

In Violence as in Peace: Violent Conflict and Rural Entrepreneurship in the Philippines

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ABSTRACT. Using case studies of entrepreneurship in two rural barangays in Central Visayas in the Philippines, this paper argues that conflict has little impact on the decision to start or continue entrepreneurial activities when it is many people's only risk-coping strategy. Conflict does, however, impact on the investment or expansion decision of an entrepreneur. The context of the conflict determines how entrepreneurs are affected by the conflict and this, in turn, determines how they will correspondingly behave.

RÉSUMÉ. L'article propose, à l'aide d'études de cas sur l'entrepreneuriat dans deux villages ruraux du centre de la région des Visayas aux Philippines, le concept que les conflits n'aient que peu d'impact sur la prise de décisions quant à démarrer ou continuer des activités entrepreneuriales, car pour plusieurs, il s'agit de la seule stratégie pour s'adapter aux risques. Par contre, les conflits ont un impact sur la prise de décisions des entrepreneurs concernant l'investissement ou l'expansion. Le contexte du conflit détermine la façon dont les entrepreneurs sont affectés par celui-ci et, par conséquent, détermine leur comportement.

Introduction

Entrepreneurship is widely seen as indispensable in innovation, competition, economic growth, and for poverty reduction (Landes, 1998). According to the United Nations Commission on Private Sector Development, the private sector is important for its contribution to economic growth and for “empowering poor people by providing them with services and consumer products, increasing choices, and reducing prices” (UNDP, 2004: 8). There is, however, no linear relationship between entrepreneurship and economic growth. Acs et al. (2005: 40) noted that, in poor countries, entrepreneurial activities tend to be high because it is based on economic necessity rather than on opportunities. Hence, it is not necessarily the case that the higher the growth of entrepreneurship, the higher the rate of economic growth. The GEM report in 2001 introduced the concept of “necessity entrepreneurship.” This has led several analysts (Kantis, Ishida and Komori, 2002; Acs and Kallas, 2007, Naudé, 2008) to conclude that entrepreneurship in developing contexts is “distinctive from that practiced in more developed countries” (Lingelbach, de la Vina and Asel, 2005: 2). The distinctiveness becomes more pronounced, especially in the context of countries or communities experiencing violent conflict (Naudé, 2007).

In countries experiencing violent conflict, such as the Philippines, the extent of necessity entrepreneurship could be high, as violent conflict may reduce opportunities for profitable investment. Where violent conflict abounds, poverty and anaemic economic growth persists (Miguel, Satyanath and Sergenti, 2004; Rice, 2007). But, as argued by complex emergency theorists such as Keen (2005), violence has its functions so that there is often strong economic incentives for opposing camps to prolong violence rather than end it (see also Rangasami, 1985). As a result, the distinction between necessity and opportunity entrepreneurship may often blur in areas marked by violent conflict.

In this light, the purpose of this study is to evaluate the impact of violent conflict on entrepreneurs, particularly on their motivations for being entrepreneurial, and their decisions regarding investment and the growth of their firms. The focus is on (largely) rural entrepreneurs in the Philippines both during and after violent conflict. In the Philippines, there is a large degree of informality of entrepreneurial activities. This is particularly true in rural communities where transport, communication, and other mechanisms supporting the emergence and growth of businesses are deficient. But even in these contexts, farm inputs are delivered, and goods are produced and transported to markets. Thus, for purposes of the present study, entrepreneurship would be defined to encompass “the actions of small, informal, village-based individuals, as much as it does that of the managers and innovators of multinational corporations and large local companies” (UNDP, 2004: ii).

The study is structured in four parts. Section 2 provides a brief review of the literature on how violent conflict affects households and, more specifically, entrepreneurs. This section is brief, as a more extended review is contained in the introductory study in this special issue). Section 3 provides a context for the research. Section 4 sets out the results of the study. Section 5 concludes.

Violent Conflict and Entrepreneurship

Violent conflict affects households in several ways. Conflict limits households’ various entitlements (Stewart, 2004). For instance, they may be deprived of efficient access to markets, to productive assets such as land, to government services, and to support from non-governmental organizations as a result of violent conflict. The impacts of conflict on households and individuals do not only occur during the time of conflict, but may also persist for years afterwards (Justino, 2009).

According to Binzel and Brück (2007), the impact of conflict on households and individuals may be decomposed into two levels; institutional (its impact on the economic, political, and social environment of the households), and shock (its direct impact on households). At the institutional level, conflict can alter the environment, affecting the asset accumulating activities of the households (Binzel and Brück, 2007). At the shock level, conflict may directly affect households by changing the household composition, destroying household assets, and displacing people from their farms and homes (Justino, 2009).

These effects will have negative impacts on entrepreneurship. Conflicts, for example, may weaken property rights laws (Collier, 1999). It may also destroy farms and livestock (Nkurunziza and Ngaruku, 2000), depriving entrepreneurs of their projected returns. Conflict may impact both on the entrepreneur’s possibility of starting or continuing an entrepreneurial activity (Ciarli et al., 2010).

Households and individuals may react differently to these impacts. Nillesen and Verwimp (2010) discuss different reactions ranging from desperation to revenge, to more positive impacts, such as a rise in participation in community activities and increasing solidarity amongst community members. In the case of entrepreneurs, there is less research to provide clarity. Justino (2009: 21) emphasized, “households living in risky environments develop a complexity of (ex-ante) risk management and (ex-post) risk-coping strategies.” This may include extending the area farmed or diversifying crops planted in the case of farmers (Brück, 2004), or constricting inventory use (Justino, 2009). Risk management and coping strategies will vary from household to household, and may be affected by state of conflict (during or after conflict), the location of the area (rural or urban), and the severity of the conflict situation (Justino, 2009; Ciarli, Parto and Savona, 2010).

A Landscape of Differing Contexts

The Philippines is “one of the world’s major development puzzles” (Balisacan and Hill, 2003: 3). The puzzle lies in the fact that the country’s GDP per capita remains *lower* than what it was in the 1970s, despite improvements in institutions, the presence of an educated labour force, and the robustness of fundamental conditions that are necessary for economic growth. The departure of an authoritarian leader in 1986, the emergence of free and democratic elections, more civil rights, freer press, and greater transparency and accountability did not seem to lead to improved economic growth.

Poverty reduction has also not been comparable to that of other countries in developing Southeast Asia. Indonesia, for example, was able to reduce poverty (using the dollar-a-day measure) by more than half in 10 years, though both countries experienced similar growth rates over the past decade. According to the World Bank (2002), poverty has stagnated. Within the country, however, there are significant variations in economic growth performance, as well as poverty reduction condition. There is a high degree of spatialization of both poverty and economic growth between the different regions in the archipelago (Monson, Monsod and Ducanes, 2004). Poverty is more concentrated in the rural south and in clusters outside the major urban cities and growth clusters.

Despite political instability, the country may be considered as being relatively peaceful. Insurgency is largely concentrated in the south in remote areas where the New People’s Army (NPA) of the Communist Party of the Philippines (CPP) has strong base operations and local support. Out of the 15 provinces where high levels of encounters between rebel and government forces took place over the period 1986-2004, nine were in Mindanao, while the rest were in Luzon. Also, all of the encounters classified as severe occurred in Mindanao, and none in the other major island groups (see Table 1).

	Geographical Region				
	North Luzon	South Luzon	Metro Manila	Visayas	Mindanao
Total					
Provinces with 20 or more encounters, 1986-2004	2	2	1		9
Provinces with encounters classified as high, 1986-2004					5
Provinces with encounters classified as medium, 1986-2004	0	0	0	0	7
Provinces with highest reported casualties, 1986-2004	4			2	13

The conditions facing entrepreneurs vary across regions within the country. The Global Entrepreneurship Monitor’s survey of the Philippines, the most comprehensive study conducted so far on entrepreneurship in the country and published in 2007, reports that entrepreneurial activity is concentrated in Luzon (Metro Manila, south and north Luzon). Nascent¹ entrepreneurial activity is more pronounced in Mindanao. In terms of ratio and

1 In this case, we use GEM definitions. **Nascent Business Owners** are individuals, aged 18 to 64, who have taken some action toward creating a new business in the past year. They also expect to own a share of the

proportion, there are more established businesses in Luzon than anywhere else in the country and lower occurrences of nascent entrepreneurship in these areas. Correspondingly, there are more nascent and new business owners in Mindanao than anywhere else (see Table 2).

The GEM survey suggested that an unstable peace in Mindanao contributes to low rates of entrepreneurial activity (Habito, 2007). While not attempting a correlation, the figures in Tables 1 and 2 provide some tentative support that this is indeed the case. Several studies on the Philippines argue that development depends on ending conflict (see, for example, Hastings and Mortela, 2008; Arugay, 2008) and that conflict adversely affects business development (Esperon, 2006).

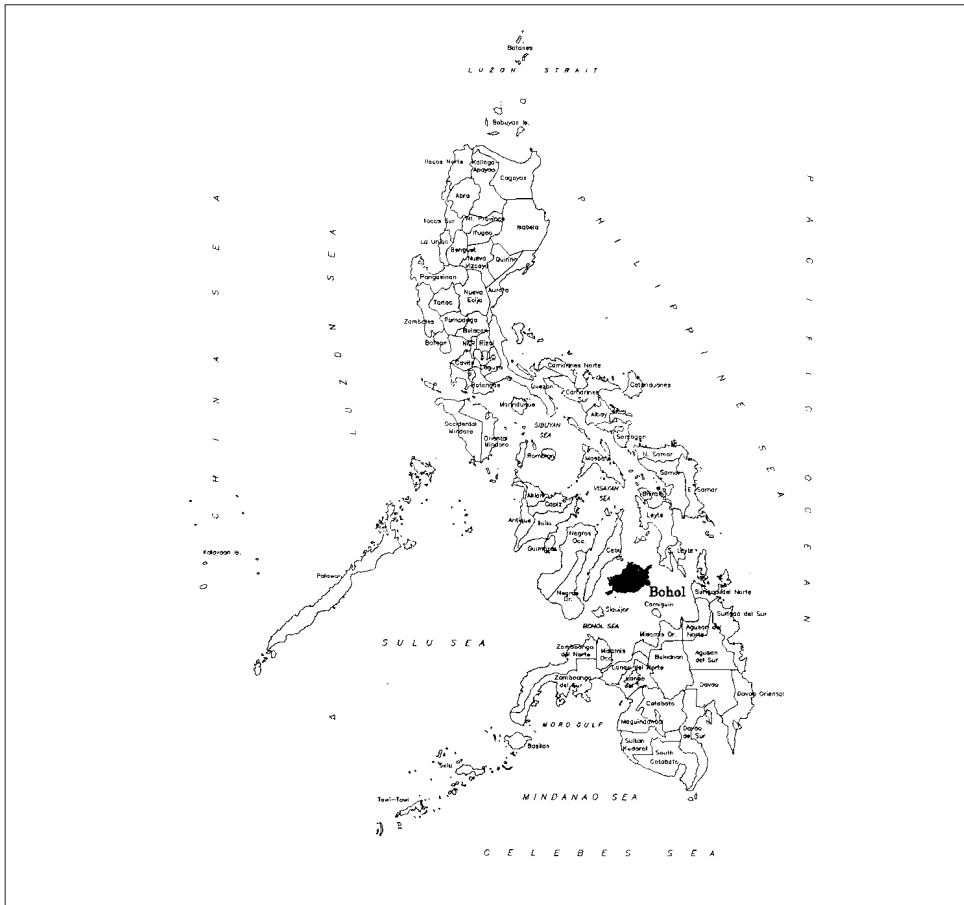
	Total Entrepreneurial Activity	Geographical Region				
		North Luzon	South Luzon	Metro Manila	Visayas	Mindanao
Total	784	217	155	113	135	164
Nascent Business Owners	13%	3%	7%	23%	7%	29%
New Business Owners	40%	37%	42%	39%	38%	44%
Established Business Owners	50%	64%	54%	43%	57%	29%

An example of the possible importance of “peace dividends” comes from the province of Bohol (Tolosa, 2010). Bohol, in the heart of Central Visayas in the Philippines, consists of 48 towns and one city. The labor force of Bohol is almost 58% of the total population as of 2005, of which around 89% are engaged in farming and fishing. Agriculture remains the biggest sector in the province in terms of working population and land use (PPDO, 2006). Tourism, however, is the primary service sector in the province, as it is a major tourist destination in the country.

Almost seven years after the provincial government launched its poverty reduction and peace program, the province reported impressive results. It is no longer one of the 20 poorest provinces in the country and now occupies the 52nd poorest slot out of a total of 81 provinces, and is ranked as the second most improved province in terms of poverty reduction in 2003 (NSCB, 2007). Also, the number of barangays affected by local insurgency declined from 305 to 46 in the period 2001-2005 and the number of armed rebels decreased from 283 to 39 in the period 2001-2008 (802nd Infantry Brigade, 2008). Public opinion poll results also showed the dramatic decrease in “felt presence of armed men” in Bohol by 50% since 2001 (HNU, 2006). In addition, most of the towns in the province reported increased resettlement in areas previously threatened by occasional armed encounters between the Philippine military and the armed rebel group (Aumentado, 2005).

Using business data gathered in two periods with a four-year interval in two conflict-affected barangays in Bohol, the relationship between conflict and entrepreneurship was

business they are starting and must not have paid wages or salaries for more than three months or not have paid any wages at all. **New Business Owners** are individuals, aged 18 to 64, who own, at least in part, and manage a new business that have paid wages or salaries for more than three months but less than 42 months. **Established Business Owners** are individuals, aged 18 to 64, who own, at least in part, and manage a business that has paid wages or salaries for more than 42 months.

Figure 1. Map of the Philippines indicating the location of Bohol.

further investigated for the purposes of this paper. Survey data was collected in 2005, covering 60% of the total number of entrepreneurs identified. Focus group discussions and key informant interviews were conducted in the same year with barangay officials, local entrepreneurs, and community residents. The next section presents the findings.

Case Studies

Brief Background

Barangay Owac is among 19 barangays that compose the municipality of Bilar. Its terrain is hilly. The barangay has a total land area of 497.72 hectares and is generally classified as alienable and disposable (A&D) land with a small portion of timberland. Over 50% of the total land area is allocated to farming, and about 30% is covered by forests.

There are a total of 179 households in Owac. Residents earn their living by engaging in various income-generating activities. Farming and livestock raising are the primary means of livelihood. Many people also get paid for rendering various types of labor. A number of households engage in informal trading, driving, carpentry, tuba gathering, handicrafts, flora and fauna gathering, tailoring, and lending. Several residents of the barangay were former members or supporters of the New People's Army. Some were even combatants

who returned to the fold of the law in 2000. Owac is a passageway to rebels criss-crossing the interior municipalities of the province and was then an insurgency hotspot.

Barangay Montevideo, on the other hand, is among the barangays presently composing the municipality of Carmen. As of 2001, the barangay had 225 households and an average household size of seven members. There are 1,189 residents in the area. Around two-thirds of the population is male and one-third female. The bulk of the population is young, with adults only comprising about 20% of the entire population.

As a farming community, the average landholding size of each family ranges from one to two hectares of land that are usually not contiguous. The majority of the farmers are tenants; some inherited their land from their ancestors, while others acquired their land through purchase. Farming is the primary source of income and the main occupation of the barangay residents. Rice is the main farm product, with rice fields irrigated either by river water or rainwater. Corn is the secondary crop and is planted in flat and rolling lands. Other crops such as sweet potatoes, peanuts, and cassava are cultivated often on hilly lands. Another major source of income for the people is the raising of livestock such as chickens, pigs, goats, carabaos, and cows.

Other profitable activities that the residents engage in are habal-habal driving, tuba (coconut sap) extraction, copra manufacturing, chainsaw, sari-sari store operations, and buy and sell activities. Some families receive honorarium and remittances from children who are working in other places.

Like Barangay Owac, Montevideo used to be an insurgency hotspot and is currently considered one of the most volatile political areas in the municipality of Carmen, where the famous Chocolate Hills is located. The Special Forces of the Philippine Army are very active in the region, as it is considered a critical place for community organizing and political education of the New People's Army.

Entrepreneurial Profile

Table 3 shows the socio-demographic profile of entrepreneurs in both barangays in 2004. In the data gathering and presentation, the same parameters were used as the GEM. The same set of respondents was also interviewed for 2009, but total respondents decreased because some who were interviewed in Round 1 transferred residence or died.

As indicated in Table 3, there are more men than women entrepreneurs, but most of them belong to the lower socioeconomic class. Most entrepreneurs are older than 35 years of age. It is also evident that in both research sites, most entrepreneurs have low levels of education and are engaged in farming. After farming, most entrepreneurs are engaged in trading activities. Younger people in Owac and Montevideo go out of the barangays to seek employment outside the province, explaining why most entrepreneurs tend to be relatively older. The socioeconomic profile of entrepreneurs partly explains why they are motivated more by necessity than opportunity. Most (90% and more) indicated that they engaged in business because they do not have any other choice for their livelihood.

Using GEM's typology, most entrepreneurs are considered nascent. As regards motivation, only five (2 in Owac and 3 in Montevideo) pointed to an opportunity as their primary motive for being entrepreneurial. It is to be noted that these entrepreneurs were the only ones also considered as established, from a total of 90 in both barangays.

Necessity and Opportunity

It is necessity that drives entrepreneurship in the communities studied in this paper. For example, many of those engaged in entrepreneurial activities were those that were not able

		Owac, Bilar	Montevideo, Carmen
Gender			
	Male	18	29
	Female	22	21
Socioeconomic Status			
	ABC	1	
	D	23	11
	E	16	39
Age Group			
	18-24		
	25-34	8	9
	35-44	12	12
	45-54	11	16
	55-64	9	13
Work Status			
	Employed		8
	Self-employed	40	42
Educational Attainment			
	Elementary	14	26
	Secondary without degree	11	15
	Secondary with degree	15	9
Type of Enterprises Engaged in			
	Trading	12	4
	Farming	28	46
Classification			
	New	0	0
	Nascent	38	47
	Established	2	3
Motivation			
	Necessity	38	47
	Opportunity	2	3

to move out of their barangays during conflict and post-conflict situations. A closer scrutiny of the reasons why entrepreneurs engage in business reveals the following:

Table 4 shows, however, that to conclude that entrepreneurs in these areas were solely driven by necessity and not at all by an existence of opportunity is somewhat questionable. There is evidence of entrepreneurs who have seen a “window of opportunity,” an “un-served market,” or a “community need” apart from the fact that they do need to earn their keep. This may in fact suggest that the dichotomy between enterprises driven by necessity and those driven by opportunity is less useful in the present context. Indeed, the results of the GEM report for the Philippines also seem to question this distinction, more particularly in the Visayas, where a high percentage of entrepreneurs are driven both by necessity and opportunity. As such, while GEM argues that the distinction is “more useful for the study of

Table 4. Reasons for Engaging in Business		
	Owac, Bilar	Montevideo, Carmen
Primary Reason		
For livelihood/income source	32	28
To support family	6	19
No one else provides the service/product	1	2
Business has high profitability	1	1
Other reasons		
No one else provides the service/product	3	2
Strong request from neighbours	11	16
Others engaged in it made profits	9	12
Business has high profitability	6	12
To provide better service	12	2
To support family	14	15

early-stage entrepreneurs” (Minniti, Bygrave and Autio, 2006: 13), it may be unnecessary because, if entrepreneurs consider their start-up business as their main source of income and permanent employment, then there is more incentive for them to ensure that an opportunity actually exists because on it depends the sustainability of their enterprise, their livelihood and, consequently, the welfare of their families.

How entrepreneurial activity is positioned within the overall economic activities and resources of the household also relates to its motivation. In households where there is a plurality of income sources, the evaluation or seeking out of opportunities are often not comprehensive, with many entrepreneurs resorting to what Habito (2007) calls the *gaya-gaya* (copycat) syndrome. Conversely, in households where the entrepreneurial activity was the only source of income, assessments of opportunities seemed to be more thorough.

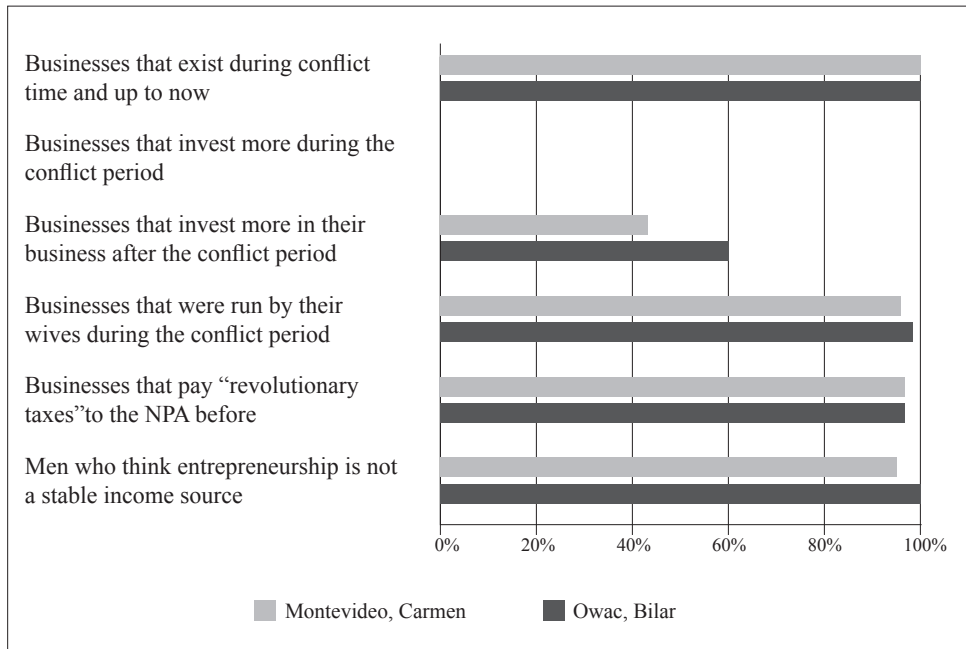
Conflict and Post-Conflict

Does this characterization of necessity and opportunity apply in both conflict and post-conflict situations? Figure 2 helps us illustrate some answers.

The case studies suggest that the necessity to engage in entrepreneurial activities is least affected by conflict though the willingness to invest more, expand, or grow their business ventures are significantly affected by the conflict variable. The reason is that in both conflict and peace situations, families need to earn a living to satisfy their basic needs of food, clothing, and shelter. If the decision to engage is driven more by necessity (though as earlier indicated, it is also because of the existence of opportunity), then families would still engage despite insecurity and conflict conditions.

As pointed out previously, the propensity to expand or grow a business, an act requiring more investment and greater risk-taking propensity, is less often done under conflict. In conflict situations, bigger firm would be liable for more taxes, not only to the government, but also to the New People’s Army. Even farmers would tend to reduce their rice production because they know they will not fully benefit from whatever excess harvest they will have.

Often in conflict situations in the Philippines, it is the women that are considered primary agents in managing businesses. This supports the results of the GEM survey in the country, where they found that nascent enterprises are owned predominantly by women.

Figure 2. Characterization of Entrepreneurs on Conflict Issues

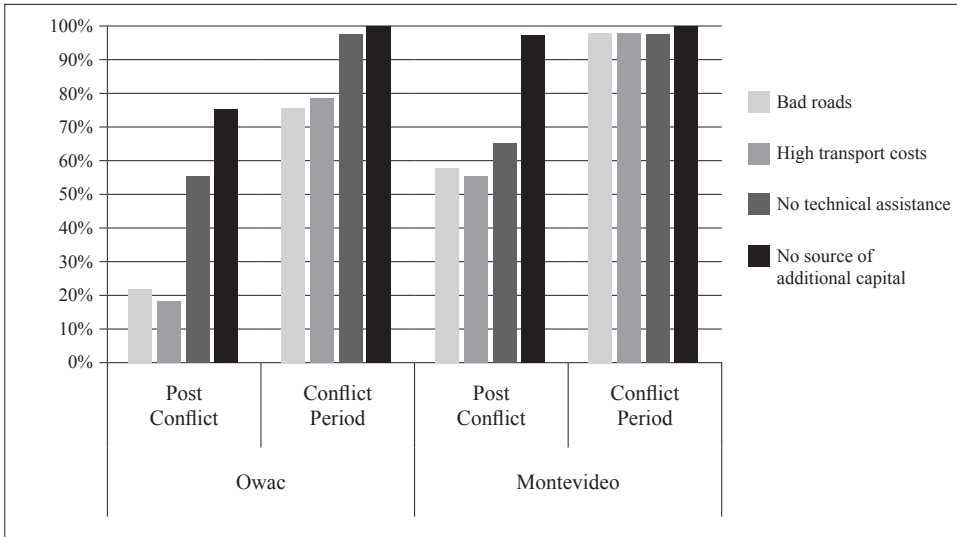
During conflict, households often find that managing a business is easier for women than men. There are several reasons for this. Families not wanting to get involved in the rebel movement often send their male members elsewhere to work or go to school so that they would be excluded from the recruitment process. In terms of taxation from the rebel movement, women are looked upon more favourably, especially when the male household head is absent and the woman has to raise her children on her own. Women, because of their "culturally perceived or imposed" stance of non-involvement in political discussions and activities, have become the active players in the process. This is also often the case in post-conflict situations. Male household heads, if given the opportunity, would engage more in formal or informal employment than engage in entrepreneurial activity, maybe because of the impression that entrepreneurs have variable and low-income results. For men, entrepreneurship in the Philippines may often be a difficult occupational choice.

Barriers to Entrepreneurship

Barriers to entrepreneurship are similar in both conflict and post-conflict situations; however, the severity differs. For example, access to capital and financing to start new ventures is highly restrictive. Interestingly, the geographical location of the barangays has a significant bearing on the level of access to capital, which is often micro-scale in amount and coverage. The farther the barangay is from the town centre (as in the case of Montevideo), the more restrictive is capital access, especially because even micro-finance providers would like to reduce their cost of loan.² Thus, lenders that charge usurious interest rates are those that benefit from this condition. It was only in recent years that micro-finance institutions

2 Cost of loan means the amount of expenses disbursed (both operational and administrative costs) for every loan released.

Figure 3. Barriers to Entrepreneurship



started to operate in these areas along with non-government organizations offering credit assistance.

Technical support to entrepreneurs is also deficient, both in conflict and post-conflict situations. Education and training are wanting. Both government and non-government organizations lacked the necessary programs to capacitate small and micro-entrepreneurs and to assist and mentor them. According to the GEM Philippines report, there is no strong policy to support entrepreneurship at the local level. Most entrepreneurial support programs in the areas studied here were facilitated by NGOs.

There is also little incentive for small and micro-entrepreneurs to go formal, though it is assumed by most that formalization brings many benefits. The costs when compared against the benefits are very high. This is also true in the case studies—entrepreneurs did not see concrete and material advantages in formalizing their business ventures, as these would only entail costs without any foreseen immediate and direct benefits.

It is interesting to note that in both conflict and post-conflict situations, the barriers to engage in entrepreneurial activities are the same, though the depth and gravity differ. Now that the areas are enjoying a relatively peaceful environment, entrepreneurs still do not have access to capital, as banks are oftentimes biased against small players. Entrepreneur-support programs are not a priority of local and national government. The institutions to link producers to markets, even at the domestic level, are still lacking. UNDP (2004) identified three pillars of entrepreneurship—level playing field, access to financing, and access to skills and knowledge. In the rural areas of the Philippines studied in this paper, even after the cessation of hostilities, these pillars are still largely absent.

Concluding Remarks

The case studies presented in this paper reveal at least four points. First, in both violence and peace, entrepreneurial drive (at least in the context of rural Philippines) to respond to either the need to survive or to the existence of opportunities is present and acted on. Entrepreneurship provides an opportunity for people to become resilient in the midst of uncertainty and hardships. Resilience is strikingly evident in communities affected by the

conflict, declared by the government as risk areas, where the inflow of farm inputs, the production of goods, the outflow of products, as well as the infusion of state assistance significantly decreased to almost nothing. The persistence of entrepreneurs in both violence and peace, despite the high degree of informality and the absence of strong economic growth, is in itself an indication of resiliency.

Second, barriers to entrepreneurship are similar in both violence and peace (though the forms may differ), contributing to the informality of entrepreneurial activities. The relationship between conflict and entrepreneurship may be far from simple. It may be that poor entrepreneurship outcomes and conflict may be indicators of the same problem.

Third, it is however important to distinguish the nature and gravity of the conflict. The “conflict,” as contemplated in this paper, may not be the same “conflict” elsewhere. The gradients of violence may have different effects on entrepreneurship, and the gravity of tension and the asymmetry of power between opposing camps in a conflict situation may produce different results. As argued by Naudé (2007), the “context of war” (or conflict for that matter), needs to be taken into account, as this may have varying effects on the status and condition of entrepreneurs and entrepreneurship. The damage to physical infrastructure in other places in times of war is definitely far more overwhelming than during intermittent violent encounters between the rebels and the military, as experienced by the communities in the case study sites featured in this paper.

Finally, it may not be necessary to classify entrepreneurs in developing countries as motivated either by necessity or opportunity only. As earlier indicated, there is more incentive on the part of entrepreneurs motivated by necessity to gauge opportunity well, because on the fate of their businesses depends the satisfaction of their basic needs and that of their families. The arguments of Rosa, Kodithuwakku and Balunywa (2006) against the “necessity” hypothesis in entrepreneurship is supported by the findings in this paper and suggests that a more nuanced understanding of entrepreneurship in developing countries is called for.

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