

DIGITAL TECHNOLOGY ADOPTION AS STRATEGY FOR ECONOMIC INCLUSION OF RURAL WOMEN MICRO- ENTREPRENEURS: INVESTIGATING THE LANDSCAPE OF PARTIDO DISTRICT, CAMARINES SUR, PHILIPPINES

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TRANSFORMING AQUACULTURE AND FISHERIES FOR GENDER JUSTICE
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BACKGROUND

In Partido, Camarines sur, 60% of its total micro and small businesses are managed by women, significant portion of them are **fisherfolks or engaged in fish-related enterprises** (BPLO of Tigaon, 2023)

RA 7882, an Act Providing Assistance to Women Engaging in Micro and Cottage Business Enterprises and For Other Purposes (1995).



Women entrepreneurs, especially in rural areas, have not been provided enough economic support due to the lack of diversity of their business activity (Kusuma et.al, 2019)

More than half (56%), of the registered business owners in the country, are women (PSA, 2019)

BACKGROUND

- Use of Digital technology: online business platforms provides opportunity for women to connect to wider market, facilitate efficient flow of transaction and promote social interaction
- Digital technology may enhance opportunities for the economic inclusion of women. Digital technology as a viable tool for entrepreneurial activity
- Despite its significance to business operations, the use of digital technology among rural women entrepreneurs is an under-examined subject and no prior evidence on the economic inclusion of rural women through the use of digital technology

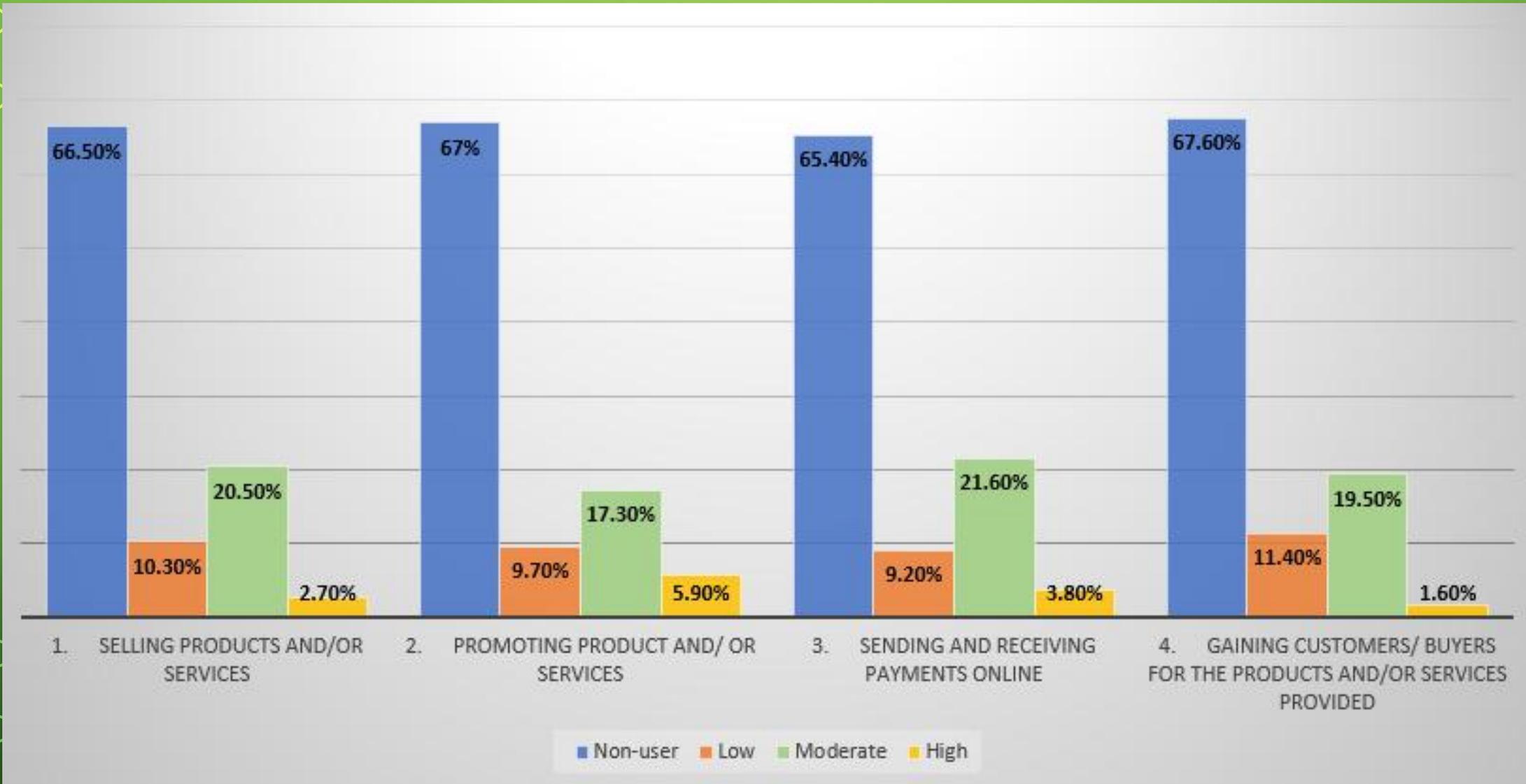
OBJECTIVES AND METHODOLOGY

- a. Determine the extent of use of digital technology of women engaged in micro business enterprises;
 - b. Determine the factors influencing the adoption of digital Technology.
 - c. Examine the economic inclusion of women who are operating micro business enterprises; and
 - d. Determine the factors influencing the economic inclusion of women entrepreneurs
- Multivariate study
 - 185 women entrepreneurs found among selected rural towns in *Partido*, Camarines Sur
 - Partido from the word '*Partir*', means separate
 - Statistical Treatment: Descriptive measures and Regression analysis (OLS regression and Ordinal Logistic regression)

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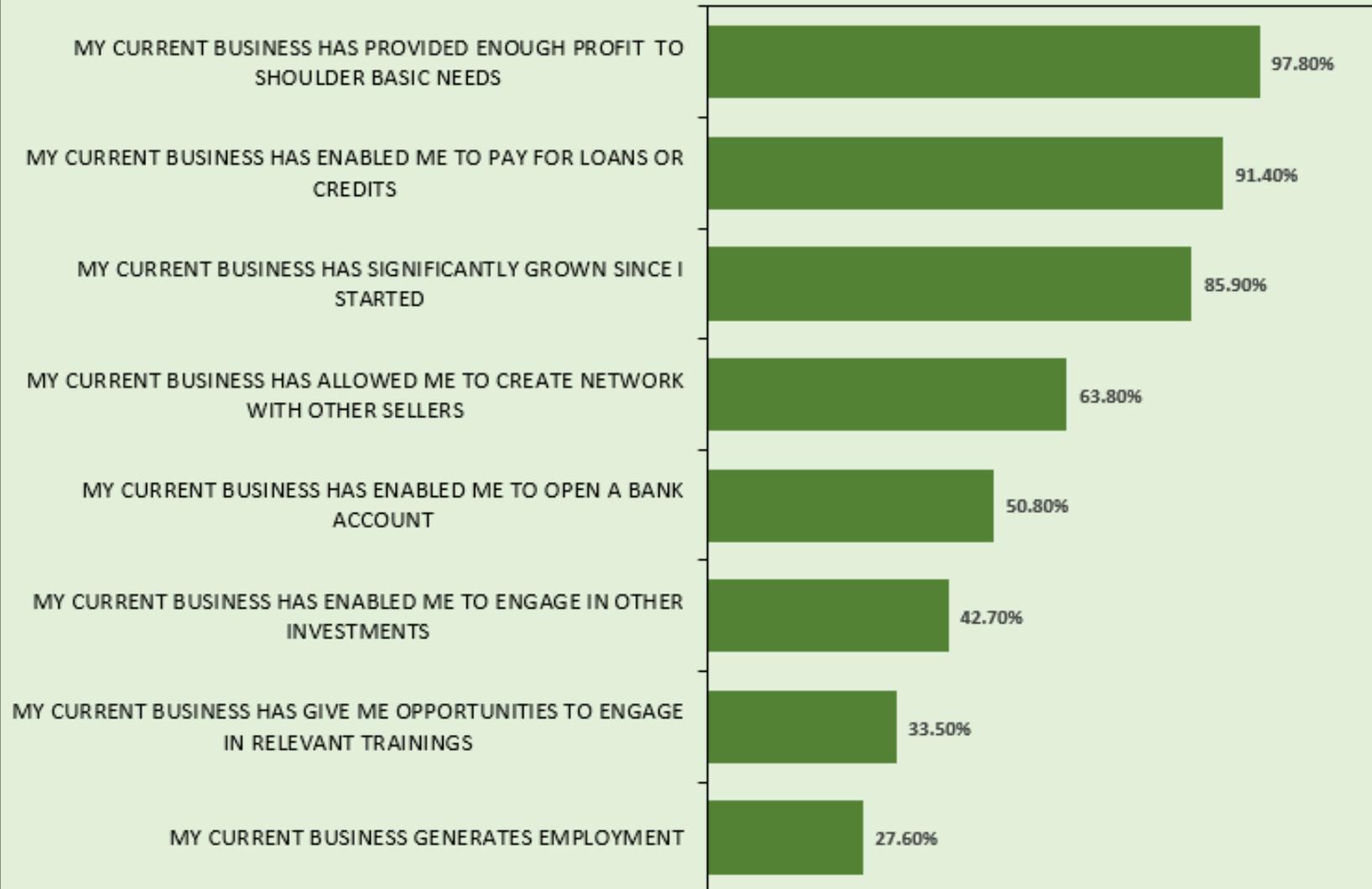
RESULTS AND DISCUSSION

FIGURE. EXTENT OF DIGITAL TECHNOLOGY USAGE
AMONG THE 4 MAJOR MARKETING ACTIVITIES

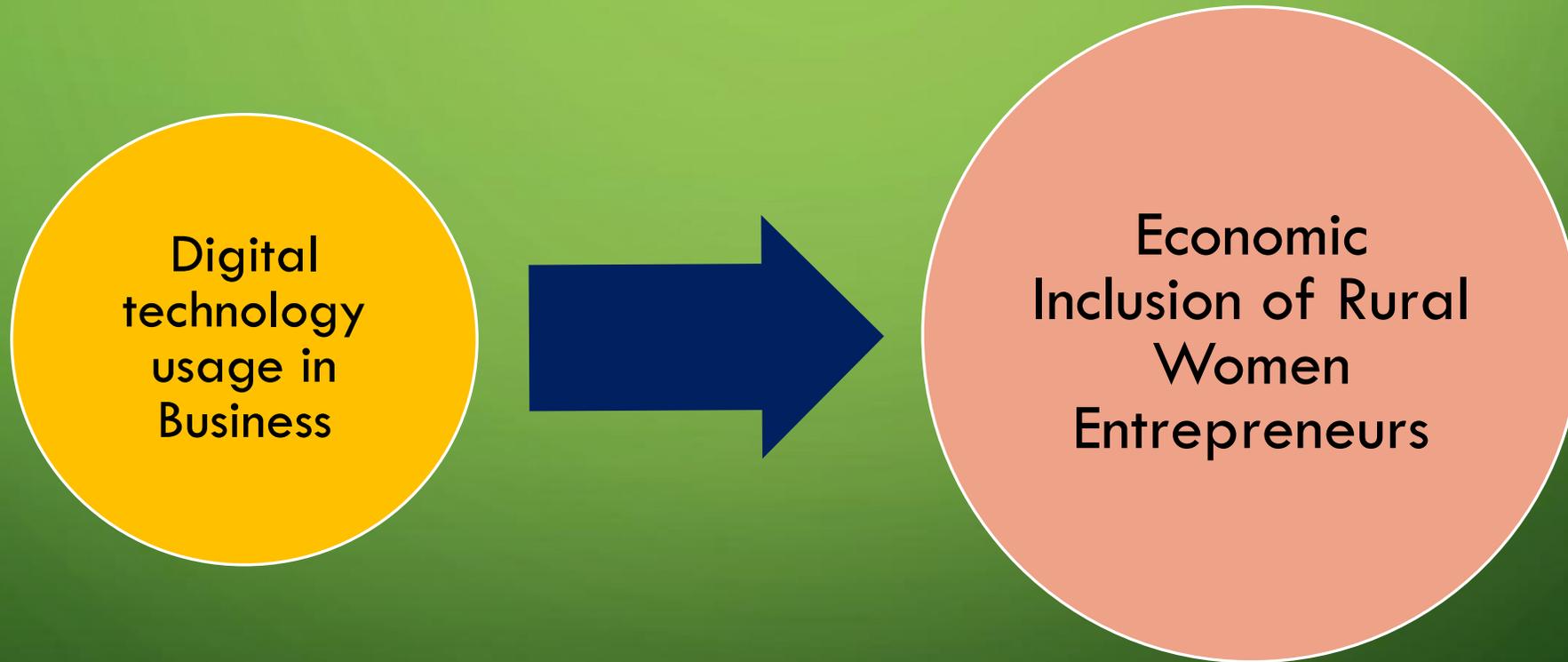


ECONOMIC INCLUSION OF RURAL WOMEN ENTREPRENEURS

**Figure. Economic Participation of Rural Women Entrepreneurs
in Partido, Camarines Sur Philippines**



ECONOMIC INCLUSION OF RURAL WOMEN ENTREPRENEURS



FACTORS AFFECTING ECONOMIC INCLUSION OF RURAL WOMEN ENTREPRENEURS

Significant Factors	Indicators of Economic Inclusion
Marital Status, Source of Income, Attendance to training on Business and Existence of Bank Account	GROWTH OF THE BUSINESS
Existence of Bank Account	GENERATION OF LOCAL EMPLOYMENT
Age of the women entrepreneur and Existence of Bank Account	CREATION OF BUSINESS NETWORKS
Current Employment Status and Existence of Bank Account	PAYMENTS OF LOANS AND CREDIT

RESULTS AND DISCUSSION:
FACTORS AFFECTING ECONOMIC INCLUSION OF
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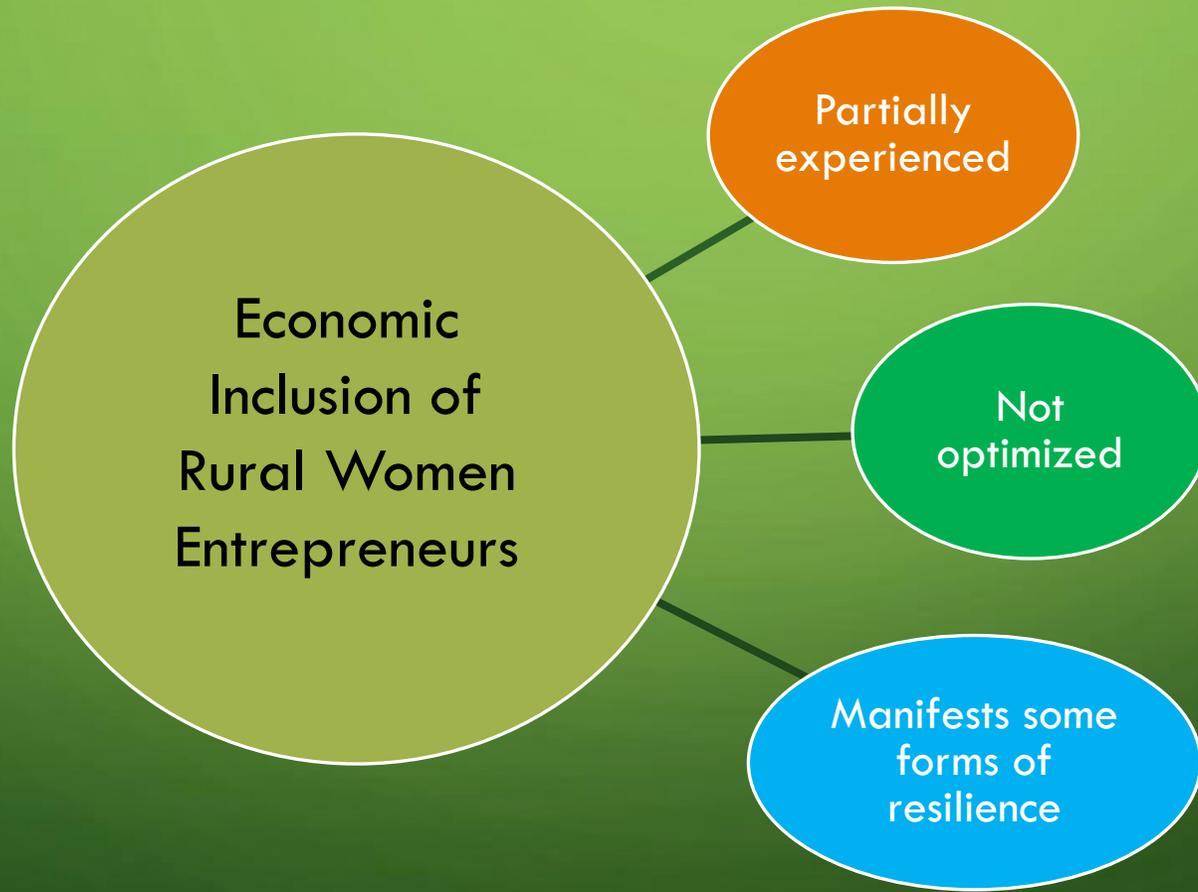
RESULTS AND DISCUSSION: FACTORS AFFECTING ADOPTION OF DIGITAL TECHNOLOGY OF RURAL WOMEN ENTREPRENEURS

Significant Factors	Indicators of Digital Technology Usage on Four Marketing Activities
Age of the rural Women Entrepreneur, Years of Business Operation, Existence of Bank account and the Type of Source Income	SELLING PRODUCTS/ SERVICES
Age of the rural Women Entrepreneur, Years of Business Operation, Existence of Bank Account and Location of Business	PROMOTION AND ADVERTISING OF PRODUCTS/ SERVICES
Age of the rural Women Entrepreneur, Existence of Bank Account, Location of Business, and Type of Source Income	SENDING AND RECEIVING PAYMENTS
Age of the rural Women Entrepreneur, Years of Business Operation, and Existence of Bank Account	GAINING/ ATTRACTING CUSTOMERS/ BUYERS

RESULTS AND DISCUSSION: FACTORS AFFECTING ADOPTION OF DIGITAL TECHNOLOGY OF RURAL WOMEN ENTREPRENEURS

Significant Drivers/Factors	Indicators of Digital Technology Usage on Four Marketing Activities
Age of the rural Women Entrepreneur, Years of Business Operation, Existence of Bank account and the Type of Source Income	SELLING PRODUCTS/ SERVICES
Age of the rural Women Entrepreneur, Years of Business Operation, Existence of Bank Account and Location of Business	PROMOTION AND ADVERTISING OF PRODUCTS/ SERVICES
Age of the rural Women Entrepreneur, Existence of Bank Account, Location of Business, and Type of Source Income	SENDING AND RECEIVING PAYMENTS
Age of the rural Women Entrepreneur, Years of Business Operation, and Existence of Bank Account	GAINING/ ATTRACTING CUSTOMERS/ BUYERS

CONCLUSION



CONCLUSION

DRIVERS of

Economic Inclusion:

age, marital status, training,
working on established
businesses, and having
multiple/diverse income
sources and a bank account

DRIVERS of

Digital Technology Adoption:

home-based location,
multiple/diverse income
sources and a bank
account

RECOMMENDATION

1. A need for government and non-government initiatives in capacitating rural women entrepreneurs on the use of digital technology such as
 - Awareness-raising measures on the benefits of Digital technology
 - Policies and measures promoting wider use of digital applications in micro-scale business at a low cost
 - Financial literacy programs
 - Training on business and entrepreneurship to promote innovation and scaling-up opportunities
2. Investment in broadband infrastructures
3. Conduct of study on the barriers to digital technology adoption in business