

Enterprising Filipinas of the 19th Century

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ABSTRACT

Women, in general, are for the most part invisible or marginalized by narratives of the past. This paper aims to document women entrepreneurs who figured prominently in the economic history of the nation. Far from being coy and timid, Cornelia Laochoco, Teresa de la Paz, Margarita Roxas y Ayala, and the Paterno sisters, Matea and Martina showcased their business acumen as they made important business decisions like what entrepreneurs are wont to do. Cornelia Laochoco started her career as a rice trader

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and later diversified into sugar export trading. Teresa de la Paz managed the vast Tuason Estate, while Margarita Roxas y Ayala continued the business enterprises of her father Domingo Roxas while starting new business ventures. Matea and Martina Paterno were *sinamayeras* who engaged in the buying and selling of textiles but later invested in real estate.

Truly, the Filipina exercised her entrepreneurial spirit amid a patriarchal society prevalent in the 19th century Philippines.

KEYWORDS

women entrepreneurs, 19th century Philippines, Cornelia Laochoco, Teresa de la Paz, Margarita Roxas y Ayala, Matea and Martina Paterno

INTRODUCTION

Documentation of women entrepreneurs in the Philippines during the 19th century is sparse. One has to rely on occasional mentions about them in foreign travel accounts to the Philippines during that time. However, what was often observed by foreigners who visited the Philippines was the entrepreneurial spirit of the Filipino woman. One reads the following from Jean Mallat, a French visitor to the Philippines:

In her household, the Indio woman is a veritable slave; everything revolves around her: all her intelligence is set to work for creating resources... If they deal in a

little trade it's the woman who manages it, if there is a process to be taken before an authority or judge, she takes care of it, and she almost always succeeds much better than her husband would have done.¹

John Foreman, a British merchant who stayed in the Philippines, made a similar remark:

However, all over the Islands, the women are more parsimonious than the men; but a rule, they are more clever and discerning than the other sex, over whom they exercise great influence. Many of them are very dexterous women and have made the fortunes of their families. A notable example of this was the late Doña Cornelia Laochanco, of Manila with whom I was personally acquainted, and who, by her own talent in trading transactions, accumulated considerable wealth.²

It appears that foreign merchants who did business in the Philippines were one in observing the entrepreneurial spirit of Filipino women.

But first, let us take a look at the milieu they lived in.

ENTREPRENEURIAL ACTIVITIES OF WOMEN IN THE 19TH CENTURY

With the end of the Galleon Trade in 1815, the Philippines as a Spanish colony opened itself to world trade. This opening bolstered interest in the wide-scale cultivation of cash crops such as sugar, tobacco, hemp, and

coffee. Land, therefore, became a valuable asset, as in the case of Teresa de la Paz who inherited vast tracts of land called *haciendas* from her rich husband.

The opening of the Philippines to the outside world gave impetus to manufacturing businesses like alcohol distillery and refinery which Margarita Roxas de Ayala ventured into.

In both instances, the world of business now became open to women of means whose wealth provided capital for their enterprises. Doña Cornelia Laochanco mentioned earlier by Foreman is another example.

It has been observed that a woman—a wife, mother, or sister—was the guiding spirit of a business, although her male relatives may appear as its official owners. This has been a traditional practice in the Philippines and was reinforced by Spanish laws protecting the woman's property in a marriage.³

This traditional practice of women engaging in trade and becoming entrepreneurs themselves can be seen in the case of Teodora Alonso, Jose Rizal's mother who maintained a store on the ground floor of their *bahay na bato* in Calamba, Laguna. The same can be observed in the case of Melchora Aquino who maintained a rice granary that enabled her to feed members of the Katipunan, a secret society that sparked the Philippine Revolution in 1896. The mother of Emilio Aguinaldo, Trinidad Famy, also opened her rice granary to feed the families of the revolutionaries. Gregoria de Jesus, the wife of Andres

Bonifacio and herself a revolutionary heroine, mentions in her autobiography that she stopped her education to give way to her brothers studying in Manila. She then found herself helping her mother manage their farm.

From the above instances, we see the men in the family engaging in some profession or officially appearing as the owners of the business, but its actual operation was left to the women in the family.

Let us take a look at the case of Teresa de la Paz who is declared as “The Last *Hacendera*” by the historian Luciano Santiago.⁴

TERESA DE LA PAZ, HACENDERA

Teresa de la Paz was born on 15 October 1841 in the town of Mariquina, in the then province of Manila. Her forebears both on her mother’s and father’s sides belonged to the political elite of the town, having served before as *gobernadorcillos* or town mayors. She was named after Teresa de Avila as she was born on the feast day of the aforementioned saint.

Doña Teresa was married at the age of 22 to Don Severo Tuason who was 30 years old. They had five sons and two daughters.

Severo Tuason was a descendant of Don Antonio Tuason, the patriarch of a Chinese *mestizo* family who acquired his wealth through the galleon trade and was

considered the richest man in the Philippines during the second half of the 18th century. Antonio formed and lead an army to fight off the British who occupied the Philippines in 1762. He also helped fund the military campaigns against the Muslims in Mindanao during the Spanish colonial period.

In recognition of Antonio Tuason's loyalty and generosity, the King of Spain first exempted him from tribute, and then later declared him a member of Spanish nobility which replaced the Tuason family's previous identity and status as Chinese *mestizos*.

The last will of Antonio provided the establishment of a *mayorazgo* or noble estate. Upon the death of Antonio in 1794, his eldest son, Don Vicente, inherited the noble estate by primogeniture. Among his acquisitions was the estate of the Jesuits in Mariquina called the Hacienda de San Isidro de Mariquina which encompassed seven towns. Later, he acquired the Hacienda de Maysilo in Tambobong (now Malabon). In 1811, Vicente acquired the Hacienda de Santa Mesa.

Don Jose Maria Tuason, the eldest son of Antonio, became the third lord of the Tuason Estate. Meanwhile, Severo Tuason, the eldest son of Jose Maria and husband of Teresa, became the fourth lord.

While still alive, Severo encouraged her wife Teresa to actively manage the two *haciendas* of Mariquina and Santa Mesa. When Severo died at the age of 41, the estate was bequeathed to his eldest son, Don Jose Victoriano

Tuason who also passed away at the young age of 14. This left Teresa as the heiress of the two *haciendas*. She took possession of the Hacienda de Santa Mesa on 26 September 1878 and the Hacienda de Mariquina on 1 October of the same year. With the demise of her husband, Teresa faced complaints such as the encroachment of the *haciendas* on private property, grievances from lessor-tenants whose contracts were automatically terminated with the change of administration, and demands from distant relatives who wanted a fifth of the annual income of the Tuason Estate. Teresa faced all these challenges squarely, and for this was derisively called by her critics as *empresa* or empress. In one instance, she outbid a long-time lessor tenant of the Hacienda de Mariquina, Doña Timotea Mariquita Andres, who held the position for 30 years. Another woman who rented the whole Hacienda de Santa Mesa was Doña Segunda Salvador. Both Doñas Timotea and Segunda were considered “super” *inquilinos* or lessor-tenants.

Having been widowed at the age of 32, Teresa felt that she still had a life to live. In 1875, Teresa married a distant cousin of her husband, Don Benito Cosme Legarda, who was younger than Teresa by 12 years and had just finished his law degree. The union produced three children. The law degree of her new husband helped her face the legal suits against her by lessor-tenants.

Upon the death of Teresa at the age of 49, the Tuason Estate composed of the two *haciendas* of Mariquina and Santa Mesa should have been passed down to the second son of Teresa, Don Juan Jose Tuason. But by 1836, a law

abolishing noble estates prevented this to happen. The Tuason Estate was divided equally among the six surviving children of Teresa de la Paz and Severo Tuason. This law brought about the dissolution of the noble estate of the Tuasons, thereby making Teresa de la Paz the last *hacendera* of the Estate.

During her lifetime, Teresa did not ignore the lot of women and the less fortunate. She bought a house in Mariquina to serve as a school for girls. She also acquired the house of the founder of the shoe industry in Mariquina to serve as a refuge for those who were rendered homeless whenever the Mariquina River overflowed its banks.

A day before she died on 21 April 1890, Teresa wrote her will bequeathing a thousand pesos each to her three sisters. The school was given to her favorite sister and the refuge to a brother-in-law. Teresa also instructed that money be distributed to the destitutes of Mariquina and Tondo. She likewise donated money to the San Juan de Dios Hospital, a hospital run by the Franciscans.

Teresa requested daily Gregorian masses for two years for the eternal repose of her soul. She died on 22 April 1890 and was buried in La Loma Cemetery within the then suburb of Binondo.

Land was not the source of wealth for our next woman entrepreneur. Doña Margarita Rojas or Roxas was a Spaniard born in the Philippines and was labeled as a *filipino* or a *creole*. She engaged in various business ventures.

MARGARITA ROXAS Y AYALA, OWNER OF AN ALCOHOL DISTILLERY AND REFINERY

Margarita Roxas was born on 29 July 1826, and was the firstborn of Domingo Roxas and Saturnina Ubaldo. She had two brothers: Jose Bonifacio Ubaldo Roxas and Mariano Ubaldo Roxas. Domingo Roxas hailed from a family who arrived in the Philippines from Acapulco, Mexico in the late 1770s.

Domingo Roxas had an assistant named Antonio de Ayala who was from the town of Alava in the Basque country of Spain. The two formed a company called Casa Roxas on 10 March 1834. The company engaged in farming sugar, coffee, cotton, and indigo; manufacturing liquor, metal casting, and gunpowder; and various trading and mining concessions.⁵

The first major investment of Casa Roxas was a crude distillery that produced the country's first commercially produced gin, Ginebra San Miguel.

When Domingo Roxas died in 1843, Margarita and her brothers Jose Bonifacio and Mariano renamed the company Sociedad Roxas Hijos. The responsibility of managing the distillery fell on Margarita while her two brothers took care of the agricultural lands in Nasugbu and Calatagan in the province of Batangas and in the province of Laguna.

Margarita, who lost her mother at a young age, became the helper and confidant of her father. Being

the eldest of three siblings, Margarita was exposed to the business interests of their family. It was also Margarita who went to Queen Isabela II of Spain to plead for the release of her father who was implicated in the Tayabas regiment mutiny in January 1843. The French consul Adolph Barrot mentions that Domingo Roxas was implicated because he had a gunpowder factory in the province of Laguna near Tayabas and could have supplied the rebels with gunpowder. Margarita was able to obtain the release of her father, but upon her return to the Philippines, she found out that her father had already died while in prison.⁶

After the death of her father, Margarita married Antonio de Ayala in 1844 with a simple ceremony. Margarita was then 29 years old and her husband ten years older. When her brother Jose Bonifacio left the company for other business interests, the company was renamed Roxas Hermanos. With the death of Mariano, the Roxas Hermanos became Casa Ayala, named after Margarita's husband.

With her father gone, a brother who left the family enterprise, and lastly the death of her other brother, Margarita committed herself to assume the business interests of the family. She focused on the *Distilleria y Licoreria de Ayala y Compania*, which was located in the suburb of Quiapo and along the riverbanks of Pasig. The process of distillery used hollow logs with bamboo tubings operated by fire. The finished product was poured into jugs and transported to the market by flat-bottomed boats called *cascos*. The company later imported equipment from France. A French steam-operated Savalle rectifier and Egrot

type of distiller made it possible to produce rum, whiskey, cognac, chartreuse, anis, and anisette. The Distilleria earned favorable results from tests made in Hong Kong. This development prompted Margarita to buy 4,000 hectares of nipa palm swamps in the towns of Masantol and Macabebe in Pampanga to provide raw materials from the sap of the nipa palm used in alcohol distillation. She also established nipa palm colonies in the province of Capiz.

Her businesses were not the usual kind ventured into by women. In addition to the distillery, she established a coal mine in the province of Cebu and Camarines, and opened a plant to obtain commercial dye from indigo. She often traveled around by boat and carriage to check on her many enterprises.

Despite being occupied with her businesses, Margarita always found time for her philanthropic endeavors. In 1861, Margarita was the president of the Conferencias de San Vicente de Paul, an association dedicated to helping the poor and sick. When an earthquake hit Manila in 1863 which left many victims and damaged the San Juan de Dios Hospital, Margarita launched a benefit drive that raised thousands of pesos. Recognizing the need for a school for girls, Margarita invited the Hermanas de Caridad and the Hermanos de San Vicente de Paul from Spain to establish a school in 1856. Known as the Colegio de la Inmaculada Concepcion de la Concordia, this school founded by Margarita stood on a house and lot she owned in Paco, a suburb of Manila. This girls' school run by the Sisters of Charity introduced a curriculum that emphasized religion, good manners, reading, writing, arithmetic, and the culture

and the arts together with practical skills such as sewing, embroidery, cooking, needlecraft, and household work.

When Margarita died in 1869 at the age of 43, she was buried in the Assumption Chapel of the San Agustin Church inside Intramuros. Written on her niche are the following words:

Margarita

By associating yourself with the poor classes, you discovered the secret of enlisting the sympathy of God with your fortune.⁷

After the demise of Margarita followed by her husband seven years later, Casa Ayala was handled by her two daughters, Carmen and Trinidad. In 1870, Carmen married her first cousin with special dispensation from the Catholic Church. She and her husband, Pedro Pablo Roxas, continued to run the Distilleria de Ayala y Compania together with his own company, Pedro Roxas Compania. It is to be recalled that Pedro Pablo Roxas was the son of Margarita's brother Jose Bonifacio who left the company Roxas Hermanos to embark on his own business undertaking. The marriage of Carmen to Pedro Pablo Roxas meant the reincorporation of the assets of Jose Bonifacio to the Ayala Company. Trinidad, on the other hand, married Jacobo Zobel whose father was Jacobo Zobel Hinsch from Hamburg who settled in Manila in 1827, and whose mother was Ana Maria Zangroniz from Navarra. Jacobo Zobel founded the Compania de los Tranvias de Filipinas in

1878, the first tramway service in the Philippines. Trinidad invested in hotels, mining concessions, warehousing operations, and insurance companies. She increased the family's stake in the Banco Español Filipino and the Hong Kong and Shanghai Bank. Truly, Margarita's business acumen was passed down to her daughters.

Trading—particularly domestic trading—flourished during the 19th century, and became an opportunity for women to actively engage in business. Women who stood out in this particular sector were Cornelia Laochanco and the two Paterno women, Matea and Martina. Let us first take a look at Cornelia Laochanco.

CORNELIA LAOCHANCO, THE ENTERPRISING CHINESE *MESTIZA*

Cornelia Laochanco was a Chinese *mestiza* from Binondo, Manila. She was born in 1819 and was married thrice. Her first husband was Tomas Ly-Chanco, an immigrant from Xiamen, China. It was from him that she got her married name. It is said that all her husbands were immigrants from Xiamen.

Cornelia Laochanco figures prominently in the account of John Foreman, a British merchant who stayed long in the Philippines. Foreman took pride in knowing her personally and attributed Cornelia for having built the fortune of the Lichauco family (the surname Laochanco becomes Lichauco later). Foreman states that Doña Cornelia was “the foundress of the system of blending

sugar to sample for export, known in Manila as the *farderia*.”⁸ A *farderia* literally means a packing plant but is actually a refinery producing low-grade sugar. This low-grade sugar was first packed in earthenware containers called *pilones* which look like inverted cones. When the earthenware container is broken, the top part assumes a light color, the middle part will be of medium darkness and the part nearest the apex was the darkest because of the concentration of molasses. All of the contents of the pilon are dried under the sun. This semi-refined sugar was exported with lower custom duties, and was preferred by British traders like John Foreman. This “pilon sugar” was a profitable enterprise exploited by Doña Cornelia because every pilon earned her one peso—a large value during that time.

This semi-refined sugar was also called “mat sugar” because the molasses were placed in mats for drying. Foreman mentioned that the *farderia* in San Miguel had a watchtower where someone kept an eye on the weather. He noted that “when threatening clouds appeared, a bell was tolled and the mats were instantly picked up and carried off by her Chinese coolie staff”⁹ which numbered 500 at one point according to Cornelia’s descendants.

Doña Cornelia first engaged in rice trading but eventually diversified her business affairs. She invested in urban properties like apartment buildings called *accesorias* and warehouses. She was registered as the owner of the following properties listed in the document *Fincas Urbanas* (Declaration of Urban Properties) for the year 1890:

Cornelia Laochanco¹⁰

Casa	Jaboneros No. 26	Materiales Fuertes
Una posesion de dos puertas	Jaboneros No. 28	Materiales Fuertes
Una camarin de cinco puertas	Jaboneros No. 29	Materiales Fuertes
Una casa de cuatro puertas	Caballero No. 4	Materiales Fuertes
Cuatro camarines	Fundidor No. 2	Materiales Fuertes

The four warehouses (*camarines*) must be where the mat-molasses were stored while the *casa* or *possessiones* were the *accesorias* (apartment dwellings).

It is said that Doña Cornelia bought and sold gold from Paracale, Camarines Norte, loaned money for agricultural lands, and acquired rice and sugar lands in Arayat, Pampanga.¹¹

Later in life, she maintained a summer house in Santa Ana which stands up to now. Doña Cornelia outlived her three husbands and died at the age of 81 in 1900. She is best remembered by her family as “Lola Grande.”

During the cholera epidemic of 1882, the warehouses of Doña Cornelia were converted into temporary hospitals.¹²

Trading was also an activity entered into by the two Paterno women: Matea Agustin Molo Paterno and Martina Agustin Molo Paterno. Both were *sinamayeras* or those who engaged in the buying and selling of textiles.

THE PATERNO *SINAMAYERAS*

Matea Agustin Molo Paterno, Juana, Maria Paz, and Martina Agustin Molo Paterno were daughters of Chinese *mestizo* Don Paterno Molo Agustin who was a former *gobernadorcillo* of Quiapo. These four ladies were *sinamayeras*, which came from the word *sinamay* or cloth woven from abaca. However, the word later evolved into a generic term for fine fabrics such as silk, *piña*, and fine abaca. Hence, the *sinamayera* referred to a woman engaged in the general trading of woven textiles and fine fabrics. *Sinamayeras* usually came from wealthy families with sufficient capital for this kind of business.

Being daughters of a wealthy father, Matea, Juana, Maria Paz, and Martina were co-owners of a *sinamay* factory. The factory sold “nipsis” (thin) or clothing made from *piña*, *jusi*, and silk. It also had a sewing facility that employed women embroiderers from Malate and weavers from Caloocan.¹³

Using the profit from their *sinamayera* factory, the sisters bought properties to be used as rentals. Matea, for one, bought out properties that her siblings inherited from their father. For instance, she bought from her brothers Anastacio, Maximo, and Feliciano an inherited house and lot in Calle San Sebastian (now R. Hidalgo) in Quiapo. Matea also had properties in Calle Rosario in Binondo, and Ysla de Romero in Santa Cruz. Unmarried, Matea later bequeathed her properties to her siblings and nieces.

Next to Matea was Maria Paz, another co-owner of the *sinamayera* factory. Also unmarried, she declared in her

will her share in the properties inherited from her father, as well as those properties she co-acquired with her sisters. These included the assets of the *sinamayera* factory such as “cash, materials such as embroidered and plain *piñaljusil* cut *sinamay*, advances to embroiderers and seamstresses, receivables from customers...” and others.¹⁴ Upon her death at the age of 30 or 40, the *sinamayera* factory was left in the hands of Matea, Juana, and Martina. Juana, who married the Español-Filipino Don Manuel Calleja in 1820, decided to leave the factory business and claimed her share of investment in the company to be added to her husband’s capital. With the death of Matea in 1874, Martina was left with managing the *sinamayera* factory.

Of the four sisters, Martina proved to be the most enterprising. Martina married Mariano Zamora, a silversmith and former *gobernadorcillo* of Santa Cruz, all the while maintaining her real estate properties in the said district as well as in Quiapo. In 1898, Martina applied for permission to build a three-story building in Calle Rosario with the first two stories as apartments and the last as her residence. Sadly, she did not realize her plan as she passed away in 1899 at the age of 65.

We see how Martina diversified from being a *sinamayera* to an owner of real estate which became her lucrative asset and business. Biographers Jean Marie Yap Paterno and Miguel Roces Paterno noted that “from the ₱30,000 that she started with when the *sinamayera* company was dissolved in 1865, Martina was able to treble her holdings 25 years later.”¹⁵ Working in favor for Martina was her access to the funds of the Obras Pias de Sagrada Mitra de

Arzobispado de Manila and the Junta Administradora de Obras Pias, both imposing low interest rates on loans.

Martina figured in the list of “Tejidos y Bordadoras del Pais (fabrics and embroiderers of the country), Calle de San Fernando, Binondo” in the 1892 *Guia Oficial de Filipinas* which served as a business directory of the Philippines. She was indeed recognized as a prominent *sinamayera* during her time.

CONCLUSION

The women entrepreneurs discussed in this paper inherited wealth which enabled them to engage in business. Teresa de la Paz inherited the estate of her husband, while Margarita Roxas de Ayala inherited her father’s business ventures. Cornelia Laochanco had wealth which she initially invested in rice trading, while the Paterno sisters Matea and Martina used their inherited wealth in establishing a *sinamayera* factory.

Except for Matea Paterno, these women were married. Teresa de la Paz was married at the age of 22, Margarita Roxas de Ayala at 29, and Martina Paterno in her thirties. These marriages further expanded the horizons of these women and provided them with more business opportunities and partnerships.

Each of these women entrepreneurs manifested acts of charity amid their wealth. Both Teresa de la Paz and Margarita Roxas de Ayala were interested in the education of women: the former donated a house to serve

as a schoolhouse for girls in Mariquina, while the latter established the religious school La Concordia which was run by the Sisters of Charity.

Far from being submissive and subordinate as expected of them by the Spanish colonial society during the 19th century, these women strived for independence in their business decisions and personal lives. These four entrepreneurs deserve our accolade, knowing that they lived during a time when women were considered mere appendages to men. On the other hand, we can view their entrepreneurship skills as something innate in Filipinas even to this day, because Southeast Asian women were especially known for their business acumen throughout history.

NOTES

- 1 Jean Mallat, *The Philippines History, Geography, Customs, Agriculture, Industry, and Commerce of the Spanish Colonies in Oceania* (Manila: National Historical Institute, 1983), 282.
- 2 John Foreman, *The Philippine Islands* (Manila: Filipiniana Book Guild, 1980), 173.
- 3 Benito Legarda Jr., *After the Galleons* (Quezon City: Ateneo de Manila University Press, 1999), 231.
- 4 Luciano Santiago, "The Last Hacendera: Doña Teresa de La Paz, 1841-1890," *Philippine Studies* 46 (Third Quarter 1998): 340.
- 5 Ayala at 175. Special Magazine Commemorating Ayala's 175th Founding Anniversary. AC CorpComm., 26 August 2010, 9.
- 6 Eduardo Lachica, *Ayala, the Philippines' Oldest Business House* (Makati: Filipinas Foundation, 1984), 35.

- 7 *Women of Distinction; Biographical Essays on Outstanding Filipino Woman of the Past and Present*. (Philippines: Bukang Liwayway, 1967), 27.
- 8 Foreman, *The Philippine Islands*, 173.
- 9 Ibid.
- 10 Lorelei de Viana, *Three Centuries of Binondo Architecture, 1594-1898; A Socio-Historical Perspective* (Manila: University of Santo Tomas Publishing House, 2001), 234.
- 11 Daniel Doeppers, *Feeding Manila; in Peace and War 1850-1945* (Quezon City: Ateneo de Manila University Press, 2016), 140
- 12 Ibid.
- 13 Jean Marie Yap Paterno and Miguel Roces Paterno, *By Their Deeds; The Paternos of the Spanish Era*. Vol. 1 (Philippines: Reyes Publishing, 2019), 64.
- 14 Ibid, 70.
- 15 Ibid, 84.

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