

# Business Operations of Non-Government Organization-Assisted Grassroots Enterprises in the Provinces of Iloilo and Guimaras

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## ABSTRACT

Given the importance of grassroots enterprises in national development, there is a need to examine how such enterprises manage their operations in order that enterprises of similar scale or nature can learn from their experiences and also, that they can be better assisted towards sustainability of business operations. The paper is based on a case study that focused on the production and marketing operations of grassroots enterprises in the provinces of Iloilo and Guimaras as viewed through the lenses of the entrepreneurs themselves. These enterprises were assisted by a non-government organization through its micro-finance development project. Using a qualitative research design, primary data was generated through interviews with the management of the client associations and cooperatives. Findings show that the grassroots entrepreneurs are engaged in the production and marketing of agricultural products such as native chicken, goats, carabaos, and milkfish as well as handloom woven products. Marketing of products is done by the entrepreneurs themselves and mainly within Iloilo province. In order to address production and marketing concerns of the NGO-assisted entrepreneurs, the study recommends the complementation of government, NGO, and private sector in the delivery of business services to help ensure sustainability of grassroots enterprises. Such services include entrepreneurship trainings enhance production and marketing skills of the entrepreneurs as well as organizational strengthening activities, among others. The study also recommends a special government legislation to protect hablon/handloom weavers' rights and welfare, and promote the hablon industry as part of the Filipino cultural heritage and also, as an important livelihood activity for grassroots entrepreneurs.

Keywords: Grassroots enterprises, production, marketing, sustainability

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## INTRODUCTION

There has been a growing awareness of the significant role of entrepreneurial initiatives at the grassroots in effecting industrialization and economic growth (Caree et al, 2003; Mandachian et al., 2016; Taneja, Pryor, and Hayek, 2016). Most of these business endeavors have taken the form of micro, small, and medium enterprises (MSMEs). It has been observed that small business establishments form the economic foundations of many countries thru their contributions in innovation, employment, competitiveness, and global economic growth (Sanyang and Wen-Chi, 2009). In the Philippines, a large percentage of all business establishments are micro, small, and medium enterprises (MSMEs) that employ a considerable percentage of the country's

labor force. According to the Philippine Statistics Authority (2016), of the 915,726 business enterprises operating in the country as of 2016, 99.57% (911,768) were MSMEs and of these MSMEs, 89.63% (820,795) were micro-enterprises, 9.50% (86,955) were small enterprises, 0.44% (4,018) were medium enterprises, and the remaining 0.43% (3,958) were large enterprises. It was further reported that MSMEs generated a total of 4,879,179,000 jobs in 2016, which is almost 63.3% of the total jobs generated by all types of business establishments that year. Of these, 30.4% or 2,345,992 jobs were generated by micro enterprises; 25.7% or 1,981,316 by small enterprises; and 7.2% or 551,871 by medium enterprises.

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Given the importance of MSMEs in nation building, government development approaches have been focused on providing the grassroots entrepreneurs with opportunities for their transformation from self-subsistent producers into market responsive entrepreneurs. However, despite reforms in the economic agenda and policy environment of MSMEs, majority of them continue to remain subsistent. Micro-enterprises are often constrained in terms of working capital, lack of access to credit, deficient infrastructure especially in the rural areas, limitations in production and marketing, and lack of technical skills. Some of them do not operate within the legal business framework, and are considered part of the so called underground economy. For those engaged in agricultural production and marketing, challenges include sustainability of natural resources, impact of climate change, and decline in productivity (Behera and France, 2016).

This paper presents the production and marketing activities of grassroots enterprises in the municipalities of Anilao, Barotac Nuevo, Oton, and Janiuay in Iloilo province and Nueva Valencia in the province of Guimaras. The paper is part of a bigger study that examined social mobilization, grassroots enterprises, and community development among the client enterprises of a local non-government organization (NGO) engaged in micro-finance projects for small-scale community producers. The study investigated the business practices of the grassroots entrepreneurs in relation to the following research questions: 1) What are the production and marketing operations of the entrepreneurs? 2) How do the entrepreneurs perceive sustainability of their business enterprises? 3) What can be done to improve production and marketing operations of the entrepreneurs?

As small economic initiatives managed by poor and subsistent entrepreneurs in the rural communities, it would be worthwhile to know the production and marketing operations of grassroots enterprises and the sustainability of their operations as viewed from the lenses of the entrepreneurs themselves. With the current emphasis by government and almost all sectors of society on empowering grassroots enterprises for community development, the results of the study adds to the current call for policies and business interventions to assist in the promotion and development of entrepreneurial initiatives from the "bottom of the pyramid" (Prahalad, 2005). Findings can be brought to the attention of the grassroots

entrepreneurs themselves and their local government units (LGUs) thru their local chief executives, Local Economic Investment Promotions Officer (LEIPO), Municipal Economic Enterprise Development Officer (MEEDO), and the assisting NGO in order that production and marketing issues and concerns identified in the study can be addressed more appropriately within a governance framework.

## REVIEW OF LITERATURE

### Grassroots Enterprises

There is a relative dearth of social science literature on grassroots organizations in developing nations (Adler, 2012). However, existing literature provides certain conceptualizations of "grassroots". According to Davis (2012), "grassroots" is used to refer to community activities intended to raise sustainability levels. They are also perceived to be organizations that are based within a particular territory and united by a common goal of providing alternative ways to address needs unmet by government (Monaghan, 2009). Grassroots organizations are also seen as either formally or informally organized community groups committed to a particular objective or cause (Miller- Stevens et al., 2016). As locally based, independent, volunteer-run, formal, nonprofit groups (Smith, 1997), "grassroots organizations tend to be smaller, more informal, and lack the resources of older NGOs" (Moore et al., 2007). They are engaged in advocacy work in behalf of a particular community or organizing of the community itself (Foster & Louie, 2010). Grassroots organizations can have heterogeneous memberships and the diversity of racial characteristics, gender, class, experience, expertise, personal contacts, and talents facilitates mobilization of members in fulfilling the organization's social change agenda (Walker & Stepwick, 2014).

Although commonly perceived as non-profit in orientation, grassroots organizations take on an entrepreneurial character in addressing employment and income-generating needs of its members. As community-based enterprises (CEBs), they can be small economic initiatives involving the production and marketing of goods or services usually undertaken by the poor or low-income sectors of the community. CEBs are defined as "a community acting corporately as both entrepreneur and enterprise that is operated in order to achieve the common good" (Paredo and Chrisman, 2006). CEBs are considered as "important grassroots economic development tool for increasing

the potential and roles of rural communities in poverty reduction" (Teerakul et al., 2012). Using an impact assessment framework to find out the impact of CBEs on household poverty, Teerakul et al., (2012) found out that "a high-performance CBE is able to contribute better household status or better quality of life to its members at least in terms of supplementary income".

Grassroots enterprises are akin to social enterprises. As enterprises engaged in the production of goods or services to a particular market and at the same time endowed with an environmental and/or social aim such as the provision of employment opportunities, training, or other community-based services (SEC, 2003). They are self-governing with participatory management systems, and practice collective ownership (SEC, 2003). Masse and Dorst's (2007) study on grassroots enterprises explored the development process of seven cases of grassroots social entrepreneurship with multi-sector partnership and recommended three phases in the development process and three stages of collaboration, which include the following: a more systematic approach in the idea generation phase including an exploration of social and institutional barriers and a detailed elaboration of the initiator's idea; the establishment of platforms to provide access to the relevant social network; and, application of tools and methods for collaborative development in the first two phases of the process.

Grassroots enterprises can either be micro or small enterprises. In the Philippines, the Philippine Magna Carta for Small Enterprises (RA 6977 signed in 1991; amended as Republic Act 8289 in 1996) defines small, micro, and medium enterprises based on asset size. Micro, small, and medium enterprises have assets of less than P1,500,001; P1,500,001 to P15,000,000; and P15,000,001 to P60,000,000, respectively. An almost similar legislation, the Barangay Micro Business Enterprise (BMBE) Act of 2002 (RA 9178) provides incentives and other benefits to BMBE operators. and defines BMBE as "any business enterprise engaged in the production, processing, or manufacturing of products, including agro-processing as well as trading and services, with total assets of not more than P3 million. Grassroots enterprises organized as micro-enterprises can benefit from the incentives under the BMBE Act of 2002.

Grassroots enterprises can also be organized as cooperatives and avail of the benefits provided by the

Philippine Cooperative Code of 2008 (RA 9520). The Code defines a cooperative as "an autonomous and duly registered association of persons, with a common bond of interest, who have voluntarily joined together to achieve their social, economic, and cultural needs and aspirations by making equitable contributions to the capital required, patronizing their products and services and accepting a fair share of the risks and benefits of the undertaking in accordance with universally accepted cooperative principles". A study on the hablon industry of Miagao, Iloilo, Philippines demonstrates the capacity of grassroots-initiated cooperative enterprises in addressing organizational and entrepreneurial needs of their members. The traditional handloom weaving industry, composed of grassroots micro-entrepreneurs has become a flourishing business (Hernando, 2008). However, for the entrepreneurs to increase their level of productivity, production and marketing activities need to be improved and complemented with social security, health, and medical benefits for the weaver-entrepreneurs (Hernando, 2008).

Despite the dearth of studies on grassroots enterprises, the current literature reviewed views grassroots enterprises as small economic initiatives of micro and/or small entrepreneurs organized as social enterprises, associations, or cooperatives with business operations utilizing local resources, often confined within the community, and providing livelihood and income for entrepreneurs and their families. For the past two decades, a number of studies have been devoted to grassroots innovations, which are seen as movements or networks of activists and organizations advocating for alternative value-laden, bottom-up, community-based practices on sustainable production and consumption (Seyfang and Smith, 2007; Hargreaves, et al., 2013; Longhurst, 2012). However, a paucity of studies on production and marketing activities of grassroots social enterprises has been observed (Bull and Crompton, 2006). As such, the research findings on the NGO-assisted grassroots enterprises in the provinces of Iloilo and Guimaras can enrich the existing literature with findings that highlight the dynamics of grassroots enterprise management practices specifically, production and marketing operations, as embedded within the socio-economic structure of their communities and utilizing local natural resource endowments as raw materials for products and services.

**Framework of the Study**

Adapted with modifications from the work of Jensen et al., (2009) on value stream mapping, the framework indicates the flow of materials and other resources from the producer to the consumer. Procurement, production, and marketing, are on the upstream flow while profitability is on the downstream. Procurement is indicated by raw materials/resources used, cost of raw materials/resources used, and sources of raw materials. In the case of production, indicators include quantity of products per production operation, cost of production, level of demand for the product, and persons in-charge of production.

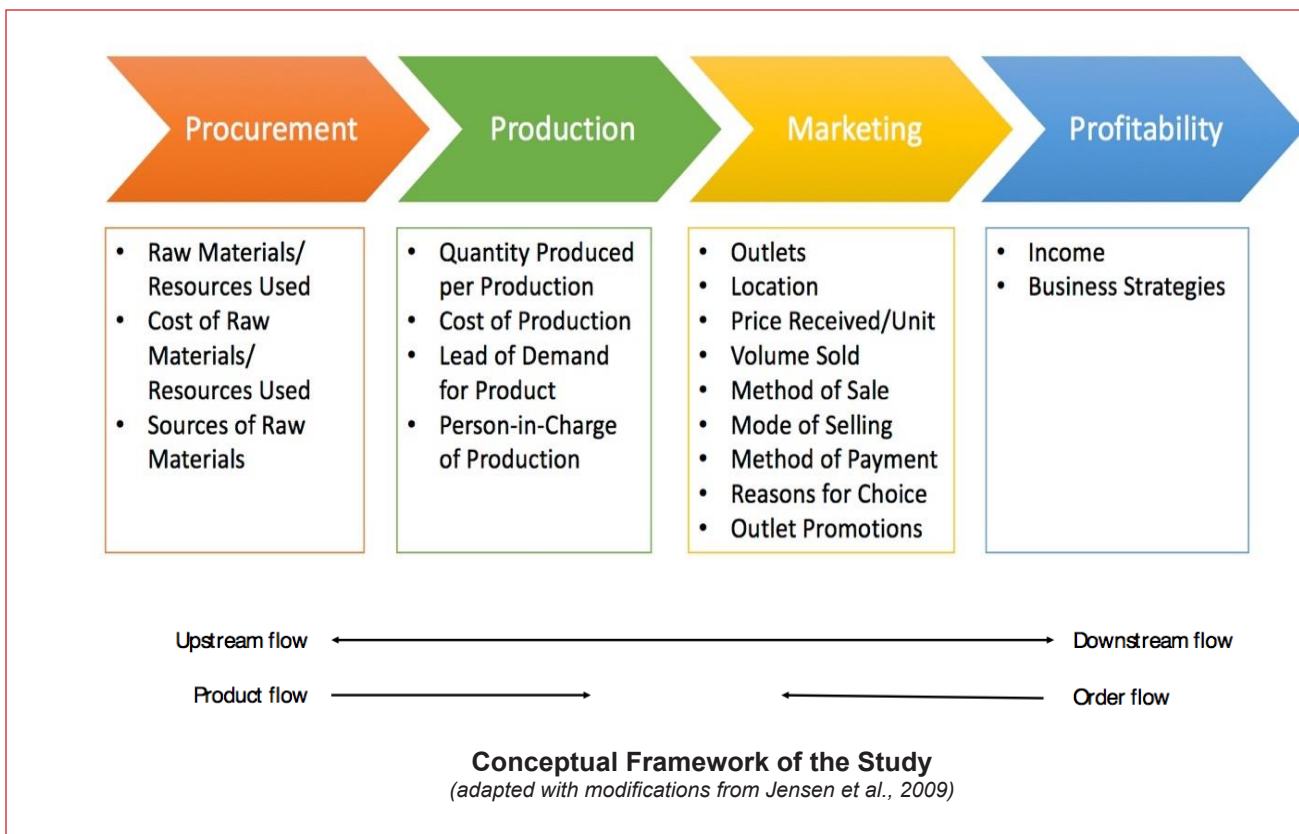
For marketing, indicators are outlets, location, price received per unit, volume sold, method of sale, mode of selling, method of payment, and reasons for choice of outlet. Profitability is indicated by income and business strategies.

**METHODOLOGY**

Using a descriptive research design, primary data was generated from focus group discussions with key informants from the management of the grassroots enterprises as well as interviews with respondents from among the members of the enterprises who were directly engaged in the production and marketing operations of their enterprises.

The study was undertaken in 2011 and had a total of five respondent enterprises. These enterprises were chosen purposively from the list of client enterprises of the assisting NGO, being enterprises with community-based memberships and operating for at least three years already. Four of these enterprises are organized as associations and one is a cooperative.

Ten individual respondents were chosen from each of the respondent enterprises. Of this number,



five were in leadership positions and selected purposively as key informants of the study. The other five came from the members who were directly engaged in the production and marketing activities of their enterprises. and were chosen randomly using convenience sampling.

Table 1 shows the various positions of the respondents in their enterprises. Data shows the following in management positions: President or Chairman (10%); Board of Directors (10%); and Managers (6%). Officers include the Treasurer (10%) and Secretary (4.0%) and a staff, the Bookkeeper (2.0%). Members directly engaged in business operations compose majority of the respondents (27%).

First, it has been observed that in Southeast Asia, native chicken meat is preferred by most consumers (Chang, 2007), and considered as significant aspect of traditional rural living (Wantasen et al., 2014). Suryana & Hasbiento (as cited in Wantasen et al., 2014) observed that families in the countryside would usually raise 10-20 native chickens. Second, Yuwono & Prasetyo (as cited in Wantasen et al., 2014) noted that broiler production is heavily dependent on imported inputs. Such a practice entails large production costs for small, marginal producers. On the other hand, native chicken are free-ranged, and fed on rice bran, dried rice and and corn, which are easily obtained from the local market (Wantasen et al., 2014). Thirdly, being free ranged, native chicken

**Table 1.** Positions of Respondents in their Business Enterprises

Positions	Frequency	Percent
President/ Chairman	5	10.0
Vice President	2	4.0
Board of Directors	5	10.0
Manager	3	6.0
Treasurer	5	10.0
Secretary	2	4.0
Bookkeeper	1	2.0
Members	27	54.0
Total	23	100

Prior to data collection, courtesy calls and request for permission to undertake the study were made to the local chief executives i.e., municipal mayors and punong barangays/barangay chairmen of the study sites, director of the unit on business development services of the local office of the assisting NGO, and heads of the respondent-enterprises.

## RESULTS AND DISCUSSION

### Agricultural Production

#### *Products*

Agricultural products of the grassroots enterprises include native chickens, goats, carabaos, and bangus/milkfish. The preference for raising native or local chicken can be explained by several factors.

is organic and thus, free from antibiotics and other synthetic chemical residues (DOST-PCAARRD, 2016). With the growing consumer preference for organic food, native chicken meat commands a higher price over commercially produced chicken (DOST-PCAARRD, 2016). These factors lead to increases in price of native chicken making native chicken production a lucrative business for rural people (Wantasen et al., 2014).

The grassroots entrepreneurs' choice for goat raising as another income generating activity with the promise of profitable returns is affirmed by the DOST-PCAARRD 2016 report that considers the goat industry in the Philippines as a sunrise industry. Like the native chicken industry in the country, the goat industry is dominated by backyard raisers

(BAS, 2010; Alcedo et al., 2014), and has a huge potential as consumers' shift to healthy options and goat's meat is known to be lower in saturated fat than chicken, pork and beef, low in cholesterol, but higher in protein (DOST-PCAARRD, 2016). While providing for protein in people's diet, goats provide a stable source of livelihood especially for the poor in the rural areas (FFTC, 2000).

Carabao production as another livelihood activity can also prove to be a lucrative one for the grassroots entrepreneurs. As a beast of burden in the Philippines, the carabao has been one of the more important livestock in the country mainly for land cultivation (Mingala & Gundran, 2008).

In the case of bangus/milkfish production, the need to make up for the decreasing catch from capture fisheries with fish farming (FAO, 2014) and provides a good rationale for grassroots economic initiatives in milkfish production. Aquaculture offsets the declining capture fisheries to meet global seafood demand due to increasing global population (FAO, 2014).

#### *Procurement*

Table 2 shows the procurement concerns related to agricultural products of the grassroots enterprises. Raw materials for chicken production include bubod/feeds and Vetracin. The latter is an anti-bacterial drug with vitamins and minerals, and prevents spread of infectious diseases among poultry. Feeds and drugs amount to Php 250.00, or Php10,000.00/kilo of chicken. Costs for the purchase of mother goat and carabao for breeding are Php 2,000.00 and

Php 10,000.00, respectively. In the case of bangus/milkfish, production of semilya/fingerlings is every six months i.e., from October to May and from June to September at an average of four tons of fingerlings, which require 425 sacks of feeds/six months with a total cost of Php 297, 500.00.

Agricultural production costs can be expensive for small farmers and justifies the need to avail of micro-financing for the association or cooperative to augment existing capitalization. With production costs being borne by the association or cooperative, which also does the procurement of raw materials, the grassroots entrepreneurs are able to take advantage of the economies of scale and save on transaction costs (Rosset, 1999). It also provides the most convenient way for members to obtain needed production inputs.

#### *Production*

Table 3 presents the agricultural production activities of grassroots entrepreneurs. As smallholders, or backyard raisers grassroots entrepreneurs' agricultural production is mainly on a subsistence basis and as such, only a minimum volume is produced per production cycle. In native chicken production, 10-30 chickens are produced per three months. In the case of goat and carabao production, only three goats and one carabao are produced per production cycle

As far as level of demand for the products are concerned, the grassroots entrepreneurs perceive as "moderate" the level of demand for goats, chickens,

**Table 2.** Procurement Concerns of Agricultural Products of Grassroots Enterprises

Type of Products	Raw Materials and Other Resources Used	Cost of Production Per Unit	Sources of Raw Materials
Native Chicken	Feeds, Vetracin	Php250.00 (P10.00/kilo of chicken )	Organization
Goat	Mother Goat	Php2,000.00 – mother goat	Farm
Carabao	Carabao	Php10,000.00 - carabao	Farm
Milkfish	Fingerlings and Feeds	425 sacks of feeds in 6 months P700/bag = Php297,500 / cropping	SEAFDEC

**Table 3.** Agricultural Production Concerns of Grassroots Entrepreneurs

Type of Products	Quantity Produced Per Production Operation	Level of Demand for Product	Person(s) In-Charge Production
Native chicken	10 - 30 chickens/3 months	Moderate	Members who have been trained in native chicken production
Goat	3/year	Moderate	Goat Members who have been trained in goat production
Carabao	1/year	Moderate	Members who have been trained in carabao production
Milkfish	Every 6 months or 2x a year (2011) Oct - May (4.2 tons) 12,000 fingerlings (2010) June - Sept (3.8 tons) 12,000	Moderate	SEAFDEC technician – who comes every month to do sampling of bangus in cages to determine type of feeds

and milkfish. However, such perception is confined to the local market only since products are sold mainly within the municipality. At the national as well as global levels, there has been an increasingly high demand for organic commodities produced by the smallholder farms. In the case of native chicken, the increasing global preference for organic and naturally produced chicken is also seen in the Philippines as indicated by the increase in the volume of supply (e.g. 500 kg to 2 tons per month) required by institutional buyers (DOST-PCAARD, 2016).

The demand for carabaos for land cultivation would also be on the increase as majority of the agricultural farms in the country are owned by smallholders who would need the carabaos instead of large, modern farm equipment and machineries for land cultivation. However, besides being beasts of burden, carabaos also provide milk and meat for consumption (DOST-PCAARRD, 2016). According to reports, there is the increasing demand in the developing world for meat, which represents a major opportunity for livestock keepers in developing countries, where most demand is met by local production, and such trend is expected to continue into the near future (Thornton, 2010; ILRI, 2012). Such demand is attributed to an increasing global population (Herro, et al., 2015) and represents a market opportunity at the export sector for livestock producers including the grassroots entrepreneurs. However, linking the entrepreneurs to external and

bigger markets, or as suppliers to large corporations in the livestock export sector would need to address the concomitant challenge of raising additional capitalization to meet increased production costs, maintain environmentally friendly production methods in the use of technology-oriented approaches, and upgrade manpower skills of association or cooperative members in-charge of the production process.

In terms of payment for labor, the officers say that there is a share system in the case of milkfish. The technician from the Southeast Asian Fisheries Development Center (SEAFDEC) assumes all the production expenses, which are deducted from the earnings in the sale of the milkfish while the business enterprise gets 20% of the net proceeds. The rest are distributed equally among the workers. However, the lack of health benefits for workers forms a major concern for the grassroots entrepreneurs. While there are medical insurance benefits for those taking charge of native chicken production and goat raising, those engaged in the production of milkfish and carabaos do not receive such benefits. The lack of social protection for these entrepreneurs can make them vulnerable to adversity, financial unsustainability and eventually, poverty.

## Non-Agricultural Products

### Products

The grassroots entrepreneurs are engaged in the production of a wide variety of handloom woven products. Besides the colorful handwoven textile, other products include the bandana, table runners, bed runners, hanky, barong, sarong, patadyong, placemats, buon-buon/small cosmetic purse, bags, shawl, lamp shade, coin purse, and clutch bag.

Handloom weaving has been part of the Ilonggo culture since it has been a livelihood activity dating back to the pre-Spanish colonial times (GREAT Women Project Management Office, Philippine Commission on Women, 2013). Observed to be a “woman led-trade”, handloom woven textile products are known as hablon from the Hiligaynon term, habol, meaning to weave (GREAT Women Project Management Office, Philippine Commission on Women, 2013). As a labor intensive industry with minimum capitalization, handloom weaving is a pollution-free and low energy activity (Ahmad & Hussain, 2013). Moreover, the grassroots enterprises take on the characteristics of community enterprises when they engage in the production of handloom woven products. Community

enterprises are characterized as utilizing local natural resource endowments as well as local knowledge and expertise in creating a product with design that is in keeping with the local culture and tradition (Sakolnakorn, 2013).

As an indigenous industry, hablon is embedded in local history; a craft sustained by community resources and knowledge; and, framed within the concept and practice of nationalism. Besides being a major livelihood activity for the grassroots entrepreneurs, handloom weaving is a significant part of the Ilonggo socio-economic and cultural heritage and needs to be preserved amidst the strong competition coming from machine-made textile and the increasing influx of foreign textile products in the country due to globalization.

### Procurement

Table 4 shows the procurement concerns for the handloom woven products of the grassroots entrepreneurs. Data show that raw materials for hablon are obtained locally. The wooden handloom, known as the tiral is made locally. Abaca and pineapple fiber, which are the basic materials for hablon are grown and processed in Aklan province.

**Table 4.** Procurement Concerns of Non-Agricultural Products of the Grassroots Entrepreneurs

Type of Products	Raw Materials/ Resources Used	Sources of Raw Materials	Cost of Production Per Unit
Bag	Abaca, bamboo, pandan, dye, sheelac, coco shell, zipper, runner, and lining,	Abaca from Aklan and the rest from Iloilo City	Small - Php300.00; Medium - Php350.00; Large - Php400.00
<i>Buon – Buon</i>	<i>Nito</i> and zipper	Iloilo City	Php 40.00 (Php20.00 material and P20.00 labor)
Patadyong	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and the rest from Iloilo City	Php350.00
Sarong	Pineapple finer and handball thread	<i>Pinya</i> from Aklan and table thread from Iloilo City	Php 280.00
Shawl	Pineapple fiber and handball thread	<i>Pinya</i> from Aklan and handball thread from Iloilo City	Php 250.00

**Table 4 (continued)**

Barong	Pineapple fiber abaca, handball thread, embroidered thread, and polyester thread	<i>Pinya</i> and abaca from Aklan and the rest from Iloilo City	Php 600.00
Handkerchief	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and handball thread from Iloilo City	Php 60.00
Bandana	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and handball thread from Iloilo City	Php100.00
Table Runner	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and handball thread from Iloilo City	Php 220.00
Textile	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and handball thread from Iloilo City	Php 180.00
Placemat	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and handball thread from Iloilo City	Php125.00
Clutch Bag	Pineapple fiber, abaca, and handball thread	<i>Pinya</i> and abaca from Aklan and ball thread from Iloilo City	Small - Php 30.00 Large - Php 200.00

Other materials e.g., bamboo, pandan, nito, zippers, thread, shellac/varnish, and coco shell are available from Iloilo City. Procurement is done in bulk by the association or cooperative and made available to members engaged in weaving. Bulk buying allows for economies of scale, reduced costs, and ease and convenience on the part of entrepreneur-weavers in accessing needed materials for hablon production.

As far as production costs are concerned, the most expensive is the barong at Php 600.00 followed by the patadyong at Php 350.00 and bags at Php300.00 for small; Php 350.00 for medium, and Php 400.00 for large. The barong and patadyong are expensive but they are important to Filipino culture. The barong textile is used for making the barong tagalog and Filipiniana for the Filipino gentlemen and women, respectively. These are the formal, national attire with intricate embroidery, traditionally in ecru, or pastel colors and worn in formal or official functions. The barong tagalog or simply, barong is usually sewn as a long-sleeved shirt for the men, and for the Filipiniana, either as a kimona/thin, light blouse worn over an inner garment with the patadyong as the skirt or long skirt made of the same woven material, or a

whole dress. While the patadyong is worn by women in urban areas on certain official occasions or national celebrations, the patadyong is still worn by older women as casual, day-to-day wear especially in the rural areas in the Visayan region. The importance of the barong and patadyong in Filipino culture ensures a consistent demand and lucrative market for the grassroots entrepreneurs' hablon products.

#### *Production*

Table 5 shows the production concerns of non-agricultural products of the grassroots entrepreneurs. Weavers are mainly members of the cooperative/association and do not hire outside labor to assist in the production process. As far as quantity produced per production operation is concerned, results indicate the following: 300 pcs of bandana; 200 pcs of textile; 50 pcs each of table runner, bed runner, sarong, and barong; 300 pcs of handkerchiefs; 100 pcs each of shawl and buon-buon; 75 pcs each of coin purse and clutch bag; 12 pcs of patadyong; and 15 pcs of lampshades. Hablon production is considerably small-scale given that grassroots entrepreneurs inputs and resources are also minimal.

**Table 5.** Production Concerns of Non-Agricultural Products of the Grassroots Enterprises

Type of Products	Quantity Produced Per Production Operation	Level of Demand for Product*
Textile	200 pcs	Moderate
Bandana	300 pcs	Low
Table runner	50 pcs	High
Bed runner	50 pcs	High
Placemat	25 pcs	High
Sarong	50 pcs	High
Shawl	100 pcs	Low
Barong	50 pcs	Low
Handkerchief	300 pcs	Moderate
Buon – buon	100 pcs	Moderate
Patadyong	12 pcs	Moderate
Coin purse	75 pcs	Low
Lamp shade	15 pcs	Moderate
Clutch bag	75 pcs	Low

Increasing production volume of products that the entrepreneurs themselves rate as “high” in demand would require additional weavers, which might be accessed from among non-members of the association or cooperative who are willing to be trained in weaving.

Among the non-agricultural products, the ones considered in “high” demand are the bed and table runners, placemats, and sarong. The patadyong, buon-buon, and lamp shade are observed to be “moderate”. Those seen to be in “low” demand are the bandana, shawl, barong, and coin purse. Items with perceived “high” and “moderate” demand are usually purchased for gifts, souvenirs, and pasalubongs. Such products have fast turnovers, being the most saleable among all the other hablon items.

Patadyong weavers are paid based on the 5% product sales while the following get their respective percentages from the sales: chairman -14%, manager- 15%, treasurer – 16%, bookkeeper – 25%, secretary – 4%, stock room in-charge – 5%, in-charge of quality control – 5%, four members of the Board of Directors – 3% each, and audit and inventory – 2%. Such sharing system appears to be have been based on the leadership position of the member/officer concerned. With the exception of the three Board of Directors who each get a three percent share in the net proceeds, those in higher management positions i.e., chairman, manager, and treasurer, get higher percentage of shares compared to those in lower positions e.g. stockroom-in-charge, in-charge of quality control, audit and inventory committee members.

For smaller handwoven products, payment of labor is based on the number of finished products i.e., per piece as well as size of the product. Payments are as follows: small bags – Php 50.00, medium – Php 60.00, large – Php 70.00; placemat – Php 40.00; coin purse – Php 7.00; clutch bag – Php 7.00 – 70.00 depending on the size; and lampshade – Php 100.00 for small size, Php120.00 for medium, and Php 200.00 for large. only if products are sold, Since labor is paid only if products are sold, weavers refuse to continue working unless they are paid. They suggest increasing capitalization in order to purchase and stock needed materials. Weavers get patronage share, and are given health benefits, which include a health card and annual physical examination.

Grassroots entrepreneurs point to other production concerns such as the need to maintain quality control especially for patadyong products and address bad weather conditions and calamities to prevent delays in the delivery of woven products. They also bring up the need to improve on managerial performance specifically in attending to the day-to-day concerns of the business, resolving membership conflicts, and generating capital contributions from members.

Furthermore, there is also the need for all grassroots entrepreneurs to maintain regular inventory for hablon products. Only a number of them maintain regular inventory of their products and provide the following reasons: they want to know the amount of their sales against their expenditures; they would know the number of products available for sale; they would have information on how many of their products have been sold already and the amount of capital that still needs to be recovered from the unsold products, and finally, the amount of losses.

With regard to problems in production, patadyong weavers say that weaving haphazardly done by some weavers is a problem. Other problems are the delays in delivery of woven products such as the clutch bags due to bad weather and shortage of materials. Given these problems, the entrepreneurs realize the need for quality control in patadyong products and the importance of having to stock materials to avoid unnecessary shortages.

#### Marketing

##### *Agricultural Products*

Table 6 presents the marketing activities for agricultural products of the grassroots entrepreneurs.

**Table 6.** Marketing Activities for Agricultural Products of Grassroots Enterprises

Type of Products	Outlet	Location	Volume Sold	Price Received / Unit	Method of Sale	Mode of Selling	Method of Payment
Native Chicken	Association/ coop	Within municipality	per piece	Php 200.00/ pc	Cash on delivery	Pick-up/ delivery	Cash and carry
Bangus/ milkfish	Individual members SEAFDEC	Within Iloilo Province	per kilo	Php 100 - 110 / kilo	Contract sale/ consignment	Pick – up	Cash and carry
Goat	individual	Within municipality	per piece	Php 1,500.00/pc	Cash on delivery	Pick – up	Cash on delivery
Carabao	individual	Within municipality	per piece	Php 10,000.00/pc	Cash on delivery	Pick – up	Cash and carry

The main outlet for such products are the business enterprises themselves. Other choices for outlets are the individuals who are already the *suki*/regular buyers of the enterprises, and those who offer a high price for their products. Regular buyers have already established rapport with the entrepreneurs and thus, serve as convenient and trustworthy outlets for their goods. As small/micro-entrepreneurs, marketing operations for agricultural products are confined within their communities. Despite the increasing demand for native chicken, goats, and carabaos as well as milkfish beyond their communities, the grassroots entrepreneurs opt to maximize opportunities posed by the local or domestic markets given their limited production outputs.

In keeping with the prevailing market prices for agricultural products, prices for the grassroots entrepreneurs' agricultural products are as follows: Php 200.00/chicken, Php 100.00-110.00 per kilo for *bangus*, and Php 1,500 and Php 10,000 respectively for goats and carabaos.

The method of sale is usually cash on delivery for agricultural products with the exception of either contract sale or consignment for *bangus*. The mode of selling is either pick-up or delivery. Methods of payment are cash and carry as well as cash on delivery. It appears that the entrepreneurs prefer selling on cash rather than on credit. This allows for ease of business transactions especially in the collection and accounting of cash payments.

### Non-agricultural Products

Table 7 shows the marketing activities for the non-agricultural products of the grassroots entrepreneurs. Data show that outlets of non-agricultural products such as the *buon-buon*, bag, patadyong, barong, shawl, bandana are the grassroots entrepreneurs' own association/cooperative stores as well as local department stores. All of the non-agricultural products are sold within Iloilo Province with the exception of the shawl and bandana, which are exported to Australia.

Among the non-agricultural products, the more expensive items are the barong which sells at Php 650/pc, table runners as well as bed runners at Php 500/pc, the patadyong at P400/pc, and the sarong and coin purse at Php 300/pc. Prices of other items are as follows: shawl-Php 200/pc; bandana- Php100/pc; handkerchief-Php80/pc; placemat-Php 65/pc; *buon-buon*-Php 40.00.

For non-agricultural products, contract sale or consignment is also the common method of sale. The mode of selling is either pick-up or delivery and methods of payment are cash and carry as well as cash on delivery. Pick-up is usually for walk-in customers such as local or foreign tourists who come to visit the store or buy at trade fairs where the grassroots entrepreneurs would be displaying and selling their goods. Delivery is for bulk orders coming from local buyers within the province. Similar to the case of agricultural products, being the *suki*/patron of the business becomes the main reason for the choice of a buyer

**Table 7.** Marketing Activities for Non-agricultural Products of Grassroots Enterprises

Type of Products	Outlet	Location	Price Received / Unit	Method of Sale	Mode of Selling	Method of Payment
<i>Buon- buon</i>	Individual department store	Within municipality	Php 40.00/pc	Contract sale/ Cash on delivery	Pick-up/ delivery	Cash and carry/ cash on delivery
<i>Patadyong</i>	Cooperative	Within municipality, within Iloilo Province	Php 40.00/pc	Contract sale/ consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
<i>Barong</i>	Cooperative	Within municipality, within Iloilo Province	Php 650.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months

Table 7 (continued)

<i>Sarong</i>	Cooperative	Within municipality, within Iloilo Province	Php 300.00/pc	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
<i>Placemat</i>	Cooperative	Within municipality, within Iloilo Province	Php 65.00/pc	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
<i>Bedrunner</i>	Cooperative	Within municipality, within Iloilo Province	Php 500.00/pc	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
Bag	Cooperative	Within Iloilo Province; other regions	Php 300.00 (Big) /pc	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery
Shawl	Cooperative	Within Iloilo Province; Australia	Php 260.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
<i>Bandana</i>	Cooperative	Within Iloilo Province; Australia	Php 120.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
Handkerchief	Cooperative	Within Iloilo province	Php 80.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
Table runner	Cooperative	Within Iloilo province	Php 500.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months
Textile	Cooperative	Within Iloilo province	Php 200.00	Contract sale / consignment	Pick – up/ delivery	Cash and carry/ cash on delivery after three months

With regard to problems in marketing, the officers voiced out the following: rising prices, lack of customers, transportation expenses to and from the city in case they sell at trade fairs, food expenses for the members who mind the products at trade fairs, and lack of facilities for displaying products. In order to address these problems, the officers recommend a lodging allowance for the person who minds the display at trade fairs. The officers also say that they will request from their LGUs a show room in the *poblacion* where they can display and sell their

products.

The handloom industry has been a traditional cottage industry in Iloilo province as well as the rest of the country. As a major livelihood activity, it provides the needed source of income for the grassroots entrepreneurs and their families. Given its important role in the lives of rural people (Islam et al., 2013), marketing concerns of the grassroots handloom weaving industry, need to be assisted to ensure the economic viability of the industry.

## Profitability

### *Income*

For the grassroots entrepreneurs, income from business operations is the measure for sustainability of the enterprise. However, they observe that their monthly income is inadequate in the sense that it can only serve as “rolling capital” and could not allow for future business expansion. They have savings but it is also not enough for future investments since it is used for day-to-day operations as well as emergency needs. Still, they believe that their business is financially viable (i.e. able to earn profits in the next five years) so long as orders for their products are continuous.

### *Business Strategies*

When asked what strategies would make their business enterprises sustainable. The following are their answers:

*“Tani indi gid dulaon, pagwad-an native chicken sigohon paboto”/ chicken production should be continuous.*

*“Gina tap namon agencies nga maka bulig hatag dugang nga pondo”/ we tap agencies that can help us.*

*“Makuha teknolohiya para magamit sang isa ka pamilya; family based project para kada isa ka balay palangabuhian, isa ka 5x5 cage sudlan 10,000 semilya”/ To obtain technology to be given to each family as a family-based project so that each household would have a means of livelihood: one 5x5 cage that can contain 10,000 fingerlings.*

*“Strict auditing, dugang nga tiral/additional handlooms,dugang nga members”/ more members, and additional markets.*

*“Sige sige tani operation”/ continuous business operations.*

These comments indicate their needs and requirements for additional resources such as production inputs namely native chicken for the chicken raisers; additional funding, technology, and handlooms/*tiral* specifically for the weavers. These inputs are perceived by the grassroots entrepreneurs as important in ensuring continuous operations and business sustainability. They also cite other business

needs.

Table 8 presents the needs of the grassroots entrepreneurs. These needs are additional capitalization, market linkages, electricity in their area, and business development trainings. Such business needs are consistent with observations of previous studies that small and medium enterprises are usually subject to high costs of capital and lack sufficient training and skills to scale-up operations and engage in competition (Ardic, Mylenko, and Saltane 2011)

## CONCLUSION AND RECOMMENDATIONS

Grassroots enterprises engage in small-scale production and marketing operations, which are generally confined within their municipalities. From an environmental perspective, sustainability in the case of the grassroots entrepreneurs, takes on an agroecological-ruralist position which involves the localization of agricultural production, distribution, and consumption against the techno-economic position, which looks at globalization, modernization, and agribusiness export” (Velten et al., 2015). Moreover, the agroecological-ruralist perspective makes use of local resources, is labor intensive, and utilises minimal energy and thus, the absence of negative externalities that may cause harm on the natural environment.

Operating with a steady stream of orders for both agricultural and non-agricultural products, the grassroots entrepreneurs recognize the need to sustain business operations with continuous production activities. Interventions to assist the grassroots enterprises towards sustainability as perceived by the entrepreneurs should address their needs and requirements for additional resources such native chicken for the chicken raisers, additional funding, technology, and handlooms/*tiral* for the weavers.

Improving production and marketing techniques with the expert assistance from government, private sector, and academe should likewise be considered for both agricultural and non-agricultural products of the grassroots enterprises.

### Enhancing Agricultural Production and Marketing

The LGUs concerned can provide specific policy measures and incentives to assist native chicken production and marketing efforts of

grassroots enterprises. Local ordinances can be passed to allow grassroots entrepreneurs access to high quality breeder stock of native chicken as well as farm inputs, technology, and equipment at subsidized prices. The LGUs can also help augment entrepreneurs' funds for capital investments in managing and operating their farms. Implementation of such policies can be coordinated by the LGU with the private sector organizations engaged in the sale of native chicken breeder stocks and production inputs. Linkages with large scale producers in the export sector can be explored, but care should be taken that production efforts do not get co-opted into using the more synthetic and chemical-based inputs as well as energy-consuming and environmental threatening technologies. Moreover, assistance for the entrepreneurs should also address sustainability of natural resources, impact of climate change and decline in productivity (Behera & France, 2016).

#### Improving the Hablon Business

The assisting NGO can coordinate with the MEEDOs to create local capacity building programs specifically for the grassroots' hablon business. This will include skills development in creating innovative hablon designs to differentiate grassroots' products from those of other hablon enterprises. Since weaving as a local industry is common in other towns in Western Visayas, the *hablon* products of the grassroots entrepreneurs should have labels bearing the name of their enterprises, office/store addresses, contact numbers, and other basic information.

The LGU can also link the entrepreneurs with civil society organizations that can fund the construction of additional handlooms for the weavers. Since weaving has both a cultural and economic value, national government needs to provide a special legislation to ensure weavers' rights and welfare through social security benefits, incentives, and a fair and equitable compensation.

Furthermore, in both agricultural and non-agricultural operations, the assisting NGO and the LGUs concerned should provide a ladderized entrepreneurship development program that includes financial management, inventory management, quality control, and the development of sustained competitive advantages i.e., anything that a business does well compared to its competitors (David, 2011).

Finally, the NGO and LGUs in coordination with the academe can assist the grassroots entrepreneurs

to take a more strategic posture towards business growth thru the formulation of a strategic business plan that is supported by a capital build-up scheme that relies on membership contributions rather than on external funding. Such efforts should be complemented with institutional strengthening activities that include team building, and training-workshops on leadership and decision-making. Such activities foster cohesiveness, teamwork, creativity, and active participation of members in business management and other organizational development activities of the grassroots enterprises.

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