Women Ecopreneurship for Poverty Alleviation, Economic Development and Environmental Protection

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Abstract

This paper substantiates to broaden research into ecological entrepreneurship. In order to produce an economically lucrative business and retain their core environmental and social values, it is sublime, to scrutinize women ecopreneurship. Because of widespread industrialization, market structures have mammothly and harmfully affected the environment. Many businesses and consumers have enormously obliterated our natural resources that resulted to diminution in our local production of indigenous resource materials. Government have sought to deal with the problem through a mix of command-and-control and market-based instruments, with inadequate victory. Our government alone would not be copious in trying to arrive at remarkable answer. One of the most compelling alternatives for dealing with such market failures is Women ecopreneurship, which means a process by which Women entrepreneurs introduce eco-friendly (or relatively more eco-friendly) products, services and process into the marketplace. In this investigation a theoretical framework to assess the emergence of ecopreneurship in a given society or industry is presented. Similarly nowadays women entrepreneurs are getting adopted to Social media. Ecopreneurship development and income generating activities are a feasible solution for developing women, towards eradicating poverty, spur economic development and more importantly intensify Environmental protection and preservation. It generates income, financial freedom, and boost socio-economic equity. The research was conducted through qualitative and data was collected through personal interview with the women ecopreneurs in Catanduanes. We clearly established that entrepreneurial processes are remarkable in the successful women ecopreneurship development from an extremely unpromising and constrained realities. Most importantly, women ecopreneurship development is a key tool for poverty reduction; spur economic development and uphold our Environment.

Keywords: Women ecopreneurship; ecopreneurship; poverty alleviation; economic development; environmental protection.

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1. Introduction

The most indispensable global issue of the 21st Century is environmental humiliation. The Philippines has had persistent jobless growth for the past four decades. Around 12.4 million Filipinos would still be unemployed, underemployed, or would have to work or generate work for themselves in the informal sector [37]. The Philippine government should have great support to Women ecopreneurship in Catanduanes. They will make a difference in the lives of our people. They will alleviate people from poverty, stimulate economic growth and protect our environment. This study finds strong support from Republic Act No. 9710. It is an act providing for the magna carta of women. The State affirms the role of women in nation building. The Philippine Commission (PCW) on Women is the lead Philippine government agency, navigating development efforts towards women. It initiated Republic Act 9501 Magna Carta for Micro, Small and Medium Enterprises (MSMEs), recognizing that MSMEs have the potential for more employment generation and economic growth. Ecopreneurship from two words, ecological (eco) and entrepreneurship. Ecopreneurship focused more on the personal inventiveness and skills of the entrepreneurial person or team to recognize market success with environmental innovations. Beginning in the 1990s, some authors started to agree in more aspect with environmentally accustomed entrepreneurship. Ecopreneurship is an entrepreneurial achievement that contributes to safeguarding the natural environment. Ecopreneurs are therefore entrepreneurs who found their businesses based on the principle of sustainability [11]. Catandunganons became stronger and resilient in trying to adapt and find opportunities. Even in the midst of macro-economic predicaments, Women in Catanduanes found remarkable ways of helping the province eradicate poverty, spur economic growth and protect our environment through Ecopreneurship. An entrepreneur is a catalyst who owns and brings together money, people, ideas and resources, bridging activities between suppliers and customers to create and change markets. Ecopreneurship is establishing strong linkages between environmental progress and market success that help obliterate poverty, boost economic growth and protect our environment. With this premise it is noteworthy that the researcher wants to explore Women ecopreneurship for poverty alleviation economic development and environmental protection in Catanduanes.

2. Objectives

The research objectives are:

1. To investigate the personal and business profile of women ecopreneurs in Catanduanes.
2. To know the number of years in ecopreneurship business.
3. To find out the initial capital of women ecopreneurs.
4. To look into the source of capital.
5. To identify the kinds of products manufactured.
6. To determine the motivations of women ecopreneurs in Catanduanes, in terms of:
   a. Alleviating poverty
   b. Economic development
   c. Environmental protection
7. To know what assistance are provided to women ecopreneurs by the government.
8. To highlight the problems encountered by women ecopreneurs in Catanduanes.
9. To know the suggestions to encourage the growth of women Ecopreneurs in Catanduanes.
10. To recommend an action plan to guide policy decision making in enhancing and sustaining women ecopreneurship in Catanduanes.

3. Methodology

The study used the more focused qualitative methodology in an in-depth interview which utilized a semi-structured interview schedule in getting the primary data from the respondents. This research used ranking in its data presentation. It gathered primary data from the total of 20 Women ecopreneurs in Catanduanes.

4. Data Presentation and Discussion

The discussion of the outcome of data analysis followed the sequencing of the specific research questions.

5. Personal Profile of the Respondents

Table 1 outlines the personal profile of the women ecopreneurs in Catanduanes. These data characterized the respondents when grouped according to (a) age, (b) civil status, (c) educational attainment, and (d) occupation before the ecopreneurship business.

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>Age</th>
<th>Sex</th>
<th>Civil Status</th>
<th>Educational Attainment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Mean</td>
<td>34</td>
<td>Female</td>
<td>Married</td>
<td>High School graduate</td>
</tr>
<tr>
<td>Minimum (lowest)</td>
<td>25</td>
<td>Female</td>
<td>Married</td>
<td>Elementary graduate</td>
</tr>
<tr>
<td>Maximum (Highest)</td>
<td>55</td>
<td>Female</td>
<td>Married</td>
<td>College graduate</td>
</tr>
</tbody>
</table>

The result in Table 1a to 1d showed that the mean age of the respondent is 34 with the lowest (minimum) age of 25 and the highest (maximum) age is 55. The data recommends that Women Ecopreneurs in Catanduanes are older. In Catanduanes, the active working class falls within this age bracket. It is important to note that these women ecopreneurs are still competent enough to operate their business. The result revealed also that the respondents are married. From the data collected, majority of the respondents are college graduates. The data showed that majority respondents age 55. Great innovators and founders of successful organizations are ages 35
6. Business Profile of the Respondent

The business profile of the woman ecopreneur-respondent was analyzed in terms of (a) number of years in ecopreneurship business, (b) present capital, and (c) source of capital, as summarized in Table 2. The total number of respondents is 20.

Table 2: Business Profile of the Respondent

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>No. of Years in Ecopreneurship Business</th>
<th>Present Capital</th>
<th>Source of Capital</th>
<th>Kinds of Products Produced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Count</td>
<td>20</td>
<td>20</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Mean</td>
<td>3</td>
<td>P100,000.00</td>
<td>Family</td>
<td>Skin care from herbs (cream), mosquito repellent, cure for cold and cough</td>
</tr>
<tr>
<td>Minimum (lowest)</td>
<td>1</td>
<td>P 50,000.00</td>
<td>MFI</td>
<td>For body pain, For insect bite</td>
</tr>
<tr>
<td>Maximum (Highest)</td>
<td>5</td>
<td>P300,000.00</td>
<td>DOST</td>
<td>Organic food supplement, Organic rice, Organic vegetables, Organic fruits, Organic ornamental plants, Organic fertilizer</td>
</tr>
</tbody>
</table>

Table 2 revealed that the respondents are in an ecopreneurship business for five years. The business has a present capital of three hundred thousand pesos. In the operation of the ecopreneurship business, funds has been sourced from the Department of Science and technology, and from family. Majority of the products produced are organic food supplement, organic rice, organic vegetables, organic fruits, organic ornamental plants, and organic fertilizer. Further, the respondent produces several eco-friendly, organic products, with the use only of the locally available plants and herbs which were strongly tested to have proven best effects to our health and the environment. Products produced are as follows: (a) food supplement, in capsule form from turmeric (luyang dilaw), gotocola and serpentina which is a good prevention and relief to all kinds of illnesses, (b) skin care products from herbs, (c) antifungal/antibacterial/mosquito repellent, (d) pain reliever, (e) colds and cough prevention and cure, (f) organic fertilizer using vermicast, which when applied to plants like rice, increases production, (g) organic fruits and vegetables, and (h) organic rice.
According to the respondent:

“\textit{It is best to put up ecopreneurship business so that plenty of people will benefit, will be healed from their illnesses, will earn income for their daily living, will be involved and eventually can replicate the best practices, products and services to other people}”.

\textbf{6.1 Motivations of women ecopreneurs in Catanduanes, in terms of}

\begin{itemize}
\item a. Poverty alleviation
\item b. Economic development
\item c. Environmental protection
\end{itemize}

\begin{table}[h]
\centering
\begin{tabular}{|c|c|}
\hline
Item No. & Indicators for the Motivations \hline
\textbf{a. Poverty alleviation} & Rank \hline
4 & Food and health care for the family. \quad 1 \hline
1 & Send children to college. \quad 2 \hline
5 & Provide shelter for the family. \quad 3 \hline
2 & Buy clothes for the family. \quad 4 \hline
6 & Financial freedom. \quad 5 \hline
3 & Sanitation. \quad 6 \hline
\textbf{b. Economic development} & \hline
2 & Create more employment opportunities. \quad 1 \hline
1 & Sell products in the global market and increase government’s dollar income. \quad 2 \hline
8 & Technological improvement to improve productivity of capital and labor. \quad 3 \hline
5 & Promotes tourism. \quad 4 \hline
7 & Increase quality of life. \quad 5 \hline
6 & Economic and political stability. \quad 6 \hline
4 & Potential skills development. \quad 7 \hline
3 & Expand business to other provinces. \quad 8 \hline
\textbf{c. Environmental protection} & \hline
1 & Grow trees every month provincewide. \quad 1 \hline
9 & Encourage no use of plastic everywhere. \quad 2 \hline
2 & Sponsor seminars on environmental protection. \quad 3 \hline
8 & Encourage best practices on waste disposal in the community. \quad 4 \hline
7 & Intensify campaign on proper waste management. \quad 5 \hline
3 & Sponsor contests on environmental protection. \quad 6 \hline
5 & Report illegal loggers, miners to DENR. \quad 7 \hline
4 & Assist in the bantay kalikasan. \quad 8 \hline
6 & Report illegal fishers to concerned agencies. \quad 9 \hline
\end{tabular}
\caption{Motivations of Women Ecopreneurs in Catanduanes}
\end{table}

\textbf{7. Poverty alleviation}

Results show that the respondent has a strong advocacy of eradicating our people from poverty. This result is strongly supported in the study of [2], acknowledged that entrepreneurship is a tool to fight and eradicate
poverty. The top most priority indicator in poverty alleviation is to have food and health care for the family, sending children to college, provide shelter, clothes, financial freedom, and sanitation for the family. Most of those mentioned are the basic or physiological needs by people in order to survive. These findings are strongly supported by United Nations Environmental Programme [35]. As shown in table 3, under poverty alleviation, results from the interview of the respondent: Indicator 4 (Food and health care for the family) ranked 1. A statement from one of the respondents: “I retired from my job as a Geodetic Engineer and a Corporate CSR because I felt I am needed most by my family and my community. My father is in severe sickness, my mother is suffering from alzheimer’s disease, my brother a cancer patient and my neighborhood in dire poverty. That time was the best time for me to comfort and care for these people. I initiated putting up an ecopreneurship business, innovating for products from plants which will give the care and prevention to these illnesses and eventually give income to the rural poor and alleviate them from poverty”. This was followed by indicator 1 (When I became an ecopreneur I was able to send my children to school) ranked 2. Next is indicator 5 (I have provided a home for my family) ranked 3. Indicator 2 (Through ecopreneurship I have provided proper clothing for my family) ranked 4. Indicator 6 (I had financial freedom) ranked 5. The last indicator is (I helped my family well and the whole community in trying to maintain cleanliness in everything that we do) ranked 6.

8. Economic Development

Data on economic development clearly manifests that the respondents has a great passion for helping our government develop our economy. The respondents enumerated the motivators in attaining economic development. As shown in Table 3, on Economic development, Indicator 2 (Creating more employment opportunities) ranked 1. Indicator 1 (Sell products in the local, national, and global market) ranked 2. Indicator 8 (Technological improvement to intensify productivity of capital and labor) ranked 3. Indicator 5 (Promotes tourism) ranked 4. Indicator 7 (Increase quality of life) ranked 5. Indicator 6 (Economic and political stability) ranked 6. Indicator 4 (Potential skills development) ranked 7. The least preferred indicator is number 8 (Expand business to other provinces in the Philippines) ranked 8. Results show that there are plenty of jobs created in women ecopreneurship. Ecopreneurs initiate change in business and society. This change is harmonized by growth and increased output which allows more wealth to be divided amongst the various members. Thus ecopreneurship leads to the generation of income which further increase the national income of the country and enhances its economic development, [24]. In developing countries like the Philippines where unemployment is an enormous problem, ecopreneurship can be looked upon as a tool for income generation and employment. A woman ecopreneur testimony: “When I started this business, I am so happy that everybody in this business enjoyed working and at the same time earning for our living”. Data on selling products in the national and eventually in the global market is important. Women Ecopreneurship has a huge potential of earning large sums of money which will increase also the GDP of the Philippine government. An ecopreneur narrates: “As of now our women ecopreneurship business in Catanduanes is supplying already a raw material to United Laboratories and Pascual Laboratories. Filipinos working abroad are also purchasing products from us. In Catanduanes and in the entire country we have also plenty of clients using our products because of its effectiveness in curing and preventing illnesses and cancer”. Turmeric (as a food supplement in capsule form) has a great demand locally and abroad because it is the best cure for cancer, alzheimer’s disease, diabetes and many others. This testimony is strongly supported by the study of [8].
9. Environmental Protection

The data on environmental protection confirms that the respondent has a deep concern for taking care of Mother earth. This findings is strongly supported by [33,34,32], who described ecopreneur as an “entrepreneur whose business efforts are not only driven by profit, but also by a concern for the environment”. Indicators were ranked from top first, to ninth. They are as follows: Indicator 1 (grow trees every month province wide) ranked 1. This finding is strongly supported by [31], that Ecopreneurship is the main driver of the green economy. Indicator 9 (encourage no use of plastic everywhere) ranked 2. Indicator 2 (sponsor seminars on environmental protection) ranked 3. Indicator 8 (encourage best practices on waste disposal in the community) ranked 4. Indicator 7 (intensify campaign on proper waste management) ranked 5. Indicator 3 (sponsor contests on environmental protection) ranked 6. Indicator 5 (report illegal loggers and illegal miners to DENR) ranked 7. According to nay Juana, a respondent, “from illegal logging, I shifted to ecopreneurship, because our life in illegal logging is always in danger, and making even our mother nature more dangerous”. Indicator 4 (assist in the bantay kalikasan) ranked 8, and Indicator (report illegal fishers to concerned agencies) ranked 9. Environmental deprivation is a serious threat to the lives of people, plant, and animals (SEEN Environmental Learning). To end these problems in our environment, ecopreneurs can contribute to solving environmental problems by creating new, more environmentally sustainable products and services [39].

10. Assistance Provided to Women Ecopreneurs by the Government

Table 4 summarizes the assistance provided to the respondents by the government.

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Indicators for the assistance</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Financial aid</td>
<td>1</td>
</tr>
<tr>
<td>1</td>
<td>Agricultural loan facilities</td>
<td>2</td>
</tr>
<tr>
<td>6</td>
<td>Technical expertise by government agencies</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Seminars</td>
<td>4</td>
</tr>
<tr>
<td>5</td>
<td>Trainings</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Trade fairs</td>
<td>6</td>
</tr>
<tr>
<td>3</td>
<td>Increased collaboration between industries, universities and research institutions.</td>
<td>7</td>
</tr>
</tbody>
</table>

Results show that the following are the assistance provided by the government to women ecopreneurs, ranked 1st to seventh respectively: Financial aid, Agricultural loan facilities, Technical expertise by government agencies, Seminars, Trainings, Trade fairs, and Increased collaboration between industries, universities and research institutions. A financial aid extended by the Department of Science and Technology is lending a start-up fund in the form of equipments, materials and supplies needed in the operation of the business which is
interest free. Financial institutions are extending financial assistance to women ecopreneurs. The interest is somewhat higher which is difficult on the part of the borrowers. Government agencies like the Department of Agriculture is giving technical assistance to women ecopreneurs for free. Greater benefits are derived because they are endowed with wisdom relevant to their ecopreneurship business. Trainings and seminars are given also by the Department of Agriculture and other government agencies for free. Women ecopreneurs are able to upgrade their skills, knowledge and strategies which are indispensable to the success of their business. According to a woman ecopreneur: “When I attended seminars and trainings relevant to Ecopreneurship, I learned enormous wisdom which made me great now as a real Woman Ecopreneur. Trainings and seminars are remarkable which made me globally competitive. I can speak to different fora. I was able to introduce new organic products in the market and I was developed holistically”. The Department of Trade and Industry is sponsoring trade fairs locally and in the national forum for free. A big help to the Women ecopreneurs because they are able to showcase their products to the whole world. This is a potential source of wider coverage of the market. Women ecopreneurs may collaborate with the academe, government agencies, private organizations and research institutions. A woman ecopreneur said: “I have accredited the business to DENR, DTI, DOST, the Provincial government, Bureau of Soil and water management, Visayas State University, NGO’s and Great women with Canadian Government. It is best if we work together as a team. They are very supportive. They gave me brilliant ideas which helped me attain great heights in this endeavour.”

11. Problems Encountered By Women Ecopreneurs in Catanduanes

Table 5: Problems Encountered By Women Ecopreneurs In Catanduanes

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Indicators for the problems</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>High interest on bank and non-bank loans.</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Poor financial assistance to Women ecopreneurs by the LGU’s.</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>No tax rebates (assistance) to women ecopreneurs.</td>
<td>3</td>
</tr>
<tr>
<td>9</td>
<td>Sometimes unfriendly business and government environment.</td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>At the start of the business, poor access to bank credits.</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>Poor enabling laws for women ecopreneurs.</td>
<td>6</td>
</tr>
<tr>
<td>8</td>
<td>Power interruptions affecting the business.</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>High entry barriers to export markets.</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>Poor access to long-term funds.</td>
<td>9</td>
</tr>
<tr>
<td>7</td>
<td>Poor water supply.</td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td>Poor road conditions in interior rural areas.</td>
<td>11</td>
</tr>
</tbody>
</table>

Table 5 summarizes the problems encountered by the respondents. Results show that women ecopreneurs in Catanduanes encountered the following problems ranked from first to eleven as follows: High interest on bank and non-bank loans, Sometimes unfriendly business and government environment, At the start of the business
poor access to bank credits, Poor enabling laws for women ecopreneurs, Power interruptions affecting the business, High entry barriers to export markets, Poor access to long-term funds, Poor water supply, and Poor road conditions in interior rural areas. Results of data analysis on the problems encountered are useful input in the inception of suggestions that would draw the necessity of coming up with an enabling business environment favorable for the establishment and growth of women ecopreneurs in Catanduanes. High interest on bank and non-bank loans is prevalent. Because high interest rates reduce overall corporate earnings, they may hinder your ability to expand or grow your business. In the long run, interest rates can have a profound effect on the economy by limiting business growth. While expansions tend to result in hiring booms, which put more money into the economy, a freeze in business growth can have the opposite effect, decreasing consumer purchases and hindering the economy.

12. Suggestions to Encourage the Growth of Women Ecopreneurs in Catanduanes

Table 5: Suggestions to Encourage the Growth of Women Ecopreneurs in Catanduanes

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Indicators for the Suggestions</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>There must be financial inclusion policy from the Central Bank at low rates of interest directing bank and non-banks on loan portfolio.</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>LGU’s must give priority financial assistance to Women ecopreneurs especially the poor ones.</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>Government agencies concerned must exempt women ecopreneurs in paying all kinds of taxes to be able to encourage more businesses in this nature.</td>
<td>3</td>
</tr>
<tr>
<td>9</td>
<td>Government, private and non-government organizations should be friendly at all times to women ecopreneurs.</td>
<td>4</td>
</tr>
<tr>
<td>1</td>
<td>Financial institutions should have a special window intended for women ecopreneurs from the start up to the time that they still need financial assistance.</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>It could well be the gateway to prosperity and a way out of poverty. This implies that government must take national-level and regional actions toward creating enabling environments for women ecopreneurs.</td>
<td>6</td>
</tr>
<tr>
<td>8</td>
<td>Power provider must see to it that if there is a power interruption they should have a huge industrial generator which will be a buffer.</td>
<td>7</td>
</tr>
<tr>
<td>2</td>
<td>Government agencies concerned should relax and harmonize the entry requirements to export markets.</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>Financial institutions should have a special lane for women ecopreneurs to be able to avail long-term funds for business expansion.</td>
<td>9</td>
</tr>
<tr>
<td>7</td>
<td>Agencies concerned must provide a clean, safe and a 24-hour water supply to all consumers.</td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td>Government should improve the road conditions in interior rural areas.</td>
<td>11</td>
</tr>
</tbody>
</table>

In view of the problems mentioned by the respondent, this study determined the respondent’s suggestions to encourage the growth of women ecopreneurs in Catanduanes. As illustrated in Table 5, eleven indicators were listed in the questionnaire. Results of data analysis revealed that indicator 3 (There must be financial inclusion policy from the Central Bank at low rates of interest directing bank and non-banks on loan portfolio) ranked 1. This was followed by indicator 10 (LGU’s must give priority financial assistance to Women ecopreneurs especially the poor ones) ranked 2. Indicator 11 (Government agencies concerned must exempt women ecopreneurs in paying all kinds of taxes to be able to encourage more businesses in this nature) ranked 3.
Indicator 9 (Sometimes unfriendly business and government environment) ranked 4. Indicator 1 (Financial institutions should have a special window intended for women ecopreneurs from the start up to the time that they still need financial assistance) ranked 5. Indicator 5 (It could well be the gateway to prosperity and a way out of poverty. This implies that the government must take national-level and regional actions toward creating enabling environments for women ecopreneurs.) ranked 6. Indicator 8 (Power provider must see to it that if there is a power interruption they should have a huge industrial generator which will be a buffer) ranked 7. Indicator 2 (Government agencies concerned should relax and harmonize the entry requirements to export markets) ranked 8. Indicator 4 (Financial institutions should have a special lane for women ecopreneurs to be able to avail long-term funds for business expansion) ranked 9. Indicator 7 (Agencies concerned must provide a clean, safe and a 24-hour water supply to all consumers) ranked 10. Indicator 6 (Government should improve the road conditions in interior rural areas) ranked 11. Results of data analysis on the suggestions provided by the respondents are useful inputs in the formulation of policies which will spur the growth of women ecopreneurs, eradicate poverty, enhance our country’s economic growth and protect our environment.

13. Conclusion

● First, a distinctive woman ecopreneur in Catanduanes ages 55, married and a college graduate.

● Second, respondent is in an ecopreneurship business for five years. Started the business with an initial capital of three hundred thousand pesos. In the operation of the ecopreneurship business, funds has been sourced from the Department of Science and technology, and from family. Produces several eco-friendly, organic products, with the use only of the locally available plants and herbs which were strongly tested to have proven best effects to our health and the environment.

● Third, respondent has a strong advocacy of eradicating our people from poverty. The top most priority indicator in poverty alleviation is to have food and health care for the family, sending children to college, provide shelter, clothes, financial freedom, and sanitation for the family. Most of those mentioned are the basic or physiological needs by men in order to survive. Data on economic development clearly manifests that the respondents has a great passion for helping our government develop our economy. The data on environmental protection confirms that the respondent has a deep concern for taking care of Mother earth.

● Fourth, results show that the following are the assistance provided by the government to women ecopreneurs, ranked 1st to seventh respectively: Financial aid, Agricultural loan facilities, Technical expertise by government agencies, Seminars, Trainings, Trade fairs, and Increased collaboration between industries, universities and research institutions.

● Fifth, women ecopreneurs in Catanduanes encountered the following problems ranked from first to eleven as follows: High interest on bank and non-bank loans, Sometimes unfriendly business and government environment, At the start of the business poor access to bank credits, Poor enabling laws for women ecopreneurs, Power interruptions affecting the business, High entry barriers to export
markets, Poor access to long-term funds, Poor water supply, and Poor road conditions in interior rural areas.

- Sixth, the respondents presented suggestions which are useful inputs in the formulation of policies which will spur the growth of women ecopreneurship, eradicate poverty, enhance our country’s economic growth and protect our environment. These are: There must be financial inclusion policy from the Central Bank at low rates of interest directing bank and non-banks on loan portfolio., LGU’s must give priority financial assistance to Women ecopreneurs especially the poor ones., Government agencies concerned must exempt women ecopreneurs in paying all kinds of taxes to be able to encourage more businesses in this nature., Government, private and non-government organizations should be friendly at all times to women ecopreneurs., Financial institutions should have a special window intended for women ecopreneurs from the start up to the time that they still need financial assistance., The government must take national-level and regional actions toward creating enabling environments for women ecopreneurs., Power provider must see to it that if there is a power interruption they should have a huge industrial generator which will be a buffer., Government agencies concerned should relax and harmonize the entry requirements to export markets., Financial institutions should have a special lane for women ecopreneurs to be able to avail long-term funds for business expansion., Agencies concerned must provide a clean, safe and a 24-hour water supply to all consumers., Government should improve the road conditions in interior rural areas.

- Finally, an action plan was recommended in accordance with the suggestions of the respondent to provide guidelines and procedures to enhance the growth and development of women ecopreneurs in Catanduanes for poverty alleviation, economic development and environmental protection.

14. Recommendations

The recommendations offered are in harmony with the purpose of the study, that is, to enhance and develop Women Ecopreneurship, to eradicate poverty, enhance economic growth and protect the environment. Designed to provide guidelines and procedures within the context of Republic Act No. 9710/ RA 9501/PD 1152.

First. There must be financial inclusion policy from the Central Bank at low rates of interest directing bank and non-banks on loan portfolio.

Second. LGU’s must give priority financial assistance to Women ecopreneurs especially the poor ones.

Third. Government agencies concerned must exempt women ecopreneurs in paying all kinds of taxes to be able to encourage more businesses in this nature.

Fourth. Government, private and non-government organizations should be friendly at all times to women ecopreneurs.

Fifth. Financial institutions should have a special window intended for women ecopreneurs from the start up to
the time that they still need financial assistance.

Sixth. The government must take national-level and regional actions toward creating enabling environments for women ecopreneurs.

Seventh. Power provider must see to it that if there is a power interruption they should have a huge industrial generator which will be a buffer.

Eight. Government agencies concerned should relax and harmonize the entry requirements to export markets.

Ninth. Financial institutions should have a special lane for women ecopreneurs to be able to avail long-term funds for business expansion.

Tenth. Agencies concerned must provide a clean, safe and a 24-hour water supply to all consumers.

Eleventh. Government should improve the road conditions in interior rural areas.

Twelveth. Remarkably, a study of this kind needs to be conducted in other provinces, to get opinion from other experts or respondents.

Thirteenth. Further, a study on management training needs for women ecopreneurs be conducted to know existing gaps from what the government offers in relation to what the industry needs.

Fourteenth. Ultimately, another study of this kind must be conducted among male ecopreneurs to determine whether there is a discrepancy among women and men ecopreneurship in Catanduanes.

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