the information you will be providing will be kept strictly confidential and anonymous and will only be used for this research. You also have the right to be informed, object to processing, access and rectify, suspend or withdraw your data, and be indemnified in case of damages pursuant to the provisions of the Republic Act No. 10173 of the Philippines, Data Privacy Act of 2012 and its corresponding Implementing Rules and Regulations.

Sa panayam, hihilingin namin sa iyo na magbigay ng ilang personal na data (opsyonal) na maaaring direkta o hindi direktang kilalanin ka bilang isang indibidwal o ang iyong negosyo. Makatiyak ka na ang impormasyong ibibigay mo ay mapanatiling confidential at gagamitin lamang para sa pananaliksik na ito. Nais din naming ipagbigay-alam sa iyo na may karapatan kang ipagbigay-alam, tumutol sa pagproseso, ma-access at maitama, suspindihin o bawiin ang iyong data, at mabigyan ng bayad sa kaso ng mga pinsala na alinsunod sa mga probisyon ng Batas Republika Blg. 10173 ng Pilipinas sa Pagkapribado ng Data ng 2012 at ang mga kaukulang Pagpapatupad ng Mga Batas at Regulasyon.

I voluntarily agree to participate in the research project being conducted by the Philippine Institute for Development Studies (PIDS).

Ako ay kusang-loob na pumapayag na makibahagi sa pagsasaliksik na isinasagawa ng Philippine Institute for Development Studies (PIDS).

I have understood the objectives of the project and the relevance of my participation as discussed to me/as stated in the letter provided by the PIDS researcher/research team. I have also been given the opportunity to ask questions about the project.

Nauunawaan ko ang mga layunin ng proyekto at ang kahalagahan ng pakikibahagi ko rito, ayon sa tinalakay sa akin/nakasaad sa liham na ibinigay ng mga kawani ng PIDS. Ako ay binigyan ng pagkakataon na magtanong tungkol sa proyekto.

I understand that I may withdraw and discontinue my participation at any time and will not be penalized for doing so.

Nauunawaan ko na maari kong bawiin at hindi na ipagpatuloy ang pakikibahagi ko sa proyekto sa anumang oras/sandali, at hindi ako papatawan ng anumang kaparusahan kung ako ay magpasyang hindi na makibahagi sa proyekto.

I understand that the personal and sensitive personal information data that will be collected by PIDS will be kept strictly confidential.

Nauunawaan ko na ang aking personal at sensitibong impormasyon na makakalap ng PIDS ay pananatiliing kompidensyal.

I agree to:

Sumasang-ayon ako:

- audio-recording
- taking photos
- video- recording
- collection of personal information
- collection of company/affiliation information

Name : _____

Sector : _____

Signature : _____

Date : _____

PART I: PERSONAL INFORMATION

Question	Notes
Name (Optional)	
Age	
Educational Background	
Current Work or Sources of Income	
Work/Business/Sources of Income History	
Number of Dependents	
Marital Status	
Household Structure and	

Sources of Income	
Residence and Place of Origin	
Other Questions	

PART II. Experience in owning sari-sari stores

Question	Notes
Gaano na katagal ang iyong negosyong sari-sari store?	
Maaari ba naming malaman kung saan nagmula ang inyong kapital pang-negosyo?	
Rehistrado o may lisensya ba kayo sa pagtayo ng sari-sari store? Bakit wala or meron? May balak bang magpa-rehistro?	
Ilang raw kayo bukas sa ilang lingo? Ano ang oras ng inyong operasyon?	
Mayroon ba kayong katulong sa pagmamanage ng sari-sari store?	
Ano sa tingin ninyo ang “strength” ng inyong tindahan?	
Sa tingin ninyo, ano ang “weaknesses” na inyong nararanasan sa pagmamanage ng sari-sari store?	
Gaano karami ang bumibili sa inyong sari-sari store? Kilala nyo ba ang mga mamimili?	
Community Development	

Ikaw ba ay nagpapautang ng iyong paninda? Paano ang iyong Sistema?	
Sa tingin ninyo, nakatutulong ba ang sari-sari store ninyo sa kumunidad? Paano?	
Masaya ka ba at kontento sa sari-sari store ninyo? May mga oportunidad ka ba na nakikita upang mas maging maayos ang pagmamanage ng sari-sari store?	
May mga naisip ka ba na “improvements” na nais mong mangyari para sa iyong sari-sari store?	
<i>Empowerment</i>	
Naka-apekto ba ang pagiging may-ari ninyo ng sari-sari store sa inyong pagtingin sa sarili nyong kakayanan o kumpiyansa sa sarili?	
Sapat ba ang inyong kita mula sa sari-sari store?	
Naka-apekto ba ang pagiging may-ari ninyo ng sari-sari store sa pagtingin ng komunidad o pamilya nyo sa inyo?	
Napakikikinggan ba ng gobyerno ang inyong mga suhestiyon o hinaing?	
Relations with the government	
Sa iyong palagay, nakakatulong ba ang gobyerno sa inyong negosyo?	

Mayroon ba kayong alam na mga programa ng gobyerno para sa inyong sari-sari store?	
Ano pa ang maaaring maitulong sa inyo ng gobyerno upang sumuporta sa inyong negosyo?	
<i>Challenges and Moving Forward</i>	
Ano ano ang mga pangunahing pagsubok na pinagdadaanan nyo bilang may-ari ng sari-sari store?	
Ano ang pangrap nyo para sa inyong sari-sari store?	