

Women-led MSMEs operating unsustainably

A NUMBER of women-led small businesses in Metro Manila have yet to embrace environmentally sustainable practices due to lack of awareness about its benefits, as well as limited financial resources, according to a government think tank.

The awareness these micro, small and medium enterprises (MSMEs) about the circular economy is “low,” the Philippine Institute for Development Studies (PIDS) said in a study published in December.

It “translates to a low level of circularity which was ascertained through strategy and vision, business model, post-sales services, resource recovery, waste management, resource consumption and eco-design,” said PIDS, which studied 58 women-led MSMEs in the capital and nearby cities.

It also found that these small enterprises tend to work in isolation and shun collaboration and partnerships to advance the circular economy.

Despite government efforts to mainstream the circular economy — a model of production and consumption that involves reusing, repairing and recycling materials as long as possible — 32.8% of the respondents did not have an idea of its principles. Only 8.6% clearly understood the concept.

PIDS said 36.2% of these businesses had a basic understanding



FREPIK

and were interested in learning more about the topic, while 22.4% have heard of it but lack a full understanding.

Aside from the lack of knowledge and awareness, the participants also cited limited financial resources, lack of state support and policies, lack of access to partnerships and resistance to change as the main barriers to circular economy adoption, PIDS said.

The study found that 65.5% of the MSMEs were unaware of state-led programs, while 32.8% have only heard about certain projects.

Only one enterprise claimed that it was aware of government initiatives on the circular economy, PIDS said. “This is despite the

enforcement of several initiatives at the local level.”

Marikina City, which mandates business owners to attend an annual waste management seminar before being issued permits, has been enforcing a program that collects kitchen wastes from restaurants and food stalls that are used as fertilizer for the city’s urban garden.

Makati City promotes recyclable trading activities through weekend waste market programs, PIDS said.

Quezon City requires households to segregate waste and residents are encouraged to participate in a so-called ecosaver program and waste markets, PIDS said.

Still, 43.1% of the businesses said they did not receive state support, while 27.6% described government guidance as poor.

PIDS said 24.1% of the respondents gave the government an average rating, while 5.2% gave it a good rating. “No respondent characterized government support as excellent.”

The Philippine Development Plan for 2023 to 2028 considers the circular economy as key to an improved environment quality, in line with a framework to establish livable communities.

PIDS noted that while the Philippines has passed laws and enforced projects to promote the circular economy, it has yet to develop a consolidated framework.

MSMEs account for more than 99% of Philippine businesses, and a 2019 Trade department list showed women-owned enterprises make up about 60% of business name registrations in the country, the think tank said.

STATE INITIATIVES

“The promotion of the circular economy within firms and enterprises in the country is indeed a much-needed endeavor given the increasing shift towards sustainable production and consumption at both regional and international levels,” it said.

PIDS said there had been several initiatives by the government, private sector and civil society to promote the circular economy.

For one, the Global Green Growth Institute and the Philippines’ Climate Change Commission have been collaborating since 2015 to help several towns achieve economic growth while pursuing green programs.

The Trade department has also been working with the institute to advance green practices among MSMEs in the food processing sector.

PIDS said 70.7% of the respondents said they had identified potential circular economy applications, while 13.8% occasionally did.

It added that 39.7% of the businesses were totally unaware of the gains from the circular economy, while 25.9% were somewhat aware and 25.9% were insufficiently aware. Only 8.6% were totally aware.

“In addition, 44.8% of surveyed women MSMEs revealed that there is no customer demand for circular economy practices, and only 5.2% shared that there is high demand for circular products and processes,” it added.

PIDS said 89.7% of the women-led companies did not use renewable energy sources and 80.3% never enforced energy management strategies.

It added that 48.1% of the respondents implemented material consumption management strategies, while 69.3% were somewhat aware of local recycling and waste management facilities.

The think tank urged the government through the Trade and Environment departments to “focus on education campaigns and advocacies to raise the current level of awareness about circular economy principles.”

It said the state could provide incentives and business support to address their limited financial resources.

The government should also promote the circular economy among MSMEs and members of the informal sector through digital technologies and social media platforms, it said.

“It is paramount that there is a heightened level of awareness among these groups due to their substantial contribution in terms of noncircular economic activities,” it said. “They are likewise not covered by extant policies and regulations given their economies of scale and nonregistration, specifically the informal sector.”

The government should also track its progress in mainstreaming circular economy principles among companies and households, PIDS said. — **Kyle Aristophere T. Atienza**

Saripay eyes climate insurance for MSMEs

SARIPAY, the financial arm of GrowSari, Inc., is looking at offering climate risk insurance to micro, small and medium enterprises (MSMEs) including mom-and-pop stores and other small businesses that use its online payment platform, its top official said.

“We are looking at insurance as one of the opportunities that store owners can buy [to] protect themselves against future calamity,” Saripay General Manager Sandeep Bhalla told *BusinessWorld* in a Zoom interview on March 15.

Mr. Bhalla said MSMEs can protect inventory and recover losses from rains and typhoons.

Saripay offers MSMEs such as mom-and-pop stores, pharmacies and small side eateries short-term loans and cashless payments through a business wallet.

It offers ELista, a “buy now, pay later” financing service that MSME owners can use for inventory purchases.

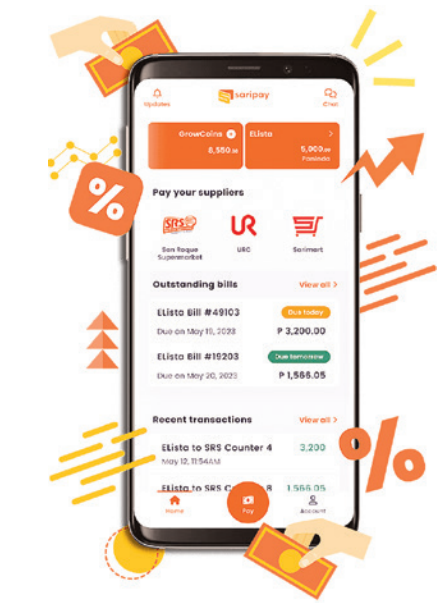
Mr. Bhalla said the company is also considering using its partner-stores as outlets where customers can receive local payments. He added that they want partner stores to open bank accounts.

Saripay expects to increase the number of stores that use its QR (quick

response) code service to as many as 75,000 in the next 12 to 18 months from 30,000 now. It also sees its buy now, pay later service growing by 50% this year.

GrowSari and Saripay users get a free QR code that allows stores to accept digital payments from customers. About 70,000 stores have access to Saripay’s buy now, pay later service.

Mr. Bhalla said Filipino consumers are not yet fully cashless and are still learning about digital money. Smartphone access remains an issue for some, he added. — **Aubrey Rose A. Inosante**



Learning gap, from S1/1

“The refocusing towards tech has been existing for some time, but what is lacking has been the significant investment in actual tech infrastructure in the nation’s schools,” Mr. Ridon said via Messenger chat.

In his foreign trips, Mr. Marcos has been encouraging companies to consider the Philippines as they seek to cut risk and diversify their supply chains amid geopolitical tensions.

Meanwhile, the LEDAC also included several measures for passage by June, such as the proposed Real Property Valuation and Assessment Reform Act, Anti-Financial Accounts Scamming Act, value-added tax on digital services, amendments to the Government Procurement Reform Act, the Blue Economy Act.

The Philippines is now a few months away from the filing of candidacies for the 2025 midterm polls.

The two chambers of Congress had been locked in a months-long dispute amid the Marcos administration’s push to amend the country’s 37-year-old Charter. The proposed Charter change was not included in LEDAC’s latest list, at least based on official statements.

Nineteen of the LEDAC priority measures have already been approved on third and final reading by the lower chamber, House Speaker Martin G. Romualdez told Mr. Marcos at the LEDAC meeting.

“The House has passed all but three of all the LEDAC priority measures, having passed 56 bills out of the updated list now totaling 59 after the council added the ARAL and CREATE MORE bills,” the House leader said, based on a press release from his office.

The LEDAC list for June passage also includes the proposed Anti-Agricultural Economic Sabotage Act, Self-Reliant Defense Posture Revitalization Act, Philippine Maritime Zones Act, Philippine Ecosystem and Natural Capital Accounting System, E-Government Act, and Unified System of Separation, Retirement and Pension of Military and Uniformed Personnel.

ERRATUM

THE March 19, 2023 story on external debt service burden used the wrong currency symbol, Philippine peso instead of US dollar. The corrected story “External debt service burden soars to \$14.7 billion in 2023” can be found on the website — <https://tinyurl.com/2amf9bqb>. We regret the error.

Recto’s proposal to sell NAIA land to raise funds draws mixed reactions

THE SALE and development of the land where the Ninoy Aquino International Airport (NAIA) currently stands could generate much-needed revenues for the government, the country’s top business group said.

On the other hand, some analysts warned that disposing state assets is not a long-term solution to address the country’s debt which stood at a record P14.79 trillion as of end-January.

This after Finance Secretary Ralph G. Recto last week floated the idea of selling the 600-hectare land where NAIA is located after the New Manila International Airport (NMIA) in Bulacan is completed, estimating that it could generate as much as P6 trillion.

“I think it is a good plan. In fact, the government might also want to extend the plan to also cover the Port of Manila,” Philippine Chamber of Commerce and Industry (PCCI) President Eunina V. Mangio said in a Viber message.

“Converting NAIA and the Port of Manila into a mixed-use development and putting a new airport in Batangas will also generate investments and employment in the areas,” she added.

WEF, from S1/1

“Of course, there are also some geopolitical challenges that the region is faced with, but it’s also an opportunity for the Philippines to get increased investment, especially in the manufacturing area, because there is diversification of the supply chains,” he added.

Mr. Brende also highlighted opportunities in renewable energy (RE). “There is quite a potential for renewables in this country... Renewables make you more energy independent, because the renewables will be produced in the Philippines

so you don’t have to import from other countries. It makes you stronger as a nation,” he added.

The Philippines last year opened the renewable energy sector to full foreign ownership, paving the way for foreign nationals and foreign-owned entities to explore, develop and use RE resources in the country such as solar, wind, biomass, ocean or tidal energy.

The government is targeting to increase the share of renewable energy in the country’s power mix to 35% by 2030 and 50% by 2040.

Mr. Recto had noted the NAIA property can then be converted into a business district, similar to Bonifacio Global City.

PCCI’s Ms. Mangio said that the proposal to sell the NAIA land could also decongest Metro Manila, improve traffic, generate additional revenues and result in “better use of the area.”

“Developing another airport in the south outside of Metro Manila, Batangas being an option, may be funded from the proceeds of NAIA’s sale,” she said.

Meanwhile, Filomeno S. Sta. Ana III, coordinator of Action for Economic Reforms, said that relying on the proceeds from the privatization of state assets to pay debt is not sustainable.

“Relying on privatization as a strategy to increase revenues is a temporary and lazy solution. The revenues are one-off. We have tried that route before and it did not decisively address the problem of low-tax effort,” he said via Facebook Messenger chat.

Ateneo de Manila economics professor Leonardo A. Lanzona also said this strategy does not address the overall fiscal constraints of the government.

“It needs to be stressed though that this is a short-term solution. While selling assets can provide a quick influx of cash, it might not address the underlying fiscal problems and could exacerbate long-term financial challenges,” he said in an e-mail.

“Selling public assets may result in reduced or compromised public services if the assets being sold are essential for service delivery, such as infrastructure or utilities,” he added.

The government is targeting to generate some P4.3 trillion in revenues this year to fund its priority programs.

As of end-2023, the deficit as a share of gross domestic product (GDP) settled at -6.2%, a tad higher than the -6.1% target set by the government but lower than the -7.3% deficit-to-GDP ratio at end-2022. — **Luisa Maria Jacinta C. Jocoson**

FULL STORY



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JOB VACANCY

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REQUIREMENTS:

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3. Excellent Mandarin verbal communication skills
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Interested applicants may submit their application thru email at emn.integra.inc@gmail.com.

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Company Name: Optodev, Inc.
Address: B2 L2, Star Avenue corner Interstar Street, Laguna International Industrial Park, Mamplasan, Biñan, Laguna

Contact details of the Company:
Gladys Collantes | COLLANTG@optodev.essilor.com.ph
Job Position: Supply Chain Transformation Specialist

Job Description:

- To understand the gaps between P1 and P2 during the S&OP / DSCP processes with the support of Regional and Global SC and propose solutions to mitigate these gaps
- To benchmark with other Base plants the best practices on Master plan process and formulate / build KPIs
- To support Production Planning team on DRP processes and introduce / improve KPI and draw some action / solutions for any deviation between DRP and DSCP
- Propose and regularly review the different supply chain KPIs of each level as well as its control limit/target (strategy, tactical, operational, monthly, weekly, daily), in order to align with plant objectives, and improve productivity
- Coordinate with WW Supply Chain, Regional Supply Chain and other plants' Supply Chain to benchmark and share best practices
- Propose and lead projects linked to supply chain improvement, in the areas of planning, inventory management, start up of new processes, warehousing, etc.
- Prioritize projects following its impact to day-to-day business and optimization of flows within supply chain activities
- Encourage and ensure the execution of supply chain continuous improvement activities
- Perform other tasks as maybe given from time to time
- Understand company procedure and policies
- Attend the compulsory training courses such as orientation program, safety training, etc.

Basic Qualifications for the Position:

- Bachelor and/or master's degree in any Engineering and Supply Chain fields
- High level computer competencies
- Experience in Supply Chain (preferably in Essilor)
- Desirable/Preferable
- APICS Certified
- Good analytical skills (KPIs measurement & statistical analysis)
- Proficient in MS Applications (Excel, Word, Powerpoint)
- Have strong problem-solving skills, a proven drive for results, experience in managing diversity, exceptional decision-making quality, expertise in process management, and a committed focus on customer satisfaction

Salary Range (monthly): PHP 100,000 – 150,000