

Entrepreneurial Competencies and Business Success of Pantawid Pamilyang Pilipino Program (4Ps) Members in the First District of Batangas

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Abstract: This research determined the entrepreneurial competencies and business success of Pantawid Pamilyang Pilipino Program (4Ps) members who are beneficiaries of Sustainable Livelihood Program (SLP) in the First District of Batangas. Descriptive research design using quantitative method approach was employed. A total of 291 respondents were chosen through stratified random sampling from Municipalities of Balayan, Calaca, Calatagan, Nasugbu, Lemery, Lian, Taal and Tuy. Survey questionnaire was used and it was subjected to Cronbach's Alpha. Statistical tools used were percentage, weighted mean, relative frequency, and Pearson r. Majority of the respondents' household head are either father/mother; 45-54 years old; female; highest educational attainment is high school level; family type is nuclear with 7-9 members whose monthly income is Php 3001- Php 5000; and operating their business in less than 5 years. SLP Beneficiaries have strong entrepreneurial competency in all the variables except for risk taking with moderate entrepreneurial competency. Financial and Non-Financial performance of respondents' business success were found to be consistent. The entrepreneurial competencies and business success in terms of financial performance have significant relationship in all the variables except for information seeking; however, in terms of non-financial performance, it was found to have a significant relationship in all the variables. To strengthen the implementation of sustainable livelihood program for 4Ps members, an entrepreneurial sustainability plan was proposed to Department of Social Welfare Development (DSWD).

Keywords: entrepreneurial competencies, business success, 4Ps, sustainable livelihood.

1. Introduction

"Give a man a fish, and you feed him for a day. Teach him to fish, and you feed him for a lifetime." This Chinese proverb best describes all successful entrepreneurs who began from zero capital and who were able to establish businesses because sufficient and appropriate governmental support had been extended to them. This situation best suits the SLP beneficiaries of the government, which intends to strengthen the skills, competencies, abilities, and resources of poor Filipinos, creating an enabling environment that will further improve their socio-economic well-being through entrepreneurship.

Entrepreneurship can offer an opportunity to create wealth and empower their family (Fajardo, 2014).

SLP aims to offer livelihood aid to poor, especially to Pantawid households wherein they may choose either microenterprise development or employment facilitation. During its implementation, it was assumed that beneficiaries will become entrepreneur-driven and expand the households' participation government activities (Ballesteros et al, 2016). However, based on the Philippine Institute for Development Studies (PIDS), implementers should improve their services in terms of monitoring and evaluation. It was also reported that beneficiaries primarily chose their business venture without further analysis and planning. Another is the long time for project review and approval for microenterprise development. In this case, the business to be launched will not be at the right and peak season.

In order to fully utilize and maximize the benefits provided by the program, the researcher seeks to identify the entrepreneurial competencies and business success of exiting beneficiaries. In this manner, the researcher will be able to present entrepreneurial developments to sustain their projects. The study tested the hypotheses that there is no significant relationship between entrepreneurial competencies and business success of SLP beneficiaries.

2. Theoretical Orientation

This study gained theoretical support from various literatures which delved into the topic of entrepreneurship of micro and small business management. Dyer, Jr. (1992) identified ten characteristics which are considered most important in starting and maintaining successful entrepreneurial career. Among those are the ability to take risks, desire to complete, capacity to handle stress, ability to recognize opportunities, commitment in the business, and determination to be goal oriented. Technical knowledge of the business is also a plus factor in the success of a business (Tiglaio, 1995). Planning on long and short term bases and conducting market researches also have an impact on business successes (Pastrana, 1997).

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Business success, on the other hand, is a multidimensional factor which may be divided into two categories: financial and non-financial (Wiklund and Shepherd, 2005). Ventaktraman and Ramanujam (1986) presented financial performance as supported by indicators of sales turnover, growth, profitability, and margins. Furthermore, Ahmad et al. (2010) identified a list of non-financial performance indicators such as customer satisfaction, retention, owners’ self-satisfaction, the firms’ image and reputation, employees’ satisfaction, and workplace satisfaction.

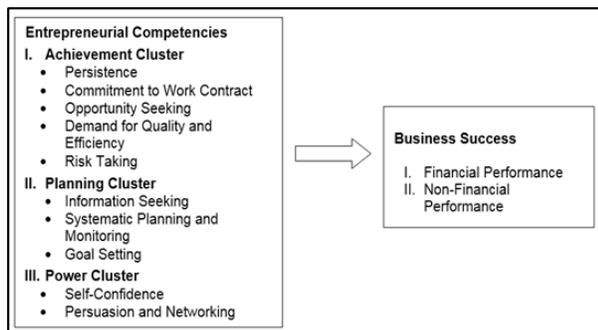


Fig. 1. Reflective-Reflective model of entrepreneurial competencies and business success

In the reflective-reflective model Figure 1, adding or removing any of the items will have bearing on the conceptual meaning of the variables (Coltman, et al., 2008). Therefore, in the context of the study, entrepreneurial competencies and business success can be considered as reflective model.

3. Methodology

The study aimed to assess the entrepreneurial competencies and business success of the respondents, thus, the quantitative approach was used. The paper assessed and analyzed the competencies of 4Ps members who were beneficiaries of SLP in relation to their entrepreneurial activities. Furthermore, the paper also identified and measured success of the businesses of 4Ps members. The respondents of the study were the 4Ps members who were beneficiaries of SLP in the First District of Batangas consisting municipalities of Balayan, Calaca, Calatagan, Lemery, Lian, Taal, Nasugbu and Tuy. There were 197 individuals who were 4Ps members and SPL beneficiaries in Balayan, 96 beneficiaries in Calaca, 91 in Calatagan, 289 in Lemery, 31 members in Lian, 346 in Taal, 131 in Tuy and 0 in Nasugbu.

Table 1
Number of 4Ps Members -Beneficiaries of SLP

Municipality	Total Number of 4Ps SLP Beneficiaries	Sample Size
Balayan	197	49
Calaca	96	24
Calatagan	91	22
Lemery	289	71
Lian	31	8
Nasugbu	0	0
Taal	346	85
Tuy	131	32
Total	1181	291

*Sample size computed using Raosoft Calculator

*Source: Policy and Plans Division - DSWD Field Office IV-A (CALABARZON) as of October 2019

Stratified random sampling was used in the study to take sample respondents represented by different groups of beneficiaries such as those who were engaged in different micro businesses in terms of product offerings and nature of their business per barangay. The study used survey questionnaires. A three (3) part questionnaire was distributed; the first part of the questionnaire contained the profile of the respondents. The second part of the questionnaire was adopted from Management Systems International (MSI), a consulting firm based in Washington, USA that identified the Personal Entrepreneurial Competencies (PECs) The PECs questionnaire consisted of 55 brief questions regarding the respondents’ behavioral pattern on different situations (UPISSI, 2016). The third part was a researcher-constructed questionnaire, which was about the respondents’ assessment of their business success divided into financial and non-financial performance. The questionnaire was validated then it was reviewed by the statistician, grammarian, external experts and member of the board of panelists.

Researcher piloted a dry-run in the Municipality of San Luis. The instruments came up with the cronbach alpha value of 0.850 and 0.876 for the Business Success and PECs respectively. These were greater than 0.70 which indicated that the instrument was reliable. Researcher conducted the actual survey after the approval and review of Policy Development and Planning Section - Policy and Plans Division of DSWD Field Office IV-A (CALABARZON). The researcher together with his enumerators personally delivered the questionnaires to the respondents with an attached brief introductory letter. The researcher made use of the Filipino translation of the questionnaire for a better understanding of the respondents. Also, the researcher asked questions through an unstructured interview while the respondents were answering the questionnaire. An average of 10 to 15 minutes was consumed by each of the respondents to finish answering the questionnaire. The responses were scored using frequency count, percentage distribution and weighted mean with the given Likert scale. Respondents’ PECs rating were interpreted using the interpretations of PEC scores by Depositario, Aquino, and Feliciano (2011): 19 and above = Strong; 16-18 = Moderate; and 15 below = weak. While for business success, the given scale was used to interpret the data: 3.50-4.49 = Highly Consistent; 2.50-3.49 = Consistent; 1.50-2.49 = Less Consistent; 1.00-1.49 = Not Consistent.

4. Results and Discussion

Profile of the Respondents. The profile may influence the assessment of respondents towards entrepreneurial competencies and business success of 4Ps members who are beneficiaries of SLP in the First District of Batangas.

Majority of the household heads of SLP beneficiaries are either father or mother garnering two hundred thirty-four (80.4 percent). Most of the considered household heads are fathers or mothers as they are the providers of the family. According to Cox and Cooper (2018), parents who are by themselves entrepreneurs are more likely to inspire their children to become entrepreneurs as well.

Table 2
Percentage distribution of respondent's profile

Household head	Frequency	Percentage	Rank
Father/ Mother	234	80.4	1
Son/ Daughter	21	7.2	2
Brother/ Sister	17	5.8	3
Son-in-Law/ Daughter-in-Law	1	0.3	5
Grandson/ Granddaughter	1	0.4	6
Other relative	13	4.5	4
Age Bracket	Frequency	Percentage	
18 – 24	13	4.5	7
25 – 29	28	9.6	5
30 – 34	27	9.3	6
35 – 39	40	13.7	4
40 – 44	63	21.6	2
45 – 54	70	24.1	1
55 – 64	42	14.4	3
65 – 74	7	2.4	8
75 and above	1	0.3	9
Sex	Frequency	Percentage	
Male	95	32.6	2
Female	196	67.4	1
Educational attainment	Frequency	Percentage	
Elementary Graduate	80	27.5	2
High School Graduate	143	49.1	1
College Graduate	68	23.4	3
Family type	Frequency	Percentage	
Nuclear	195	67	1
Extended	53	18.2	2
Joint	35	12	3
Single-Parent	8	2.7	4
Family size	Frequency	Percentage	
2-3 members	61	21	3
4- 6 members	102	35.1	2
7 – 9 members	107	36.8	1
10- 12 members	21	7.2	4
Monthly income	Frequency	Percentage	
below P3,000	37	12.5	2
3,001 – 5,000	106	36.4	1
5,001 – 7000	54	18.6	3
7,001 – 9,000	22	7.6	4
9,001 to 11,000	7	2.4	6
above 11,000	25	8.5	5
Number of years in business	Frequency	Percentage	
Less than 5	169	58.1	1
5-9 years	79	27.1	2
10-14years	20	6.9	4
15 and above	23	7.9	3

Seventy (24.1 percent) of the respondents belonged to age bracket of 45-54 years old. This may suggest that that most of them are either father or mother. As per Jones (2018), that the average age of the most successful entrepreneurs is 45 years old.

Majority of the respondents were female with one hundred ninety-six (67.4 percent). More than half of the respondents were female because their husband is working while wives were assigned to manage the SLP business granted by the government. Men look for jobs that reinforce masculine traits. On the other hand, women would be expected to seek higher paying jobs with more authority to reinforce According to Edelman et al (2016) the nature of the work of women requires decisive-making activities and nurturing techniques in microenterprise.

High school graduates representing one hundred forty-three (49.1 percent). Respondents belonged to the marginalized sector. According to MacQuarrie (2017), entrepreneur must be properly educated in order for him to properly plan at execute because business involves logic and math.

It can be noted majority of the family type of SLP beneficiaries belonged to nuclear type with one hundred ninety-five (67 percent). This is due to the fact that this is the most typical type of a Filipino family and each family resides in one compound. Aldrich (2013) viewed that the family is a big help to improve the business condition, when one family has owned a business, if each member of the family helps, it could be done more easily and faster. The family's first and frequent customers are also family relatives.

There were 7-9 members (36.8 percent) in terms of family size. According to Angulo (2014), families with 7 or more members are considered big family. It signifies that having more members of the family makes it more functional in doing business as they contribute in giving of resources, ideas and

labor force. Furthermore, most of the respondents had a monthly income of PhP3001- PhP5000 pesos with one hundred six (36.4 percent). Their income ranges at this amount because of limited capital and resources which will not gain higher income. According to the recent study of Philippine Statistics Authority (PSA), this amount of income is on the poverty threshold. It is very evident based on the result that majority of the SLP beneficiaries in the first District of Batangas are identified earning below the poverty threshold.

SLP beneficiaries operate their business in less than 5 years with one hundred sixty-nine (58.1) of the total respondents. The is because they change their business from time to time because of business expertise and sustainability issue. The view of Gary (2015) supported this scenario. He pointed out that the length of time a business operates, indicates to some degree of expertise that were gained from their experience and inputs from other stakeholders such as government and other agencies. Based on this assumption, it may be reasonably considered that the number of years a firm has been in operation may have a relationship to its success or continued existence.

Table 3.
Entrepreneurial competencies of SLP beneficiaries in terms of achievement cluster

Achievement Cluster	Strong	Moderate	Weak	Total
	Entrepreneurial Competency	Entrepreneurial Competency	Entrepreneurial Competency	
Opportunity Seeking	170	99	22	291
Persistence	200	78	13	291
Commitment to Work Contract	199	181	11	291
Risk Taking	101	145	45	291
Demand for Efficiency & Quality	170	100	21	291

Table 3 reveals that SLP beneficiaries have a strong entrepreneurial competency with a total number of respondents of one hundred seventy (170). Therefore, in this parameter, SLP beneficiaries are always ready to identify opportunities for going into or to improve their business. Those respondents who look for things that need to be done, do things that need to be done before being asked to by others, those who like challenges and new opportunities and respondents who try things that are very new and different from what they have done before are entrepreneurs who readily identify opportunities for going into business.

Evidently, SLP beneficiaries in the first District of Batangas are portraying what Koning (2013) believed, opportunity development among entrepreneurs with the capacity to pursue, improve, and consider opportunities in the market. This makes an entrepreneur to realize their full potential.

SLP beneficiaries have a strong entrepreneurial competency in terms of persistence with two hundred (200) respondents. They do not give up easily when faced with irregularities of business. They are not easily discouraged instead they look for possible solutions. The findings are related to the study of Co (2014) who perceived that persistence is important to a business owner. They continuously become optimistic in life.

Respondents poses strong entrepreneurial competency in terms of commitment to work contract with one hundred ninety-

nine (199) respondents. Therefore, they completed their work on time, they kept the promises they made. However, there is a tight result considering that there were also numerous respondents with moderate entrepreneurial competencies with one hundred eighty-one (181). SLP beneficiaries do not apply self-imposed commitment as they do not start work with enthusiasm and loose interest. Apparently, this significant finding supports the statement of Gibb (2013) people tend to have fear on commitment, such as commitment on producing quality products, and commitment to ensure that the business succeeded because they lack of full responsibility for their actions.

In terms of risk taking, SLP beneficiaries assessed with moderately competent with one hundred forty-five (145) respondents. Handling a business is too risky based on the respondent’s assessment negating the bold spirit of SLP recipients to take business opportunities with the least chances of success attesting that majority were not risk takers. Another reason is that, SLP beneficiaries were not properly equipped with the necessary knowledge and expertise and the willingness to put in hard work, and knew the fair chance to succeed. Adding to support this study, Jocano (2015) showed that entrepreneurs take risk because they focus their attention on the chances for success rather than the chances for failure.

It can be noted that SLP beneficiaries had a strong entrepreneurial competency in terms of demand for efficiency and quality with one hundred seventy (170) respondents out of 291. It can be implied that majority of SLP beneficiaries valued the importance of quality in the course of operation of their ventures. It can also be noted that they were highly conscious about quality and efficiency because they did not want to be driven out of their business by their respective competitors on producing better quality products and selling at lower prices.

Table 4
Entrepreneurial competencies of SLP beneficiaries in terms of planning cluster

Planning Cluster	Strong	Moderate	Weak	Total
	Entrepreneurial Competency	Entrepreneurial Competency	Entrepreneurial Competency	
Goal Setting	207	70	14	291
Information Seeking	169	102	20	291
Systematic Planning And Monitoring	127	121	43	291

Table 4 reveals a high score of having a strong entrepreneurial competency which got two hundred seven (207) in goal setting. Respondents evidently liked to think about the future, they were specific of what they wanted in their life, they had also a very clear plan for their life and indeed they were concerned about meeting their weekly goals as well as their yearly goals. This was probably due to the fact that SLP beneficiaries, as entrepreneurs, were achievement-oriented individuals, and they planned out the accomplishment of tasks. They set clear and well-defined goals and broke these goals into short-term as well as long-term goals. To substantiate the result

from the idea of Diaz (2017), goal setting is one of the activities essential for a successful entrepreneurship. He also added that goal setting provides direction to the entrepreneur which serves as a glimpse of the orderliness of person’s thinking process.

Moreover, the information seeking of SLP beneficiaries assessed themselves for having a strong entrepreneurial competency with one hundred sixty-nine (169). This only shows that SLP beneficiaries gathered great deal of information before going ahead and starting a new task or project. They tend to seek advice from people who knew a lot about the tasks they are working on; they also asked many questions to be sure they understand what that person wants if they are working on a project for someone. According to Pereda (2014) an entrepreneur should undertake personal research on how to satisfy customers and solve problems. He should know that different people have different capabilities that can be of help to them. He should seek relevant information from his/her clients, suppliers, and others. And consider to learn things which will help the business to grow.

The result revealed a closed representation of having a strong and moderately entrepreneurial competency with a total score of one hundred twenty-seven (127) and one hundred twenty-one (121) respectively. Therefore, SLP beneficiaries, as a systematic planner, plan a large project by breaking it down into smaller tasks, thinking about the advantages and disadvantages or different ways of accomplishing things, trying to think of all the problems they may encounter and planning what to do if each problem occurs and always finding alternatives. This happened during the proposal of their intended business to DSWD. Guided by the department, beneficiaries’ plan what specific business is to be taken, they are also considering the most effective ways and course of action to be used. The aftermath of this planning made the recipients to be more cautious on their simple business plans and decisions. Also, it can be concluded as a support to the view of Kaplan (2015), that businessman do not dive ahead into the creation of the new business venture without a second thought or clear idea of what they are doing.

Table 5
Entrepreneurial competencies of SLP beneficiaries in terms of power cluster

Power Cluster	Strong	Moderate	Weak	Total
	Entrepreneurial Competency	Entrepreneurial Competency	Entrepreneurial Competency	
Persuasion And Networking	147	110	34	291
Self-Confidence	178	90	23	291

It can be gleaned in Table 5 that one hundred forty-seven (147) respondents were identified with strong entrepreneurial competency in terms of persuasion and networking. They tend to spend much time thinking of how to influence others. They likewise get important people to help in accomplishing their goals and thinking of solutions that benefit everyone involved in a problem and lastly, they likely get people who have strong

opinions or ideas to change their minds. The findings showed that SLP beneficiaries in the first district of Batangas were entrepreneurs who were persuasive to create a network of personal and business contacts. To influencing other people to follow them or do something for them, they used a definite strategy. According to Covey (2011), some of the entrepreneurs involve persuasion and networking in order to encourage other people in order to build rapport and to get the support of family, friends, neighbors, that can be key person in running the business.

Based on the result, there were one hundred seventy-eight (178) beneficiaries with strong entrepreneurial competencies in terms of self-confidence. This is an indication that respondents feel confident that they will succeed in their business even when they are trying something difficult or challenging. Successful business owners also believe that, fundamentally, hard work pays off. It is also interesting to cite the view of Winterton (2012), that having a high business performance is usually associated with high level of self-confidence. This makes entrepreneurs to face challenges in handling their business.

income figures which would allow it to maximize efficiency and minimize product wastes, and this was evident in its weighted mean of 3.49, and correspondingly, it has a verbal interpretation of being consistent. This shows that the respondents were giving importance to their sales margin in order to be certain and confident in making both short and long term decisions. Also, in monitoring the business' performance, they can create an effective business strategy of decision-making. As cited by Brenner (2015), there is a need to review its performance weekly or monthly or on a regular basis so that smaller businesses can have a sounder and more probable flow of work. In this case, the entrepreneurs can continually assess the important information needed in their businesses and make decisions quicker. Relatively, the result above also signifies that SLP recipients are effectively managing their available resources. They eliminated wastes in all operations and maximized the value of their products.

It can be noticed in the table that the respondents agreed that the business borrows additional funds from a financial institution such as microfinance and banks to support and increase its daily productions and agreed that the business increases gradually its product inventory over a period of time with a weighted mean of 3.19 and 3.39 respectively. Both statements are under the domain of sales growth. In this case, it can be noted that one of the important strategies for growth includes joint ventures with suppliers and find ways on how entrepreneurs can strengthen their financial networks (Beekman and Robinson, 2014). The money for this could come from many sources, some business owners take out a personal loan and even borrow from friend or family. Relevantly, Colayco (2009) cited that microfinance is accessible to help anyone start and grow their business. Microfinance helps in the growth of small or micro enterprises by lending a relatively small amounts to small businessmen with minimal interest rate and hassle-free requirements.

Based on Table 7, the business success of SLP beneficiaries in the first district of Batangas with regard to their non-financial performance was consistent with its composite mean of 3.45. The respondents strongly agreed that the business stimulates satisfaction among loyal customers' good quality and low-cost products it is offering to them and likewise strongly agreed that the business transacts long term with its customers who show willingness to try its new product offerings which both got the highest weighted mean of 3.55 thereby corresponds to verbal interpretation of being highly consistent for this domain. Both statements are under the domain of customer retention. This means that, to become well-established and ensure more revenue, businesses need a loyal, long-term customer base.

The view of Jacobs (2019) supported this scenario because according to him, attracting a new customer costs five times as much as keeping an existing one. These loyal customers are more profitable, spending more money than one-time customers. Also, if they are satisfied customers there is a tendency to recommend the business to other people by any means. These will make the business to grow and expand easily.

Table 6

Business success of the respondents in terms of financial performance

The business...	Weighted mean	Verbal Interpretation
1. ...knows how important to identify peak seasons or areas that need to improve for higher sales	3.59	Highly consistent
2. ...borrows additional funds from a financial institution (i.e. microfinance, banks, etc.) to support and increase its daily productions	3.19	Consistent
3. ... increases gradually its product inventory over a period of time (i.e. monthly)	3.39	Consistent
4. ...monitors closely its variable expenses (i.e. utilities, transportation) to lessen them and increase its profit	3.48	Consistent
5. ...records on journal books or log book its detailed expenses and profits	3.40	Consistent
6. ... contacts strongly its direct suppliers products or raw materials	3.40	Consistent
7. ...tracks easily its sales level on a certain period of time (weekly, monthly)	3.36	Consistent
8. ... sells easily its products and converts them into cash	3.43	Consistent
9. ... focuses more on the products that yield highest gross profit margin	3.46	Consistent
10. ... monitors regularly its financial figures which allows it to maximize efficiency and minimize product wastes	3.49	Consistent
COMPOSITE MEAN	3.42	Consistent

Table 6 provides the overall assessment on business success in term of financial performance of with verbal interpretation of being consistent having a total composite mean of 3.42. The table reveals that the respondents strongly agreed that their business knows how important to identify peak seasons or areas that need to improve for higher sales with a weighted mean of 3.59. It is equivalent to a verbal interpretation of being highly consistent which implies that SLP beneficiaries closely monitor pattern of sales in order to maximize gross income within the week to identify increased supply. This is often an attractive aspect for customers, because they want product to become always available every time they need it.

Moreover, SLP beneficiaries also agreed that it is important to monitor their business regularly on its financial sales or

Table 7

Business success of the respondents in terms of non-financial performance

The business...	Weighted mean	Verbal Interpretation
1.. ... encourages customers' feedback to improve its product offerings	3.52	Highly consistent
2. ... gains additional customers from the referral of its existing customers	3.45	Consistent
3. ... stimulates satisfaction among loyal customers' good quality and low-cost products it is offering to them	3.55	Highly consistent
4. ... transacts long term with its customers who show willingness to try its new product offerings	3.55	Highly consistent
5. ... integrates the owner's intrinsic skills (challenging myself & opportunity for advancement) in product development	3.43	Consistent
6. ...allows its owners to attend continuous livelihood trainings sponsored by the local government unit	3.51	Highly consistent
7. ...provides good quality products that are known within its locality and its nearby community	3.46	Consistent
8. ... maintains a reputable record of non-involvement in any form of misconduct and illegal acts in its operations	3.38	Consistent
9. ... accommodates individuals whose concerns and interests are beyond their expected transaction/s	3.10	Consistent
10. ...keeps good relationship with its business partners and networks (i.e. suppliers and creditors)	3.50	Highly consistent
COMPOSITE MEAN	3.45	Consistent

On the other hand, the respondents agreed that the business accommodates individuals whose concerns and interests are beyond their expected transaction with a weighted mean of 3.10 which relates to a verbal interpretation of being consistent ranking last. Today, there are many advantages of being flexible since work environment is very unexpected. This means those persons who are willing to adjust to ever-changing priorities are considered with intensive skill in business. The respondents further demonstrated that interpersonal business rapport is what they value most in terms of guaranteeing business success. However, intrinsic development which starts within what the SLP beneficiaries internally capitalize in order to improve products and services, together with maintaining self-dignity fell last in consideration. It is interesting to note that SLP beneficiaries can also be selective in their customers since they would engage on a lesser priority with individuals who expect more products and services that they can standardly offer. This is related to the study conducted by Arce (2016) that small entrepreneurs intend to focus on service industry-related ventures whereby the customer is always right and going beyond expectation type of service.

Table 8

Relationship between the entrepreneurial competencies and business success (financial) of the respondents

Variables	p-values	Computed r-values	Decision on Ho	Verbal Interpretation
Opportunity Seeking	.000	.376	Reject	Significant
Persistence	.000	.348	Reject	Significant
Commitment To Work	.000	.362	Reject	Significant
Risk Taking	.000	.394	Reject	Significant
Demand Quality	.000	.275	Reject	Significant
Goal Setting	.000	.341	Reject	Significant
Information Seeking	.185	.078	Failed to Reject	Not Significant
Systematic Planning And Monitoring	.000	.289	Reject	Significant
Persuasion And Networking	.000	.300	Reject	Significant
Self-Confidence	.000	.348	Reject	Significant

When the variables under achievement cluster such as opportunity seeking, persistence, risk taking, commitment to work and demand for efficiency and quality were correlated to the assessment of business success in terms of financial performance, it turned out that there was a significant relation between the aforementioned variables, thus, the null hypothesis was rejected. It can also be noted from the above table that the corresponding p-values of variables mentioned, is lower than .05 level of significance that signifies the rejection of the null hypothesis. The computed r-values such as .376 for opportunity seeking, .348 for persistence, .363 for commitment to work, .394 for risk taking and .275 for demand for quality was also considered. This indicates that respondents who possess high level of entrepreneurial competencies in terms of variables under achievement cluster tend to perceive themselves to have high financial business success. This can be assumed that SLP beneficiaries put high importance on their goals for their small businesses because they can able to build a much more stable and profitable business. Persistence, and the willingness to overcome a wide range of obstacles, usually determine the fate of a business (Widjaya, 2017). Also, this scenario was supported by Tracy (2015) because business success isn't a mystery waiting to be solved. It's an attainable goal, if entrepreneurs simply avoid the reasons for business failure and continually focus on improving the areas that are responsible for business success.

Table 9

Relationship between the entrepreneurial competencies and business success (non-financial)

Variables	p-values	Computed r-values	Decision on Ho	Verbal Interpretation
Opportunity Seeking	.000	.375	Reject	Significant
Persistence	.000	.356	Reject	Significant
Commitment To Work	.000	.369	Reject	Significant
Demand Quality	.000	.431	Reject	Significant
Risk Taking	.000	.379	Reject	Significant
Goal Setting	.000	.362	Reject	Significant
Information Seeking	.007	.158	Reject	Significant
Systematic Planning And Monitoring	.000	.307	Reject	Significant
Persuasion And Networking	.000	.356	Reject	Significant
Self-Confidence	.000	.333	Reject	Significant

It reveals that all the variables under the three (3) clusters of entrepreneurial competencies have significant relationship between the respondents' assessment on business success in terms of non-financial performance. The result also pointed out the rejection of the null hypothesis. Variables of achievement cluster includes opportunity seeking, persistence, commitment to work, demand for efficiency and quality and risk taking has p- values which are lower than .05 level of significance and garnered a total r-values of .375, .356, .369, .431 and .379 respectively, that signifies the rejection of the null hypothesis. Under planning cluster, it includes variables such as goal setting, information seeking and systematic planning and monitoring wherein its p-values are also lower than .05 level of significance with computed r-values of .379, .362 and .158 respectively that also indicates the rejection of the null hypothesis and lastly, under the power cluster, two variables- that is persuasion and networking and self-confidence also earned a total computed p values that are lower than .05 level of significance and computed r-values of .356 and .333

respectively that clearly shows the rejection of the null hypothesis. Parameters under business success in terms of non-financial performance which tend to be related in the previously mentioned variables of entrepreneurial competencies are customer satisfaction, customer retention, owners' self-satisfaction, firms image and reputation and good workplace relations.

It can be assumed based on the above result that SLP beneficiaries need to be entrepreneurially competent in their operation because SLP Beneficiaries' businesses face increasingly competitive business environments resulting to giving emphasis to improve or sustain business success. In the previous discussion, it was found out that all the variables of achievement cluster had a strong entrepreneurial competency except for risk taking with moderate entrepreneurial competencies. However, the business success in terms of non-financial performance of SLP beneficiaries was found and agreed by the respondents to be consistent. The conviction of the University of the Philippines Institute for Small-Scale Industries supported this scenario. They argued that a successful entrepreneur is opportunistic because in being an opportunist he can actively seek chances and turn them into entrepreneurial activities or an expansion of these activities in a way that they violate no ethical or moral laws. It also means actively looking and going after ideas which can be turned into opportunities. As an example, based on the very famous Filipino Philosophy story, instead of waiting for the guava fruits to fall, Juan climbed the tree or used a "panungkit" (long stick) to pick the fruits, then he would have practiced opportunity-seeking behavior and not be called "tamad" (lazy) at all. Likewise, the view of Dooley (2018) about the use of persistence to regain lost customers, he pointed out that when people do not have enough persistence, they take rejection personally and negatively. They turn out to be uncertain to get in front of another potential customer because the pain of refusal is too great to run the risk. He also added that enthusiasm is the basis for persistence

5. Conclusion

Majority of the respondents' household heads are either father/mother; 45-54 years of age; female; highest educational attainment is high school level; family type is nuclear with 7-9 members whose monthly income is Php 3001- Php 5000; and operating their business for less than 5 years. SLP Beneficiaries in the first District of Batangas have strong entrepreneurial competency in all the variables except for risk taking under the achievement cluster with moderate entrepreneurial competency. Financial and Non-Financial performance of respondents' business success are found to be consistent. The entrepreneurial competencies and business success in terms of financial performance of SLP beneficiaries have significant relationship in all the variables except for information seeking; however, in terms of non-financial performance, it was found to have a significant relationship in all the variables.

6. Recommendation

It is recommended for the local government units, they may consider some activities that may help and enhance the skills and abilities of the SLP beneficiaries in accessing to finance. Entrepreneurs may consider further education and secure some trainings that may help them boost their abilities in dealing with the changing business and market conditions as well as in meeting the need to accelerate economic development through generating new ideas and converting those ideas into more viable and profitable ventures. There must be a strong entrepreneurship infrastructure which consists of tightly linked business networks of skilled experts with relevant skills and knowledge that assist entrepreneurs, thereby effectively increasing the abilities of potential entrepreneurs. Sustainable livelihood program beneficiaries must adapt to entrepreneurial activities by blending risk – taking, systematic planning, creativity and/or innovation with sound management.

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