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# Philippines

SHETRADES OUTLOOK | 2024



SheTrades





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# ABOUT THE SHETRADES COMMONWEALTH PROJECT

TIMEFRAME

March  
2018

March  
2025

## OBJECTIVE

To increase economic growth and job creation in Commonwealth countries by enabling the increased participation of women-owned businesses in international trade. The project is funded by the United Kingdom Foreign, Commonwealth and Development Office and implemented by ITC under the framework of the SheTrades Initiative.

## ACTIVITIES

- Provide governments with the tools, information and capacity to implement gender-responsive policies. Also offer a platform for governments to work collectively and share best practices, including through SheTrades Outlook and in-country technical assistance on policy reform.
- Provide direct support to women-owned businesses. Build their competitiveness and their capacity to participate in trade through intensive training, mentoring and coaching.
- Work with business support organizations to improve the service offering for women entrepreneurs.
- Engage private sector partners to adopt business practices that create economic opportunities for women-owned businesses.



INTRODUCTION

SHETRADES OUTLOOK

# Creating Trade Opportunities for Women in the Philippines

This policy brief presents analysis and recommendations for the Philippines to unlock women's participation in trade by improving the policy ecosystem. It is based on the results of the SheTrades Outlook tool in the Philippines, which collected and analysed data from 20 national institutions and five private sector organizations.

## WHY DOES WOMEN'S ECONOMIC EMPOWERMENT MATTER?

The Philippines has witnessed increasing urbanization, a growing middle class and a booming young population. A young tech-savvy population that can fully harness digitalization has contributed significantly to the Philippines' rapidly growing economy through more innovation, business and trade. In 2022, the Philippines had a gross domestic product growth rate of 7.6%, the third highest among Association of Southeast Asian Nations countries.

However, women's engagement in the economy has been limited. Despite comprising nearly half of the Philippine population, women's labour-force participation rate was only 47% in 2023, compared with 73% for men, highlighting a significant gender gap. Women are predominantly engaged in agriculture and wholesale and retail trade services as self-employed workers and micro-entrepreneurs. Digitalization has provided an avenue for women to advance as micro-entrepreneurs, given the ease and minimal resources required to set up online shops through social media and digital platforms.

During the COVID-19 pandemic, many women sought to sell online to make a living. Although these businesses typically start with a micro and informal set-up, the government provides support and incentives to formalize. In 2021, women accounted for 60% of new business registrations in the Philippines, demonstrating a growing interest in entrepreneurship as a viable alternative to employment.<sup>1</sup>

Building a high-growth, resilient and inclusive economy cannot be achieved without the active participation of women. With tailored support and gender-responsive policies, women can increasingly participate in the economy through labour, entrepreneurship and trade.

In the long term, [Ambisyon Natin 2040](#) lays out a plan to secure comfortable lives for all Filipinos, men and women, by 2040. In the short term, the [Philippine Development Plan 2023–2028 \(PDP\)](#) envisions a high-growth economy characterized by job creation, decreasing poverty and a prosperous, inclusive and resilient society. The PDP aims to increase the female labour-force participation rate to 54% by 2028. It also aims to increase women's business activities by improving their access to finance and digital skills, and mainstreaming gender across policies. It is thus important to include women's economic empowerment and gender equality considerations in the implementation of the recently adopted [Internet Transactions Act 2023](#).

As the government crafts and implements policies and programmes for inclusive development, SheTrades Outlook can provide critical data to help policymakers boost women's contribution to economic growth by building on good practices and prioritizing areas for improvement. This can help track progress on the goals of the PDP as well as identify opportunities to accelerate work towards development objectives.

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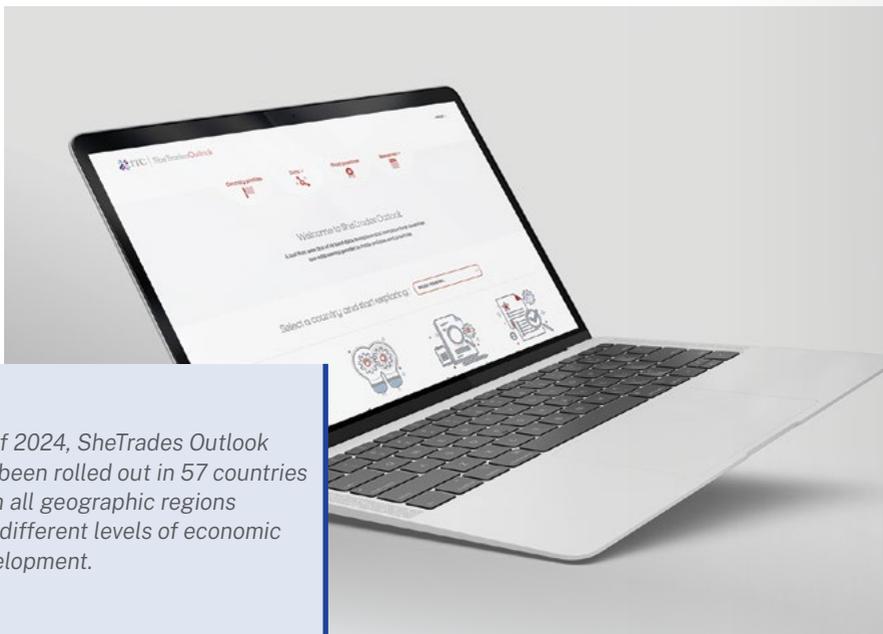
1. Asian Development Bank. (2023). *Measuring progress on women's financial inclusion and entrepreneurship in the Philippines: Results from a micro, small, and medium-sized enterprise survey*. <https://www.adb.org/sites/default/files/publication/917111/women-financial-inclusion-entrepreneurship-philippines.pdf>

## WHAT IS SHETRADES OUTLOOK?

SheTrades Outlook is an innovative, evidence-based policy tool designed by the International Trade Centre (ITC). It identifies policies, laws or programmes that contribute to or prevent women's participation in the economy and trade. This first-of-its-kind tool is based on 55 indicators. These are grouped under six interlinked pillars – Trade Policy, Business Environment, Legal and Regulatory Framework, Access to Skills, Access to Finance and Work and Society.

SheTrades Outlook is based on data collected by national consultants from an average of 20 national institutions and organizations per country. Data is collected through interviews based on semi-structured questionnaires. Examples of institutions surveyed include ministries of trade, education, finance, technology and women's affairs; public procurement authorities; Customs authorities; central banks; national statistics offices; business associations; chambers of commerce; and other trade support institutions.

SheTrades Outlook also makes use of reliable, publicly available and recently updated databases from the Inter-Parliamentary Union; the United Nations Educational, Scientific and Cultural Organization; the United Nations Statistics Division; the World Bank and the World Economic Forum. Additionally, an average of three good practices are identified per country by national experts.



*As of 2024, SheTrades Outlook has been rolled out in 57 countries from all geographic regions and different levels of economic development.*

# SheTrades Outlook – results

In total, 25 organizations – 20 national institutions and five private sector organizations – were interviewed to collect data. Institutions were chosen based on their strategic objectives and relevance in relation to the six pillars of the initiative. The institutional survey was conducted in 2021. This policy brief presents the latest available data.

The SheTrades Outlook indicator scores range from zero to one. The Philippines performed the highest in Business Environment. This was followed by Legal and Regulatory Framework, Access to Skills, Trade Policy and Access to Finance. It performed the lowest in and Work and Society.

Detailed information on the scores under each pillar is presented below. This includes strengths and bottlenecks, as well as gaps identified in the data.



FIGURE 1: SHETRADES OUTLOOK INDICATOR SCORES

# TRADE POLICY



<b>Consultation process</b>	
Initiatives or mechanisms are in place to include women's associations/organizations in consultation processes	
Women's associations/organizations participate in consultation processes	
<b>Trade and gender-related concerns are included in policies and agreements</b>	
Policy or action plan on gender equality and women's empowerment includes trade-related concerns	
Trade agreements or regional economic integration agreements include gender provisions	
<b>Assessment, monitoring and evaluation</b>	
Ex-ante and ex-post gender impact assessments of trade agreements are carried out	
Trade policy uses gender indicators	
<b>Gender-disaggregated data</b>	
Law or regulation mandates the collection of gender-disaggregated data	
Gender-disaggregated data is collected on companies	
<b>Women's participation in strategic roles</b>	
Women are represented in ministerial and parliamentary positions	
<b>Capacity building on gender issues</b>	
Trade Ministry staff receive training on gender issues	
A gender focal point focusing on trade and gender issues has been established	



The Trade Policy pillar focuses on the inclusiveness of trade policies, agreements and practices. It also includes the adoption of gender-responsive practices in trade and trade-related institutions.

The Philippines exhibits medium performance in this pillar. This is mainly attributed to:

- The incorporation of trade and women's economic empowerment issues in national gender policies
- Using gender indicators in projects and programmes
- Mandating the collection of gender-disaggregated data and collecting gender-disaggregated data on companies
- Establishing a trade and gender focal point
- Conducting training for Department of Trade and Industry (DTI) staff on gender issues.

However, there are opportunities for improvement, such as mainstreaming gender in trade policy and agreements, undertaking gender impact assessments of trade agreements, and including women's business associations in consultation processes, among others.

## WHAT WORKS?

The [Gender Equality and Women's Empowerment Plan 2019–2025](#) includes a chapter on 'Trade, Industry and Services'. It addresses the difficulties women face to sustain and scale up their businesses, the invisibility of women and gender equality concerns in foreign trade agreements, and limited awareness among women of their rights as consumers and business owners. In 2022, an update of the Plan addressed the impacts of COVID-19 on women, highlighting trade-related challenges such as reluctance to transition to the formal sector and concentration in low-profit, weakly linked sectors. The Plan aims to:

- Increase women's sustainable and competitive businesses
- Boost women's incomes from entrepreneurship
- Integrate more women into high-growth sectors like information and communications technology
- Implement gender-responsive macroeconomic policies and free trade agreements
- Raise women's awareness of their consumer rights and protections.

To monitor and evaluate progress on women's economic empowerment, DTI collects gender-disaggregated data on participants and beneficiaries of its projects and programmes. Gender-disaggregated data from several DTI programmes are also published in reports. Moreover, in trainings, DTI ensures that 50% of participants are women.

In addition, two laws mandate the collection of gender-disaggregated data across all agencies and departments. The [Republic Act 9710 \(Magna Carta of Women\)](#) mandates government agencies to develop and maintain a gender and development database containing gender statistics and gender-disaggregated data systematically gathered, regularly updated, and used for gender analysis for planning, programming and policy formulation. The Philippine Statistics Authority Board Resolution No. 1, Series of 2017-031 directs all government agencies to promote gender concerns in the production and dissemination of statistics for planning and policymaking purposes.

Data collected on company ownership is also disaggregated by gender. The [Tradeline Philippines](#) portal publishes gender-disaggregated data on exporting companies. In 2023, 14.6% of exporting companies in the Philippines were owned by women. Gender-disaggregated data on company employment can also be collected.



Several national institutions in the Philippines have adopted the [Harmonized Gender and Development Guidelines](#) (HGDG), a tool to ensure that gender concerns are integrated into the design, implementation, monitoring and evaluation of development programmes and projects. It does so by providing a set of guidelines, with 10 core elements:

1. Participation of women and men in consultation processes
2. Collection and use of gender-disaggregated data during development
3. Conducting a gender analysis to identify the gender issues that the proposed project should address
4. Including gender and development statements that address the identified gender issues
5. Activities that respond to the identified gender issues, including constraints to women's participation
6. Conducting gender analysis of the implementation of the designed project
7. Gender indicators and targets that can be used for monitoring and evaluation
8. Collection and use of gender-disaggregated data during monitoring
9. Resources and budgets for gender-related activities
10. Planned coordination with the Philippine Commission on Women.

The [Supporting Women's Economic Empowerment Project in the Philippines \(GREAT Women Project 2\)](#) implemented by the Philippine Commission on Women (PCW) developed a monitoring and evaluation framework for the project that included women's empowerment and business indicators to assess the performance of the project and improvement in the country's business enabling environment.

DTI staff received training on gender issues in the form of workshops and seminars on the HGDG and the Gender Mainstreaming and Evaluation Framework in 2021. Some 72% of the participants were women.

Lastly, gender focal points have been established across all regional offices and related agencies of DTI to address trade and gender issues.



## WHERE IS MORE PROGRESS NEEDED?

There is no standard definition of a women-led or women-owned business in the country. Some 19 out of the 25 institutions interviewed reported that they use different criteria to identify women-led or women-owned businesses. The Government of the Philippines could consider adopting the internationally recognized definition of a women-led or women-owned business as prescribed by the International Organization for Standardization (ISO) [International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria](#).<sup>2,3</sup> This can contribute to the goals of the Gender Equality and Women's Empowerment Plan 2019–2025 by improving the targeting of beneficiaries of women's economic empowerment programmes. It can also help collect comparable data on women's entrepreneurship worldwide and monitor the impacts of programmes and policies on women-led businesses.

The HGDG includes guidelines on consulting men and women before the development of programmes and projects. DTI is one of the implementing agencies of the guidelines. However, women's business associations interviewed for SheTrades Outlook data collection reported that they were not included in consultation processes preceding trade agreements. DTI therefore has an opportunity to apply the HGDG to trade policy and agreements and ensure that women are included in consultation processes. Alternatively, it can also consider developing similar guidelines to the HGDG—but specifically focused on trade policy and agreements—in consultation with the Philippine Commission on Women.

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2. Women-owned business—business that is more than 50% owned by one or more women, whose management and control lie with one or more women, where a woman is a signatory of the business's legal documents and financial accounts, and which is operated independently from businesses that are not owned by women.

3. Women-led business—business that is at least 25% owned by one or more women, whose management and control lie with one or more women, which has at least one third of the board of directors comprised of women, where a board exists, where a woman is a signatory of the business's legal documents and financial accounts, and which is operated independently from businesses that are neither led nor owned by women.



The government recently adopted the Internet Transactions Act 2023. It mandates the setting up of a new E-Commerce Bureau with the aim of implementing policies and programmes to develop the e-commerce sector in the Philippines. The government has also adopted the [Philippine Export Development Plan 2023–2028](#), which sets out goals for the country to become a leading exporter of high-value products and services by 2028. Women’s entrepreneurship in the Philippines has benefited significantly from rapid digitalization. Moreover, women workers are predominantly concentrated in the wholesale and retail trade sector. There is an opportunity for the government to mainstream gender in these policies in order to further benefit from women’s contributions to the economy through business and trade.

Encouraging gender-responsive free trade agreements is a strategic goal of the Gender Equality and Women’s Empowerment Plan 2019–2025. In SheTrades Outlook, trade agreements can receive three ratings: ‘limited’, ‘evolving’ or ‘advanced’ levels of gender responsiveness. Based on this, the Philippines is currently party to 11 trade agreements and none of them have an evolving or an advanced level of gender responsiveness. Going forward, the government can consider incorporating gender equality issues in trade agreements. The ITC policy guide, *Mainstreaming Gender in Free Trade Agreements*, presents recommendations and model clauses to improve women’s participation in trade through trade agreements.

To improve monitoring and evaluation of trade policy impacts on women, DTI can conduct gender impact assessments before and after signing a trade agreement. This can ensure that the positive impacts of trade agreements are being maximized for women.

# LEGAL AND REGULATORY FRAMEWORK



<p><b>Signing, ratification and enforcement of key international conventions</b></p>	
<p>Country has ratified the CEDAW and CEDAW optional protocol</p>	
<p>Country has ratified and enforced ILO Conventions 100, 111, and 183</p>	
<p><b>Gender-responsive budgeting approach</b></p>	
<p>Government uses gender-responsive budgeting approach</p>	
<p><b>Laws that facilitate access to productive resources</b></p>	
<p>Law provides women and men with equal rights to property and access to financial services</p>	
<p><b>Laws that facilitate access to the labour market</b></p>	
<p>Law mandates non-discrimination in employment based on gender, protection from sexual harassment and equal remuneration for work of equal value</p>	
<p><b>Paid parental leave policies</b></p>	
<p>Maternity leave benefit is mandated</p>	
<p>Paternity leave benefit is mandated</p>	
<p><b>Childcare and education support and facilities</b></p>	
<p>Parents receive childcare and education support</p>	



This pillar assesses a country's adoption of laws and regulations that protect and promote women's rights. It also covers laws and policies that encourage women's entry into, and continuity and advancement in, labour markets. An example would be laws that support women to combine work with childcare responsibilities.

More than 50% of the data for this pillar was sourced from World Bank Women, Business and the Law; the Office of the High Commissioner for Human Rights; and the International Labour Organization (ILO) Information System on International Labour Standards.

The Philippines has a high performance in this pillar. This is linked to the ratification of international conventions and the establishment of national laws that provide men and women with equal inheritance and ownership rights, as well as equal access to credit. There are also laws against gender-based discrimination in employment and sexual harassment at the workplace, and mandating equal remuneration. The government provides paternity leave benefits and childcare benefits, and has adopted a gender-responsive budgeting approach.





## WHAT WORKS?

Internationally, the Philippines has demonstrated its commitment to gender equality by ratifying the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the CEDAW Optional Protocol, and ILO Conventions 100 (equal remuneration), 111 (non-discrimination in employment and occupation) and 183 (maternity protection).

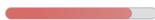
Domestically, the government has legislated to ensure women and men have equal inheritance and ownership rights. The Philippines also has a law that ensures equal access to credit for men and women. It has also established laws on non-discrimination in employment based on gender, protection against sexual harassment at the workplace, and ensuring that equal remuneration is provided to men and women for work of equal value.

The government applies a gender-responsive budgeting approach. The Republic Act No. 9710: The Magna Carta of Women mandates that all Philippine government agencies must formulate a Gender and Development Plan. At least 5% of all departmental expenditure should be earmarked for programmes for women. The Philippine Commission on Women oversees compliance with the Act.

The government provides 15 weeks of maternity leave with full pay under the Republic Act 11210 (105-Day Expanded Maternity Leave Law). The Republic Act 8187 (Paternity Leave Act of 1996) also provides one week of paternity leave with full pay.

Childcare and education support services are available in the country through the Early Childhood Care and Development programme under the Republic Act 8980. The Act provides cash grants to farmers, fishers, homeless families, indigenous people and those in the informal sector, depending on the child's school enrolment level. Tax incentives are also available for the private sector to set up day care facilities.

# BUSINESS ENVIRONMENT



<b>Representation of women business associations</b>		
Women's business associations are represented at the national level		
Women-led businesses participate in activities conducted by chambers of commerce		
<b>Business start-ups</b>		
Support services are available when establishing a company		
National institutions implement incubator/accelerator programmes		
<b>Access to trade and customs information</b>		
Help and information desks are available at government offices to assist companies in complying with national regulations and export/import requirements		
Information on changes in customs procedures and trade regulations are announced in a timely manner		
<b>Public procurement</b>		
Information on public procurement process, vendors and transactions are available		
Preferential scheme on public procurement for women-led businesses is implemented		
<b>Reporting and monitoring unfair practices in trade</b>		
Means exist for women and men to report complaints on wrongdoing on trade regulations or procedures		
<b>Trade facilitation and gender-responsive framework in customs</b>		
Single-window electronic interface is available		
Gender-sensitive guidelines by the World Customs Organization or other national monitoring framework is implemented		
Border-level customs agents and officials receive training on gender-sensitive practices		



A conducive business ecosystem is essential to achieve resilient growth through the business cycle. This pillar focuses on the inclusiveness of the business ecosystem and covers industry bodies that support women's entrepreneurship. It also includes the ease and costs of establishing and running a business, trading across borders, and accessing information and public procurement markets.

The Philippines has the highest score in this pillar. This is related to the existence of women's business associations in the country; the availability of business support services, incubators and accelerator programmes; and establishment of help desks and grievance mechanisms. Information on changes in Customs procedures and public tenders is also published online. The Philippines has also adopted gender-sensitive practices in Customs and provides training on gender issues to Customs officials. However, opportunities for improvement exist, such as fully implementing a single window electronic interface, adopting a preferential scheme for women-owned businesses in public procurement, and collecting gender-disaggregated data on suppliers in public procurement.



## WHAT WORKS?

There are several women's business associations in the Philippines at the national level. Some examples include the Network for Enterprising Women, the Philippine Women's Economic Network and the Women's Business Council. Women-led businesses are also part of the Philippine Chamber of Commerce and Industry and make up 21% of its members. Women-led businesses often participate in activities held by the Philippine Chamber of Commerce and Industry. For instance, in a workshop on financial literacy, they made up 80% of the beneficiaries.

Business support services are available when establishing a company in the Philippines. For instance, DTI, through its [Negosyo Center Programme](#), provides services such as business registration assistance, business advisory, trade and investment promotion, financing facilitation and product development. In the financial year 2021, it assisted 20,556 women (58% of the total individuals assisted).

Digitalization has provided women entrepreneurs with an avenue to set up online shops through social media and digital platforms. There was unprecedented growth of online businesses during the COVID-19 pandemic. The government has supported formalization of these new digital businesses through the [Barangay Micro-Business Enterprise Law](#), which provides incentives such as tax exemptions, special credit and business assistance upon formalization.

Incubator programmes are also available for start-ups. DTI implements two incubator programmes:

1. Incubation, Development and Entrepreneurial Assistance, which provides early-stage technology start-ups with opportunities to collaborate with mentors, investors and the government to create market-ready innovative science and technology products and services.
2. Accelerating Development, Valuation and Corporate Entrepreneurship, which helps growth-stage technology start-ups expand their business operations and enables them to deliver products and services that will address strategic societal needs.

Women entrepreneurs are estimated to be 80% of the total participants in both programmes. The Philippine Trade Training Center also implements the [Push Start Business Incubation Programme](#) for individuals or groups of founders of tech start-ups that offer technology solutions for micro, small and medium-sized enterprises (MSMEs). In the past 12 months, 15 out of the 24 participants were women.

DTI, the Bureau of Customs and the Department of Agriculture have help desks to assist traders in complying with export and import requirements. They provide information such as counselling on sector reports, trade statistics, export/import incentives, rulings on tariff classifications, pre-arrival processing, and authorized operators. The Department of Agriculture also has a [web portal](#) where this information is regularly updated.



Updated information on Customs procedures and trade regulations is visible at borders and online at the [Bureau of Customs website](#) and on the Bureau of Customs social media platforms. Changes are notified 15 days in advance of implementation.

The Bureau of Customs is working with the World Customs Organization and had diagnostic missions on gender equality in November 2020 and on diversity and integrity in September 2021. Border-level Customs agents also received mandatory training on Gender and Development guidelines.

There are grievance mechanisms in place to lodge complaints about wrongdoing on trade regulations and procedures. Complaints can be reported through the Export Trade Complaints Committee at the Export Marketing Bureau of DTI. In 2021, 51% (652 out of 1,259) of the complaints were filed by women. The Bureau of Customs has a complaint desk at its secretariat called BOC-CARES. There is also a hotline number to report corruption complaints. In the last 12 months, 40% of the complaints submitted were from women. The Department of Agriculture has regional help desks to lodge complaints.

Information on the application and selection process for public tenders is made available online at the [Modernized E-Government Procurement System](#). Information is also published in the written press.



## WHERE IS MORE PROGRESS NEEDED?

The Philippines has a single window electronic interface; however, it is not fully implemented because many regulatory agencies have not been onboarded yet. Several trade processes can be completed electronically through the single window electronic interface. This allows electronic transactions, including the submission of electronic Customs declarations; application for and issuance of import and export permits and sanitary and phytosanitary certificates; submission of sea/air cargo manifests and issuance of a preferential certificate of origin; and payment of Customs duties and fees. The government can consider fully implementing the single window electronic interface to further streamline and facilitate trade processes.

The government itself can create business opportunities for women in the domestic market through public procurement. It can promote women's participation in public procurement through inclusive policy and practices and preferential schemes. It can consider raising awareness on gender-responsive public procurement among staff of the Government Procurement Policy Board (GPPB) and procuring entities. The GPPB can create a gender-disaggregated database of suppliers to help map women's participation in public procurement. A gender-disaggregated database can also help identify women-led suppliers to be notified regarding tender opportunities, especially smaller contracts that are more relevant to them. It can also adopt measures like quotas and targets for women-led businesses in procurement opportunities and requirements for winning suppliers to subcontract women-led businesses. The government may refer to ITC's policy guide [Making Public Procurement Work for Women](#), which provides specific steps and options to create a gender-responsive public procurement system.

# ACCESS TO SKILLS



<b>Education and literacy</b>	
Law mandates compulsory education	
Gender disaggregated data on adult literacy	
<b>Skills programmes for workers and entrepreneurs</b>	
Enrolment rate in technical and vocational programmes (female/male ratio)	
Skills training programmes for workers are conducted	
Business skills training for MSME owners are conducted	
Training to facilitate access to markets are conducted	
<b>Targeted support and capacity building programmes for women</b>	
National institutions provide targeted support and capacity building programmes for women	
<b>Access to ICT and business innovation support</b>	
Policies and programmes are in place to support women's business innovation	
Access to internet	



Improved access to education is essential to build necessary skills and reduce inequality of opportunities between men and women. It is also vital to break the vicious cycle of poverty. This pillar focuses on measures designed to enhance women's abilities and business-related skills. One objective is to close the education gap. Another is to equip women with the capacity to compete and succeed in international markets and occupations traditionally dominated by men.

The Philippines' performance in this pillar is medium-high. This is related to the availability of skills upgrading programmes for workers and entrepreneurs, training on trade and public procurement processes, and targeted support to women's business associations. Gender-disaggregated statistics on internet and mobile phone usage are collected.

## WHAT WORKS?

The Philippines has several skills upgrading programmes for workers and entrepreneurs. For instance, the Tulong Trabaho Scholarship Programme run by the Technical Education and Skills Development Authority provides technical and vocational training based on the requirements of industry. The Department of Labour and Employment also implements the Integrated Livelihood Programme and Emergency Employment Programme, which provide training for informal sector workers on business planning, basic entrepreneurship development, productivity, workers' safety and health, and production skills. As of 2021, 51% of the participants were female.

The Integrated Livelihood Programme and Emergency Employment Programme provide trainings to entrepreneurs on how to plan, set up, start and operate their livelihood. DTI has a learning programme called SME Roving Academy to help MSMEs set up their operations better and improve their competitiveness through seminars. In collaboration with the Philippine Center for Entrepreneurship, DTI offers coaching and mentoring for MSME development.

The SheTrades Hub in the Philippines organizes workshops for women-led businesses. Previous events have included a webinar on the use of intellectual property for women-led businesses; a webinar series called 'Power Up Your Business' on harnessing digital technologies, efficient logistics and expanding business sustainably for women-led businesses; and a workshop in Manila that included capacity development, business matchmaking, networking and information-sharing for women-led businesses during the National Exporters' Week of the Philippines.

Training is available to help entrepreneurs and MSMEs navigate trade and public procurement rules and procedures. For instance, in 2021, the Bureau of Customs organized 69 training sessions with its stakeholders – such as importers, brokerage firms, and logistics and forwarding companies – on the new initiatives under way, such as Customs modernization and enhancement of border protection. The GPPB also offers training on 15 modules, covering topics such as the latest issuances and updates, the role of the procurement organization, early procurement activities and bidding procedures, among others.

The GREAT Women Project 2 implemented by the PCW developed a competitiveness pathway in cooperation with the DTI to assess the competencies and capacity building needs of women micro entrepreneurs. Based on the results, PCW collaborated with several national institutions to provide trainings to women micro entrepreneurs on topics such as product development, financial literacy and management, and grass-roots entrepreneurship. Between 2014 and May 2019, the programme had benefitted 831 women micro entrepreneurs

DTI and the Philippine Trade Training Centre provide targeted information through trainings to women's business associations. The Canadian government, in collaboration with several government agencies, also runs the [Supporting Women's Economic Empowerment in the Philippines Project](#), which helps improve the competitiveness and sustainability of women's micro enterprises through training workshops.

The Functional Literacy, Education and Mass Media Survey collects gender-disaggregated data on mobile phone and internet usage. In 2019 (latest available data), 96.5% of males and 97.5% of females used the internet for emails/research work. Meanwhile, 96% of males and 97% of females used the internet for social media.



## WHERE IS MORE PROGRESS NEEDED?

National institutions can consider regularly collecting data on the participation of women in technical and vocational education and training (TVET) programmes, as well as improving their participation. In 2017, the female enrolment rate was 45%. To improve women's participation in TVET programmes and encourage more women to participate in available trainings, national institutions can also consider offering incentives.

Gender-disaggregated data can be collected on participants in trainings on trade and public procurement rules and procedures.

There are policies and programmes in place to support business innovation, such as the [Small Enterprise Technology Upgrading Programme](#) from the Department of Science and Technology and the [Shared Service Facility](#) programme from DTI, both of which help MSMEs improve their productivity and competitiveness through infusion of new/advanced technologies and provide funds for technology acquisition as well as capital acquisition. The [Philippine Innovation Act](#) also aims at making the policy environment in the country more conducive to innovation. There is an opportunity here for the government to mainstream gender in these policies to ensure that they benefit women.



# ACCESS TO FINANCE



<b>Access to financial services</b>	
Digital financial services are available	
There is access to formal financial resources (female/male ratio)	
<b>Financial inclusion strategies and programmes</b>	
Financial inclusion strategy or programme is implemented	
<b>Financial support for women-led businesses and women's business associations</b>	
Women-led businesses receive financial support to participate in trade fairs	
<b>Fiscal and trade finance schemes</b>	
Financial institutions are mandated to report gender-disaggregated data	
Fiscal schemes are available to facilitate entrepreneurial opportunities	
Trade finance schemes are available in the country to facilitate trade	
<b>Financial instruments and other financing opportunities</b>	
Financial instruments are available to support entrepreneurial opportunities	
Venture capital financing opportunities are available to support women entrepreneurs	



This pillar focuses on women's access to formal financial services. It also covers whether governments – alone or in partnership with the private sector – have developed innovative solutions to promote financial inclusion for women. Examples include removing or modifying bank requirements for physical collateral or verifiable cash flow so that women can access finance more easily.

The Philippines has a medium performance in this pillar. This is related to several factors. These include the availability of digital financial services, trade finance schemes to facilitate trade, a national financial inclusion strategy and financial literacy programmes. Areas for improvement include mandating the collection of gender-disaggregated data by financial institutions, providing targeted financial support to women-led businesses to participate in trade fairs, and providing financial schemes and venture capital financing opportunities targeted at women.

## WHAT WORKS?

Digital financial services – including mobile banking, online banking, sending/receiving money internationally and peer-to-peer lending – are available in the Philippines.

The government has adopted the [National Strategy for Financial Inclusion 2022–2028](#). It aims to reduce disparities in financial access, focusing on developing inclusive digital finance, improving financial literacy and increasing access to finance for MSMEs. The Strategy aims to close the gap in access to credit and in ownership of investment products.

There are several financial literacy programmes in the country. Bangko Sentral ng Pilipinas (Central Bank of the Philippines) has an Economic and Financial Literacy Center provides financial literacy trainings. The Department of Education offers a Financial Literacy Education programme for teachers, who can further integrate these lessons in their respective classes. The Department of Social Welfare and Development under the [Sustainable Livelihood Programme](#) conducts financial literacy sessions. In 2021, 67% of the participants were female.

The SheTrades Hub in the Philippines, hosted by the Export Management Bureau under the DTI, facilitated the participation of women-led businesses in the Ambiente trade fair for the home decor sector in Frankfurt, Germany. The DTI also hosts trade fairs with no participation fee. The Department of Agriculture also provides some businesses with subsidies and sponsorships for fares, hotel accommodation, booth payments and food at trade fairs through the Agricultural Marketing Assistance Service Programme.

Trade finance schemes are also available in the country to facilitate trade. The Small Business Corporation, the finance arm of DTI, implements the Sustaining Trade Access for Processing Food and Link to Enterprises Programme. The programme targets MSMEs linked to food market value chains and provides them with unsecured short-term financing, secured medium/long-term and long-term investment or patient capital.

## WHERE IS MORE PROGRESS NEEDED?

The government can also encourage financial institutions to report gender-disaggregated data. This can help develop a national financial inclusion strategy that is more targeted and addresses the needs and challenges of women.

There are also several financial schemes available in the country to support entrepreneurs. For instance, the Department of Agriculture also has two programmes that offer loans to MSMEs in the agriculture sector:

1. The Agri-Negosyo Loan Programme offers loans to finance capital requirements of agri-fishery based MSMEs
2. The Kapital Access for Young Agripreneurs Programme offers loans to finance working capital and/or fixed asset acquisition requirements of start-ups or existing agri-based projects of young entrepreneurs and agri-fishery graduates.

The Cooperative Development Authority and the Development Bank of the Philippines implement lending programmes for MSMEs and cooperatives. Lastly, the Small Business Corporation under the [Bayanihan Cares Programme](#) offers microloans, special interest rates and venture capital to MSMEs. The government can consider providing financial schemes that target women entrepreneurs.



100



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REPUBLIKA NG PILIPINAS  
ANG-SALAPING TO AY BAYAN NG BANGKO SENTRAL AT PINANAGUTAN NG REPUBLIKA NG PILIPINAS  
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SANLIBO

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# WORK AND SOCIETY



## Woman's opportunities in the labour market



Women are allowed to work in the same industries and perform the same tasks as men



Estimated annual earned income, US\$ PPP (female-male ratio)



Labour force participation rate (female-male ratio)



Female share of employment in managerial positions (%)



## Time spent on unpaid work



Time-use on unpaid domestic chores and care work (male-female ratio)





This pillar addresses the unconscious or conscious gender biases that prevent women from participating equally in the economy. This includes existing patterns of job segregation and the interventions set up by governments to address these biases. The Philippines scored the lowest in this pillar.

### WHAT WORKS?

There are no restrictions on women working in the same industries and performing the same tasks in the same way as men. Moreover, laws and norms facilitate women's employment in managerial positions. In 2022, women occupied 48.6% of managerial positions.

### WHERE IS MORE PROGRESS NEEDED?

Time-use data is not regularly collected in the Philippines. In 2019, the Philippine Statistics Authority piloted a time-use rider survey, administered together with the Labour Force Survey; however, gender-disaggregated data was not collected. The government can consider regularly undertaking this survey with gender-disaggregated data to understand the difference between how women and men allocate their time on unpaid care and domestic work.

# The way forward

Ambisyon Natin 2040 aims to achieve secure and comfortable lives for all Filipinos by 2040 by creating an inclusive and resilient society. To achieve this, the PDP has set goals to promote women's economic empowerment through job creation, access to finance and access to digital skills. Results from SheTrades Outlook in the Philippines show that the country has already made progress in several areas. For instance, the Philippines has made a huge stride towards supporting women's entrepreneurship and increasing the number of women with sustainable and competitive businesses. National institutions have also conducted activities to increase women's capacity to participate in high value-added sectors.

However, SheTrades Outlook results also reveal the need to boost women's economic empowerment through trade policy and access to finance. Digitalization has played a significant role in increasing women's participation in the economy through entrepreneurship. The Internet Transaction Act 2023 helps facilitate safer and more transparent e-commerce. However, there is an opportunity to include gender equality and women's economic empowerment considerations in the implementation of the Act. Similarly, gender can be mainstreamed in trade agreements as well as in the implementation of the Philippine Export Development Plan 2023–2028. Lastly, developing financial programmes or instruments tailored to women entrepreneurs remains crucial.

The PDP, Internet Transaction Act 2023 and Export Development Plan can help accelerate exports and economic growth. They can also be powerful instruments to promote women's participation in trade and the economy. Specific recommendations based on SheTrades Outlook results can help leverage policies and programmes to empower Filipino women in business and trade.



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# 01

## THE WAY FORWARD: MAINSTREAMING GENDER INTO TRADE POLICY

The Philippines has an opportunity to use trade policy as an instrument to promote gender equality and women's economic empowerment. Specifically, the government can:

- Mainstream gender in trade policies such as the Internet Transaction Act 2023 and the Philippines Export Development Plan 2023–2028
- Build the capacity of the E-Commerce Bureau on trade and gender issues as well as steps and options for mainstreaming gender into trade
- Negotiate trade agreements with gender-responsive provisions and conduct ex-ante and ex-post gender impact assessments of trade agreements
- Adapt the HGDG to integrate gender concerns in trade policies and agreements
- Include women's business associations in consultations preceding trade policies and agreements
- Adopt the internationally recognized definition of a women-led or women-owned business specified in the ISO International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria
- Conduct awareness-raising activities among national institutions on the importance of having a standard definition of women's entrepreneurship and mandate the use of a standard definition in projects, programmes and other initiatives on women's economic empowerment.

# 02

## THE WAY FORWARD: INCLUSIVE FRAMEWORKS

It is important to ensure that policies, schemes and practices related to business and trade benefit both women and men. To do this, the government can:

- Consider publishing information on smaller tenders and notifying women-led SMEs regarding relevant opportunities
- Raise awareness on gender-responsive public procurement and train GPPB staff and procuring entities on the different options and steps to promote greater participation of women in the procurement market
- Consider adopting targeted measures in public procurement, such as preferential schemes, quotas and subcontracting plans for women-led businesses
- Fully implement the single window electronic interface to facilitate trade.

# 03

## THE WAY FORWARD: MONITORING MECHANISMS

To support the monitoring and evaluation of existing gender-responsive initiatives, the government can:

- Mandate financial institutions to collect gender-disaggregated data
- Regularly collect gender-disaggregated national statistics on time use
- Collect gender-disaggregated data on:
  - company employment
  - beneficiaries of market access and public procurement trainings
  - vendors in public procurement.



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# 04

## THE WAY FORWARD: TARGETED INITIATIVES

Initiatives targeted to women are crucial to ensure that they benefit from access to skills and finance initiatives. Specifically, national institutions can:

- Offer incentives to women to increase their participation in training on business management, exporting and TVET programmes
- Include targets for women-led businesses and gender equality considerations in the implementation of business innovation policies
- Provide financial instruments and venture capital financing opportunities specifically to women-led start-ups
- Provide financial support to participate in trade fairs, targeting women-led businesses.

**GOOD PRACTICE:**  
**STRENGTHENING LOCAL BUSINESS SERVICE CENTRES TO SUPPORT WOMEN ENTREPRENEURS**

*DTI, Negosyo Center, the Local Government Unit of General Santos City, and the Department of Labour and Employment partnered together to create online market and information portals for MSMEs through the Kaya Natin GenSan project. The portal offers space for MSMEs to feature their products and access financing options, resources and tools for business development. It also provides networking and capacity-building opportunities.*

*Specifically, to create the online market portals, the implementing institutions:*

- Assessed existing local conditions and commitment*
- Identified existing local mechanisms and key stakeholders, including women-led MSMEs, consumers and business support institutions*
- Determined training and capacity-building needs through needs analysis and in-depth consultations with women entrepreneurs*
- Organized a core group of stakeholders to conduct strategic planning and identify a governance structure*
- Designed viable schemes on portal management through core group discussions to create appropriate business models for each online market portal and ensure sustainability*
- Assessed and determined the best working model for portal operation and identified tasks such as facilitating the onboarding of MSMEs to the online market portals; implementing information, education and communication campaigns; and managing customer service, merchants, product delivery and payments*
- Provided technical assistance such as training for the core group and mentoring on digital skills and technologies for women entrepreneurs.*

*The project assisted 49 registered MSMEs. Out of the total, 32 are women-led businesses. Through the portal, the MSMEs generated total sales worth PHP 1.6 million between July and September 2021.*

Source: [DTI](#)



## FOR FURTHER INFORMATION

More information about this Policy Brief and the SheTrades Outlook project can be found at: <https://outlook.shetrades.com/home>.

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### Contribution to the United Nations Sustainable Development Goals:



# #SheTrades

HER SUCCESS. OUR FUTURE.

The International Trade Centre's (ITC) SheTrades Initiative is a global platform that empowers women to engage in business, creating value for both them and their communities. The Initiative ensures that the right capacities and conditions are present to foster inclusive and sustainable trade.

SheTrades delivers activities and training that improve women traders' ability to do business successfully. At the same time, the Initiative works to remove inequalities that hinder women's participation in trade and foster a better trade environment for all.



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