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Research paper

Local Entrepreneurial Custom in Naujan, Oriental Mindoro, Philippines

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Abstract

This study investigates the entrepreneurial customs of Naujan, Oriental Mindoro, with the primary objective of proposing localized entrepreneurial programs aimed at enhancing individuals' capabilities for business engagement. Specifically, it seeks to describe and analyze the personal and socio-economic profiles of individuals in relation to key entrepreneurial dimensions such as the desirability of becoming self-employed, entrepreneurial motivation and intention, and entrepreneurial attitudes. A mixed-methods approach was adopted, integrating both quantitative and qualitative methodologies to ensure comprehensive analysis. A total of 265 respondents—including community leaders, household stakeholders, and microenterprise owners—from eight (8) districts of Naujan were selected using purposive sampling. Data were collected through a structured survey questionnaire and supplemented by field observations. Findings indicate that Naujan has adequate natural and socio-economic resources with strong potential for entrepreneurial development. Respondents generally exhibited favorable entrepreneurial customs, particularly a strong desire to become self-employed and moderate levels of entrepreneurial motivation and intention. However, entrepreneurial attitudes were observed to be limited, with low risk tolerance and minimal innovation-oriented behaviors. The study further revealed that family welfare and the pursuit of financial security are the dominant motivating factors for entrepreneurial engagement in the community, while lack of knowledge and limited access to business-related information were identified as minor constraints. Importantly, statistical analysis showed no significant difference among respondents in their assessments of entrepreneurial customs. It recommends the development of capacity-building programs focused on entrepreneurial mindset enhancement, financial literacy, and mentoring, aligned with the community's values and resource context.

Keywords: *Entrepreneurial Customs; Desirability of Becoming Self-Employed; Entrepreneurial Intention; Entrepreneurial Motivation; Entrepreneur's Attitude.*

1. Introduction

Entrepreneurship has long been recognized as a strategic driver of development, economic growth, and social prosperity. It serves as a transformative mechanism through which a community's resources, talents, and opportunities are mobilized to achieve broader social and economic goals. In rural areas, entrepreneurship often manifests through the innovative use of local resources, agricultural and non-agricultural alike, resulting in diversified livelihoods and expanded economic opportunities. Rural entrepreneurship may involve extending traditional farming practices into value-added ventures or developing entirely new enterprises that capitalize on local assets. Unlike in urban settings, the economic goals of entrepreneurs in rural areas are often closely intertwined with the broader objectives of community development, making entrepreneurship a vital tool for inclusive rural progress.

In the Philippines, particularly in Naujan, Oriental Mindoro, entrepreneurship remains largely underutilized despite the municipality's abundant natural resources and developmental potential. Naujan is the largest municipality in Oriental Mindoro, accounting for 12 percent of the province's total land area. Known for its rich agricultural base and emerging ecotourism sites, it is well-positioned for sustainable enterprise development. However, residents often hesitate to pursue entrepreneurial ventures due to barriers such as limited capital, market competition, and a lack of entrepreneurial exposure or education.

Culturally, Filipinos place a strong emphasis on formal education, often viewing it as the primary pathway to success. Entrepreneurship, while present in traditional practices and daily survival strategies, is seldom encouraged as a formal pursuit from an early age. Nevertheless, Filipino values such as resilience, adaptability, and community orientation reflect an underlying entrepreneurial spirit that can be nurtured with the right support and programs.

Despite this, entrepreneurship in the Philippines has predominantly focused on urban contexts or generalized national-level analyses, leaving rural-specific entrepreneurial dynamics underexplored. Little is known about how entrepreneurial customs—shaped by values, motivations, and community-level attitudes—interact with Naujan's unique resource base and socio-cultural orientations. While rural entrepreneurship is often highlighted as a vehicle for livelihood diversification, much of the literature overlooks its embeddedness in local traditions,

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educational orientations, and community aspirations. Furthermore, the integration of social, economic, and environmental perspectives in understanding rural enterprise development remains limited, resulting in fragmented insights that fail to capture entrepreneurship as both an economic activity and a socially embedded practice.

The study addresses this gap by examining the entrepreneurial customs in the Municipality of Naujan through the analysis of individual and community-level traits, motivations, and attitudes. Its goal is to generate insights that will guide the creation of targeted programs capable of stimulating local enterprise and supporting sustainable economic growth in the region. Importantly, the research adopts an integrative framework that brings together social, economic, and environmental perspectives to address community-level challenges. By treating entrepreneurship not only as an economic pursuit but also as a socially embedded practice and a potential pathway to sustainable resource management, the study highlights the need for holistic approaches to rural development. Anchoring the analysis in the social sciences through the study of behavior, values, and motivations, and in the applied sciences through the design of programs, provides a comprehensive foundation for fostering inclusive, resilient, and community-driven enterprises.

2. Objectives

This study described and analyzed the entrepreneurial culture among community leaders, household/stakeholders, and micro enterprise owners in Naujan, Oriental Mindoro. Specifically, the study sought to answer the following questions:

1) What is the profile of the respondents in terms of:
a) age;
b) civil status; and
c) educational attainment?
2) How do the respondents assess the entrepreneurial custom about:
a) desirability of becoming self-employed;
b) entrepreneurial intentions;
c) entrepreneurial motivations; and
d) entrepreneurial attitude?
3) Is there a significant difference in the respondents' assessment of the entrepreneurialism custom when grouped according to profile?
4) What are the motivating and hindering factors affecting entrepreneurial engagement?
5) Based on the results of the study, what entrepreneurial program may be proposed?

3. Literature Review

Entrepreneurial customs, encompassing social norms, values, attitudes, and motivations, are widely recognized as critical determinants of entrepreneurial behavior in both global and Philippine contexts. Core dimensions such as desirability, intentions, motivations, and attitudes influence engagement in entrepreneurial activity in distinct ways. Globally, desirability is linked to autonomy, creativity, and lifestyle fulfillment, with youth often favoring self-employment for its non-financial benefits (OECD, 2023; Cieślik, 2024). Similarly, in the Philippines, factors such as family support, informal sector opportunities, and digital platforms enhance the appeal of entrepreneurship (Serafica & Oren, 2022; Peralta, 2021). Both contexts suggest that social and psychological drivers often outweigh purely economic incentives in shaping entrepreneurial engagement.

Despite these similarities, key contrasts emerge in the interplay between desirability, feasibility, and intention-to-action conversion. While global studies often separate desirability from structural constraints and examine mechanisms translating intentions into action, Philippine research rarely isolates these factors and relies heavily on cross-sectional data (Campaner et al., 2025; Manalang, 2023). Motivational pathways also differ: whereas global research distinguishes opportunity-driven and necessity-driven motives, in the Philippines, motivations are frequently family- and community-oriented, reflecting culturally specific drivers of entrepreneurship (Peralta, 2021; Solquillo, 2020). Similarly, attitudes such as risk tolerance, proactiveness, and resilience are universally important, but in collectivist societies like the Philippines, these traits are moderated by social norms and obligations, influencing whether positive attitudes translate into entrepreneurial behavior (Dela Cruz & Reyes, 2023; Lagman et al., 2024).

Critical analysis reveals persistent gaps and contradictions in the literature. Philippine studies often conflate desirability with feasibility, overlook mechanisms for converting intention into action, and underexplore how culturally specific motivations and attitudes interact with structural and institutional factors. While education, mentorship, and digital literacy are identified as interventions that strengthen intentions and attitudes, formal tests of their mediating or moderating effects remain scarce, especially in rural or resource-constrained areas. This synthesis underscores the need for context-sensitive research that examines how entrepreneurial customs—desirability, intentions, motivations, and attitudes—interact with cultural, institutional, and resource constraints to influence both the intention to engage in entrepreneurship and actual business creation. Such research is particularly relevant for rural Philippine settings, like Naujan, where localized insights can inform tailored programs and policy interventions to foster inclusive, resilient, and sustainable entrepreneurship.

4. Methodology

This study examined the entrepreneurial customs in Naujan, Oriental Mindoro, using both quantitative and qualitative research approaches. A descriptive research design was employed to systematically explore and describe the entrepreneurial practices and perceptions among the selected respondents. Purposive sampling was used to identify 265 suitable participants, which included community leaders, household stakeholders, and microenterprise owners from eight districts in the municipality.

Primary data collection involved the administration of structured surveys and in-depth interviews. The qualitative component utilized a structured interview guide, and interviews were conducted at various times to capture diverse perspectives. The interviews aimed to identify both the motivating and hindering factors influencing entrepreneurial engagement within the community. Responses were transcribed and thematically analyzed to draw out key insights.

For the quantitative component, a researcher-developed questionnaire was used. It consisted of two parts: Part I gathered demographic and socio-economic profiles of the respondents, while Part II focused on measuring entrepreneurial customs, including attitudes, intentions, motivations, and the desirability of self-employment. The instrument was validated by a panel of experts and pilot-tested on 30 respondents in Puerto Galera, Oriental Mindoro. The reliability test yielded a Cronbach's alpha of 0.85, indicating high internal consistency.

The final questionnaire was distributed to the selected respondents in Naujan. A five-point Likert scale was employed to assess their responses, with the following scale interpretations: 4.20–5.00 (Strongly Agree), 3.40–4.19 (Agree), 2.60–3.39 (Undecided), 1.80–2.59 (Disagree), and 1.00–1.79 (Strongly Disagree). Data were analyzed using descriptive and inferential statistics, including percentage, weighted mean, and Analysis of Variance (ANOVA) to determine significant differences in entrepreneurial customs across demographic groups.

5. Result

Table 1: Respondents by Age

Age	Micro Enterprise Owner		Community Leader		Household / Stakeholder		Total	
	f	%	F	%	F	%	f	%
51 years old and above	6	14.63	33	46.48	9	5.88	48	18.11
41-50 years old	9	21.95	21	29.58	38	24.84	68	25.66
31-40 years old	26	63.41	17	23.94	106	69.28	149	56.23
Total	41	100	71	100	153	100	265	100

Table 1 shows that individuals aged 31–40 years dominate participation in microenterprise and household activities, with 63.41% of microenterprise owners and 69.28% of household stakeholders falling within this age range.
By contrast, community leadership roles were more frequently held by older individuals, with 46.48% of community leaders aged 51 and above.

Table 2: Distribution of Respondents as to Civil Status

Civil Status	Micro Enterprise Owner		Community Leader		Household / Stakeholder		Total	
	f	%	f	%	F	%	f	%
Single	26	63.41	30	42.25	30	19.61	86	32.45
Married	12	29.27	36	50.70	111	72.55	159	60.00
Separated	3	7.32	5	7.05	12	7.84	20	7.55
Total	41	100	71	100	153	100	265	100

As shown in Table 2, among microenterprise owners, the majority were single (63.41%), followed by married (29.27%) and separated individuals (7.32%). Community leadership roles were more frequently occupied by married individuals (50.70%), with single (42.25%) and separated (7.05%) participants comprising smaller proportions.
Household stakeholders showed yet another pattern, with a dominant share being married (72.55%), followed by single (19.61%) and separated (7.84%). Aggregated across all respondents, 60% were married, 32.45% single, and 7.55% separated.

Table 3: Distribution of Respondents as to Educational Attainment

Educational Attainment	Micro Enterprise Owner		Community Leader		Household / Stakeholder		Total	
	f	%	f	%	f	%	f	%
Post Graduate	5	12.20	3	4.23	2	1.31	10	3.77
College Graduate	28	68.29	46	64.79	89	58.17	163	61.51
Undergraduate	8	19.51	22	30.99	62	40.52	92	34.72
Total	41	100	71	100	153	100	265	100

The educational attainment of respondents reveals that a majority across all stakeholder groups holds at least a college degree. Among microenterprise owners, 68.29% are college graduates, 19.51% are undergraduates, and 12.20% hold postgraduate qualifications. Community leaders also reflect this trend, with 64.79% being college graduates, 30.99% undergraduates, and 4.23% postgraduates. Among household stakeholders, the pattern is slightly more varied. 58.17% are college graduates, 40.52% undergraduates, and only 1.31% postgraduates.

Table 4: Assessment of Entrepreneurial Custom as to Desirability of Becoming Self-Employed

Areas of Concern	Micro Enterprise Owner		Community Leader		Household/ Stakeholder		Composite Weighted Mean	
	WM	VI	WM	VI	WM	VI	WM	VI
1. I want to be self–employed because I want to enjoy doing my interests, which I believe will make profits.	4.69	SA	4.50	SA	4.40	SA	4.53	SA
2. I want to be self–employed because I want to prove to myself that I can achieve success by running my own business.	4.46	SA	4.27	SA	3.80	A	4.18	A
3. I want to be self–employed because I desire to be independent.	4.38	SA	4.27	SA	3.60	A	4.08	A
4. I want to be self–employed because being an entrepreneur will mean spending more time with my family.	4.40	SA	4.53	SA	3.60	A	4.18	A
5. I want to be self–employed because I want to make a success of my life from my own ideas and abilities.	4.40	SA	4.86	SA	4.43	SA	4.56	SA
6. I want to be self–employed because I love doing business even during my childhood days.	4.40	SA	4.86	SA	4.03	A	4.43	SA
7. I want to be self–employed because I want to prepare for future financial security for myself and my family.	4.40	SA	4.86	SA	4.17	A	4.48	SA

8. I want to be self–employed because I lost my job.	4.30	SA	4.79	SA	4.27	SA	4.45	SA
9. I want to be self–employed because I re-signed from my job.	4.55	SA	4.68	SA	4.42	SA	4.55	SA
10. I want to be self–employed because I don't want to work under supervision.	4.43	SA	4.57	SA	3.92	A	4.31	SA
Composite Weighted Mean	4.44	SA	4.62	SA	4.06	A	4.37	SA

The assessment of entrepreneurial customs as to the desirability of self-employment revealed generally high levels of agreement across all stakeholder groups, reflecting strong motivation toward pursuing independent business activities. Microenterprise owners reported a composite weighted mean of 4.44 (strongly agree), with the most highly rated factors being the transformation of personal interests into profit (4.69), resignation from previous employment (4.55), and the desire to prove personal success through business ownership (4.46).

On the other hand, community leaders expressed even higher entrepreneurial desirability, with a composite mean of 4.62. Their motivations were strongly anchored in intrinsic values, particularly achieving success through one's own abilities, passion for business from an early stage, and ensuring future stability, all rated at 4.86.

Household stakeholders, by contrast, exhibited slightly lower levels of agreement with a composite mean of 4.06. While they strongly endorsed success from personal ideas (4.43) and resignation from employment (4.42), they gave lower ratings to motivations such as avoiding supervision (3.92) and spending more time with family (3.60). Aggregated data across all groups yielded a composite mean of 4.37 (strongly agree), with consistent endorsement of seven motivating factors, particularly achieving success from personal ideas (4.56) and converting interests into profit (4.53).

Table 5: Assessment of Entrepreneurialism Custom as to Entrepreneurial Intentions

Areas of Concern	Micro Enterprise Owner		Community Leader		Household/ Stake-holder		Composite Weighted Mean	
	WM	VI	WM	VI	WM	VI	WM	VI
1. I plan to engage in business because I know that entrepreneurship is an economic activity that makes a valuable contribution to society.	4.39	SA	4.57	SA	3.89	A	4.28	SA
2. I plan to engage in business because I believe that I can gain profit.	4.55	SA	4.66	SA	3.94	A	4.38	SA
3. I plan to engage in business because I dream of having self–fulfillment and respect.	4.38	SA	4.47	SA	3.00	U	3.95	A
4. I plan to engage in business because I have skills and education in line with business.	4.31	SA	4.27	SA	3.80	A	4.13	A
5. I plan to engage in business because I am searching for new experiences.	4.77	SA	4.03	SA	4.00	A	4.27	SA
6. I plan to engage in business because I love to help my family run our business.	4.56	SA	4.39	SA	3.85	A	4.27	SA
7. I plan to engage in business because I can help our municipality generate taxes.	4.40	SA	4.84	SA	4.23	SA	4.49	SA
8. I plan to engage in business because I intend to respond to the unemployment situation in the community.	4.48	SA	4.62	SA	4.04	A	4.38	SA
Composite Weighted Mean	4.48	SA	4.48	SA	3.84	A	4.27	SA

The assessment of entrepreneurial intentions across stakeholder groups revealed consistently high levels of agreement, particularly among microenterprise owners and community leaders, both of whom reported composite weighted means of 4.48 with a categorical response of strongly agree. For microenterprise owners, the strongest motivations included seeking new experiences (4.77), supporting family enterprises (4.56), and responding to unemployment (4.48). Community leaders expressed similar levels of intention, though with slightly different emphases, such as contributing to municipal tax generation (4.84), gaining profit (4.66), and addressing community unemployment (4.62).

By contrast, household stakeholders reported comparatively lower entrepreneurial intention, with a composite weighted mean of 3.84 rated as agree. Only one item contributing to municipal taxes was rated as strongly agree (4.23), while most statements were rated agree, and one item, pursuing self-fulfillment, received a neutral score (3.00).

The three groups produced an overall composite mean of 4.27 for strongly agree. The highest-rated shared motivations across all respondents centered on economic and social contributions, particularly generating municipal taxes (4.49), responding to unemployment (4.38), and gaining profit (4.38).

Table 6: Assessment of Entrepreneurialism Custom as to Entrepreneurial Motivations

Areas of Concern	Micro Enterprise Owner		Community Leader		Household/ Stake-holder		Composite Weighted Mean	
	WM	VI	WM	VI	WM	VI	WM	VI
1. My motivations for engaging in business are to prove my strong conviction that I can run a business.	4.40	SA	4.79	SA	4.10	A	4.43	SA
2. My motivations in engaging in business are to influence other people to invest in business in our community.	4.40	SA	4.79	SA	3.90	A	4.36	SA
3. My motivations in engaging in business are to become a successful entrepreneur.	4.40	SA	4.79	SA	4.17	A	4.45	SA

4. My motivations for engaging in business are to create something new.	4.40	SA	4.64	SA	4.23	SA	4.42	SA
5. My motivations for engaging in business are to build an organization.	4.39	SA	4.63	SA	3.55	A	4.19	A
6. My motivations in engaging in business are to fulfill my dream of owning a business.	4.36	SA	4.53	SA	3.85	A	4.25	SA
7. My motivations for engaging in business are to help other people by creating a new business.	4.59	SA	4.41	Sa	4.09	A	4.36	SA
8. My motivations for engaging in business are to apply my skills and competencies.	4.47	SA	4.52	SA	4.02	A	4.34	SA
9. My motivations in engaging in business are to have the authority to control or manage a business.	4.69	SA	4.17	A	3.80	A	4.22	SA
10. My motivations for engaging in business are to belong to a high-class society.	4.85	SA	4.73	SA	4.00	A	4.53	SA
Composite Weighted Mean	4.50	SA	4.60	SA	3.97	A	4.36	SA

Microenterprise owners reported a composite weighted mean of 4.50, rated as strongly agree, with their top motivations centering on social mobility and authority, specifically, the desire to belong to a high-class society (4.85), gain authority in business management (4.69), and help others by creating businesses (4.59). This pattern suggests that entrepreneurial engagement among owners is shaped not only by economic opportunity but also by aspirations for social recognition and influence.

Community leaders demonstrated even higher levels of motivation, with a composite mean of 4.60. Their strongest drivers included proving the ability to run a business, influencing others to invest, and becoming a successful entrepreneur (each rated 4.79).

Conversely, household stakeholders expressed a more moderate orientation toward entrepreneurship, with a composite mean of 3.97 rated as agree. Only one item, creating something new, was rated strongly agree (4.23), while other items received modest agreement.

The overall composite mean across all groups was 4.36, rated as strongly agree. The most consistently endorsed motivations included belonging to high society (4.53), becoming a successful entrepreneur (4.45), and proving the ability to run a business (4.43).

Table 7: Assessment of Entrepreneurialism Custom as to Entrepreneurial Attitudes

Areas of Concern	Micro Enterprise Owner		Community Leader		Household/ Stakeholder		Composite Weighted Mean	
	WM	VI	WM	VI	WM	VI	WM	VI
1. Becoming an entrepreneur, I maintain a strong work ethic.	4.46	SA	4.17	A	3.60	A	4.08	A
2. Becoming an entrepreneur, I am confident of being able to do well in most things I set out to do.	4.23	SA	4.10	A	3.20	U	3.84	A
3. Becoming an entrepreneur, I like to make my own decisions.	4.78	SA	4.29	SA	3.52	A	4.20	SA
4. Becoming an entrepreneur, I can cope with business risks and uncertainties.	4.86	SA	4.57	SA	4.32	SA	4.58	SA
5. Becoming an entrepreneur, I prefer to act in such a way that most people will like me as a person.	4.59	SA	4.19	A	3.65	A	4.14	A
6. Becoming an entrepreneur, I like to plan/organize my work.	4.44	SA	4.05	A	3.29	U	3.93	A
7. Becoming an entrepreneur, I don't let fear or failure hold me back.	4.51	SA	4.15	A	3.50	A	4.05	A
8. Becoming an entrepreneur, I am a risk-taker.	4.59	SA	4.24	SA	3.55	A	4.13	A
9. Becoming an entrepreneur, I cannot stand unfinished tasks.	4.40	SA	4.75	SA	4.10	A	4.42	SA
Composite Weighted Mean	4.54	SA	4.28	SA	3.64	A	4.15	A

Microenterprise owners demonstrated the strongest entrepreneurial attitude, with a composite weighted mean of 4.54 rated as strongly agree. Their highest-rated indicators coping with business risks (4.86), autonomous decision-making (4.78), and risk-taking behavior (4.59) suggest a mindset characterized by resilience, independence, and a willingness to embrace uncertainty.

Community leaders also expressed strong entrepreneurial attitudes, though at a slightly lower composite mean of 4.28. Their top-rated traits included persistence in completing tasks (4.75) and managing uncertainty (4.57), while other indicators, such as work ethic, confidence, and planning, received more moderate ratings.

However, household stakeholders reported a more moderate entrepreneurial attitude, with a composite mean of 3.64 rated as agree. Only coping with risks received a strong endorsement (4.32), while other key indicators, including planning and confidence, were rated as undecided.

The three groups yielded an overall composite mean of 4.15, rated as agree, underscoring generally positive entrepreneurial attitudes across the community. The most widely shared characteristics included risk management (4.58), persistence (4.42), and independence in decision-making (4.20).

Table 8: Significant Differences on the Entrepreneurial Custom of Naujan, Oriental Mindoro

Variable		df	MSSb	MSSw	F-value	Critical value	Decision	Interpre-tation
1.	Desirability of becoming self-employed	27	0.803	32.117	0.025	3.32	Accept Ho	Not Significant
2.	Entrepreneurial Intentions	21	15.164	32.144	0.471	3.47	Accept Ho	Not Significant
3.	Entrepreneurial Motivations	27	1.137	20.284	0.056	3.32	Accept Ho	Not Significant
4.	Entrepreneurial attitudes	24	4.940	36.978	0.133	3.40	Accept Ho	Not Significant
Overall		12	3.947	105.397	0.037	3.89	Accept Ho	Not Significant

@ .05 level of significance.

The statistical results from both ANOVA and t-test consistently demonstrate that there are no significant differences in the perceptions of microenterprise owners, community leaders, and households/stakeholders regarding entrepreneurial customs in Naujan, Oriental Mindoro. Across all four dimensions—desirability of self-employment, entrepreneurial intentions, motivations, and attitudes—the computed F-values and the overall t-value were found to be lower than their corresponding critical values at the 5% level of significance. This indicates a strong convergence of views among the three respondent groups, supporting the acceptance of the null hypotheses.

Such uniformity suggests that entrepreneurship in Naujan is not understood as a fragmented or group-specific construct but rather as a shared socio-cultural orientation. The lack of variation across different respondent categories may point to a collective acknowledgment of the role of entrepreneurship as a viable livelihood pathway, grounded in the locality's social and economic realities. This homogeneity of perceptions also implies that entrepreneurial values are socially embedded, influenced by the community's common experiences, resource base, and collective aspirations.

These findings resonate with the perspective of community-based entrepreneurial frameworks, which emphasize the embeddedness of entrepreneurship in local culture and shared social norms (Akpan et al., 2021; Estrin et al., 2023). The consensus-driven orientation observed in Naujan reflects what Misra and Bhat (2021) describe as the "collectivist entrepreneurial ethos," where community members—regardless of demographic differences—align around entrepreneurship as a mechanism for economic resilience and social advancement. Similarly, Ogundana et al. (2022) highlight how shared community values in rural contexts can override individual differences, fostering cooperative engagement and mutual reinforcement of entrepreneurial practices.

Thus, the findings affirm that in Naujan, entrepreneurial customs are shaped less by individual or sectoral distinctions and more by collective cultural and socioeconomic conditions. This consensus aligns with broader rural development literature, which underscores that entrepreneurial ecosystems in resource-based localities often thrive on common values, trust, and interdependent economic relationships rather than individualistic competition.

Table 9: Motivating Factors Affecting Entrepreneurial Engagement

	Micro Enterprise Owner		Community Leader		Household/ Stakeholder		Composite Weighted Mean	
Areas of Concern	WM	VI	WM	VI	WM	VI	WM	VI
1. Family	4.53	SA	4.41	SA	3.97	A	4.3	SA
2. Self-Satisfaction and Growth	4.32	SA	3.99	A	4	A	4.1	A
3. Financial Security	4.46	SA	4.19	A	4	A	4.22	SA
Overall Composite Weighted Mean	4.44	SA	4.2	SA	3.99	A	4.21	SA

The motivating factors for entrepreneurial engagement indicate that across all respondent groups, family and financial security are the strongest drivers of entrepreneurial activity in Naujan, Oriental Mindoro. Microenterprise owners expressed the highest level of motivation, with all three factors rated as strongly agree and a composite weighted mean of 4.44. Among these, family (4.53) stood out as the most influential motivator, followed by financial security (4.46) and self-satisfaction and growth (4.32).

Community leaders and households/stakeholders reflected slightly more moderate, yet still generally positive, views. Community leaders had a composite mean of 4.20, recognizing family as a strong motivator but perceiving financial security and self-satisfaction with less intensity. Household/stakeholders reported the lowest composite mean (3.99), with all dimensions rated as agree. Despite these differences, the aggregated composite mean across all groups was 4.21, signifying strong consensus on the importance of motivational factors, particularly family (4.30) and financial security (4.22). Self-satisfaction and growth (4.10), while valued, emerged as relatively secondary in comparison.

Table 10: Hindering Factors Affecting Entrepreneurial Engagement

	Micro Enterprise Owner		Community Leader		Household/ Stakeholder		Composite Weighted Mean	
Areas of Concern	WM	VI	WM	VI	WM	VI	WM	VI
1. Risk Reluctant	3.21	U	3.56	A	3.3	U	3.36	U
2. Indolence	2.25	D	2.96	U	2.87	U	2.69	U
3. Lack of knowledge	3.29	U	3.51	A	3.75	A	3.52	A
Overall Composite Weighted Mean	2.92	U	3.34	U	3.31	U	3.19	U

The overall assessment of hindering factors affecting entrepreneurial engagement in Naujan, Oriental Mindoro, was rated as undecided with a composite mean of 3.19, reflecting mixed perceptions across respondent groups. Microenterprise owners expressed uncertainty (2.92), with lack of knowledge (3.29) and risk reluctance (3.21) emerging as the more salient barriers, while indolence (2.25) was generally dismissed as a significant obstacle. This suggests that entrepreneurs themselves recognize skill gaps and risk-related concerns as potential limitations but do not perceive laziness or lack of motivation as central to the entrepreneurial challenge.

Community leaders (3.34) and household stakeholders (3.31) also assessed hindering factors as undecided, but both groups consistently highlighted lack of knowledge as a more definitive constraint, rating it within the "agree" range (3.51 and 3.75, respectively). In aggregate, lack of knowledge (3.52) stood out across all groups, reinforcing the notion that inadequate entrepreneurial education, training, and technical know-how remain significant barriers. Meanwhile, risk aversion (3.36) and indolence (2.69) yielded less conclusive responses, pointing to variability in how these factors are perceived within the community.

6. Discussion

The demographic profile of respondents indicates that most entrepreneurs and community leaders in Naujan, Oriental Mindoro, are 31–40 years old, married, and college graduates. This suggests that entrepreneurship in the municipality is primarily carried out by individuals in their productive years, balancing family responsibilities with economic aspirations. Their educational background underscores the role of formal education in fostering entrepreneurial engagement, while their marital status highlights entrepreneurship as a strategy to secure household stability. For entrepreneurs themselves, this insight clarifies how family life-cycle needs and education influence entrepreneurial pathways, while for households, it emphasizes that family support systems are central to sustaining enterprise. For community leaders, the findings affirm the importance of promoting education and family-centered initiatives as foundations of local entrepreneurial growth.

Results further reveal that respondents exhibit entrepreneurial customs composed of a desire to be self-employed, entrepreneurial motivations, entrepreneurial intentions, and limited entrepreneurial attitudes. This indicates that while there is enthusiasm for entrepreneurship, certain behavioral traits such as risk-taking, innovativeness, and resilience remain underdeveloped. The distinction between willingness to engage in entrepreneurial activities and the capacity to sustain them in competitive environments is critical. For policymakers and government agencies such as the Technical Education and Skills Development Authority (TESDA), the Department of Trade and Industry (DTI), and local government units (LGUs), this finding highlights the need to design training programs that go beyond motivation and explicitly build entrepreneurial competencies. For higher education institutions (HEIs) such as Batangas State University (BatStateU), the results point to opportunities for research, curriculum enhancement, and extension services that strengthen entrepreneurial attitudes in rural communities. More broadly, the study enriches the literature by framing entrepreneurial customs as a layered construct where intentions and motivations do not always translate into strong attitudes, thereby refining the understanding of entrepreneurial behavior within rural and semi-urban Philippine contexts.

The absence of statistically significant differences among microenterprise owners, community leaders, and household stakeholders indicates a shared community-level understanding of entrepreneurship. This collective perspective implies that interventions can be introduced with broad community acceptance, minimizing conflict among stakeholder groups. For LGUs, this is particularly significant because it suggests that community-wide programs such as entrepreneurship training, microfinance support, and livelihood initiatives will likely receive collective buy-in. Development practitioners and non-governmental organizations (NGOs) may also draw from this finding, as it confirms the importance of culturally embedded, community-based approaches to entrepreneurship rather than solely individualistic models. At the same time, the study advances current knowledge by showing how entrepreneurship in rural settings is not merely an individual pursuit but a socially embedded practice shaped by communal consensus.

Another key result is that family and financial security emerged as the strongest motivating factors, while lack of knowledge was cited only as a minor hindrance. This indicates that entrepreneurship in Naujan is largely instrumental, driven by the desire to secure livelihoods rather than by innovation or opportunity recognition. For entrepreneurs and households, this highlights the role of entrepreneurship as a stabilizing mechanism for family welfare. For government and policymakers, it underscores the need to integrate livelihood security and financial resilience into entrepreneurship development programs. For researchers, it provides a direction to further examine how livelihood-driven motivations interact with innovation capacity in rural economies, offering comparative insights into other communities in the Philippines and Southeast Asia. In doing so, the study contributes to the existing body of knowledge by documenting how livelihood-oriented motivations dominate entrepreneurial practices in rural areas, in contrast to the opportunity-driven entrepreneurship often emphasized in global discourse.

When situated within the broader Southeast Asian context, Naujan's entrepreneurial landscape reflects both common regional patterns and unique contributions. Like rural Indonesia, where entrepreneurship is often necessity-driven and aimed at securing livelihoods (Hadiyanti, Darmawan, Sasmita, Jafar, & Br Dalimunthe, 2025; Kania, Anggadwita, & Alamanda, 2020), Naujan entrepreneurs prioritize family and financial stability over innovation-led ventures. However, Naujan stands out in its strong representation of college-educated entrepreneurs, contrasting with other rural settings where agricultural and vocational backgrounds dominate. Moreover, while studies in Malaysia and Laos underscore the importance of social and cultural capital in sustaining entrepreneurial ecosystems (Pillai & Ahamat, 2018), Naujan extends this discourse by demonstrating that community consensus around entrepreneurship is reinforced by both education and family-centered responsibilities. Collectively, these comparisons refine the regional understanding of rural entrepreneurship: although livelihood imperatives remain central across Southeast Asia, the Naujan case demonstrates how education and collective perspectives can generate more inclusive and socially embedded entrepreneurial ecosystems.

It must also be acknowledged, however, that the study has certain limitations. Its focus on a single municipality restricts the generalizability of findings to other rural settings, as the entrepreneurial customs observed in Naujan may not fully reflect the realities of different cultural or socio-economic contexts. In addition, the use of purposive sampling limits the ability to capture broader variations in entrepreneurial behavior, as participation was based on specific selection rather than random representation. These constraints do not diminish the value of the study but instead highlight the importance of cautious interpretation and pave the way for future research. Replicating the study in other municipalities, using larger and more diverse samples, can provide a more comprehensive understanding of rural entrepreneurship across the Philippines and Southeast Asia.

Finally, the study highlights the potential role of the Naujan ELEVATE program in fostering smart, sustainable, and inclusive growth. By addressing knowledge limitations and strengthening entrepreneurial attitudes, the program can support long-term competitiveness while directly responding to the community's economic and social priorities. For the LGU of Naujan, the findings provide empirical evidence to refine program design and monitoring. For policymakers at the provincial and national levels, the study offers a case model of how localized entrepreneurship programs can contribute to inclusive growth. For the academe, the study identifies clear research directions, such as quantitatively testing the impact of the ELEVATE program on entrepreneurial outcomes like income growth, business sustainability, and community resilience. Collectively, these contributions demonstrate that the study is significant not only for the entrepreneurs and households of Naujan but also for community leaders, LGUs, policymakers, NGOs, and HEIs. At the same time, it extends the body of knowledge on rural entrepreneurship by providing empirical evidence on the interplay between motivations, attitudes, and community-level consensus, offering insights that can inform both theory and practice across Southeast Asia and beyond.

Propose Localized Entrepreneurial Program: The Naujan ELEVATE Program

Entrepreneurship is a vital catalyst for economic growth and social empowerment, especially in rural communities like Naujan, Oriental Mindoro, where residents show a strong desire for self-employment but face challenges such as limited knowledge, low risk tolerance, and insufficient access to innovative business practices. Despite abundant natural and socio-economic resources, many aspiring entrepreneurs are hindered by gaps in skills and confidence, which restrict their ability to start and sustain successful enterprises. The Naujan ELEVATE program addresses these issues by fostering a positive entrepreneurial culture, enhancing practical business skills, and providing mentorship and resource access tailored to the community's unique context and values. By supporting diverse groups—including youth, women, and

microenterprise owners the program aims to transform entrepreneurial intentions into viable businesses that contribute to local economic development and improve livelihoods, ultimately bridging the gap between aspiration and capability in the municipality.

Program Proposal: Naujan ELEVATE

Empowering Local Entrepreneurs through Values-Aligned Training and Engagement

A. Background

Entrepreneurship plays a critical role in rural development, offering a sustainable path toward self-reliance and local economic resilience. A recent study conducted in Naujan, Oriental Mindoro, revealed that while the community has strong natural and socio-economic resources, entrepreneurial attitudes—particularly risk tolerance and innovation—remain underdeveloped. Residents demonstrate a high desire for self-employment and moderate motivation and intention, but lack the confidence and knowledge needed to start or grow their businesses. Recognizing this gap, the Naujan ELEVATE program seeks to build a more vibrant entrepreneurial culture by delivering targeted training, mentorship, and support tailored to the values, context, and aspirations of Naujan's population.

B. Program Objectives

1) Strengthen entrepreneurial attitudes, especially risk-taking, innovation, and opportunity recognition.
2) Provide community-aligned financial literacy and business skills training.
3) Establish sustainable mentoring networks and peer coaching structures.
4) Improve access to information, services, and microfinance resources.
5) Support inclusive entrepreneurship, particularly for youth, women, and underemployed groups.

C. Target Beneficiaries

- Aspiring entrepreneurs (including students and unemployed individuals)
- Existing microenterprise owners
- Women, returning OFWs, and displaced workers
- Community leaders and youth influencers from all 8 districts of Naujan

D. Program Components

1) Entrepreneurial Mindset Workshops
- Topics: Innovation, self-confidence, adaptability, problem-solving
- Approach: Interactive seminars with storytelling, role-play, and real case studies from local entrepreneurs
- Frequency: Bi-monthly per district

2) Financial Literacy and Business Skills Training
- Topics: Basic accounting, budgeting, business registration, marketing, e-commerce
- Tools: Templates for simple business plans and cost-benefit analysis
- Delivery: Face-to-face and mobile workshops

3) Mentorship and Peer Coaching
- Setup: Match mentees with local business owners, educators, or retired professionals
- Support: Monthly sessions + community learning circles in each district

4) Mobile Business Clinics
- Services: Legal advice, product development tips, DTI and CDA guidance, microfinance consultation
- Schedule: Monthly rotation across districts, co-hosted by LGU and partner agencies

5) Naujan Entrepreneurial Resource Hub (NERH)
- Purpose: Serve as a central hub (physical and digital) for resources, training materials, mentoring directory, and microloan applications
- Host: Housed within the local government or partner academic institution

E. Implementation Timeline (Year 1)

Phase Activities Timeline

Planning & Mobilization Stakeholder meeting, program promotion Month 1–2

Capacity Building Workshops, training, onboarding mentors Month 3–6

Service Delivery Mobile clinics, mentoring, online support Month 4–11

Review & Evaluation Monitoring, feedback, impact reporting Month 12

F. Budget Estimate (Year 1)

Item Estimated Cost (₱)

Workshop materials & facilitators ₱150,000

Mentor and trainer allowances ₱100,000

Mobile clinic logistics (transport, venues) ₱80,000

Digital platform and hub setup ₱120,000

Monitoring & evaluation ₱50,000

Administrative support & contingencies ₱50,000

Total ₱550,000

Note: Costs may vary depending on partnerships and co-funding.

G. Sustainability and Partnerships

To ensure long-term impact, Naujan ELEVATE will work closely with the following:

- LGU Naujan – Local coordination and logistics
- DTI & TESDA – Technical and training support
- DA & DOLE – Funding linkages for agri-entrepreneurs and jobless youth
- Local Schools & HEIs – Venue, outreach, and digital support
- NGOs / Cooperatives / Rural Banks – Microfinance, business incubation

7. Conclusions

- Most respondents in Naujan, Oriental Mindoro, are within the age range of 31 to 40 years, are married, and hold a college degree. This demographic profile indicates that entrepreneurship in the municipality is largely undertaken by individuals in their productive years, balancing family responsibilities with economic aspirations while drawing upon formal educational backgrounds.

- Microenterprise owners, community leaders, and household leaders exhibit entrepreneurial customs characterized by a strong desire for self-employment, clear entrepreneurial motivations, and defined entrepreneurial intentions, although their entrepreneurial attitudes—particularly in terms of risk-taking, innovativeness, and resilience—remain limited.
- Statistical analysis reveals no significant differences in the assessments of microenterprise owners, community leaders, and household stakeholders about entrepreneurial customs in Naujan, Oriental Mindoro. This finding suggests a shared community-level perspective on entrepreneurship, which implies the potential for broad-based acceptance of collective interventions and development programs.
- Family and financial security emerged as the primary facilitating factors influencing entrepreneurial engagement in Naujan, Oriental Mindoro, while lack of knowledge was identified only as a minor hindrance. This finding underscores the instrumental role of entrepreneurship in providing household stability and economic security within rural communities.
- The Naujan ELEVATE program holds significant potential in promoting future growth and competitiveness in the municipality by fostering smart, sustainable, and inclusive development. By addressing knowledge gaps and enhancing entrepreneurial attitudes, the program is well-positioned to respond to principal societal challenges while supporting long-term community resilience and prosperity.

8. Recommendations

- Coordinate resources for community development by fostering collaboration among various stakeholders and reconciling conflicting groups and agendas under a unified vision for the future. This may involve the Municipal Government of Naujan, barangay officials, local NGOs, and community-based organizations, working together to ensure development efforts are strategically aligned and sustainable.
- Implement capacity-building initiatives that address the need to improve community infrastructure, expand citizen participation, and cultivate leadership. These initiatives can be spearheaded by the Municipal Planning and Development Office (MPDO), Department of the Interior and Local Government (DILG), and local academic institutions such as Batangas State University, with support from civil society organizations.
- Promote community involvement in tourism planning to guarantee inclusive participation and ownership of development initiatives. The Municipal Tourism Office, Department of Tourism (DOT), local entrepreneurs, and people's organizations should be actively engaged to ensure that tourism initiatives balance preservation with innovation.
- Formulate enabling policies that support entrepreneurial engagement by minimizing barriers and removing obstacles that deter potential entrepreneurs. This responsibility primarily lies with the Sangguniang Bayan (Municipal Council), in partnership with TESDA, the Department of Trade and Industry (DTI), and local business associations.
- Conduct outreach programs to foster entrepreneurial thinking within the context of rural development. Such programs may be jointly organized by the Municipal Agriculture Office, DTI, Department of Education (DepEd), and higher education institutions, extending participation beyond farmers to include households, youth, local leaders, and rural organizations.
- Encourage the adoption of Public–Private Partnerships (PPP) as a strategic mechanism for advancing entrepreneurial initiatives. The Municipal Government, local chambers of commerce, cooperatives, and private investors should collaborate to pool resources, expertise, and networks to support sustainable development.
- Institutionalize the Naujan ELEVATE Program (Enhancing Local Economic Vibrancy through Advanced Training and Entrepreneurship) as a flagship initiative for smart, sustainable, and inclusive growth. This program can be jointly implemented by the Municipal Government of Naujan, in collaboration with Batangas State University, TESDA, DTI, NGOs, and community leaders, to address knowledge gaps, strengthen entrepreneurial attitudes, and provide training, mentorship, and support systems.

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