# Spatial Analysis of Competency Approach towards Entrepreneurial Distinctiveness: A Focus on Micro and Small Enterprises

**Francis Jr. M. Tabor<sup>1</sup>, Xavier Lawrence D. Mendoza<sup>2</sup>, Jerico B. Tadeo<sup>3</sup>**<sup>1,2,3</sup>Cavite State University – CCAT Campus, Rosario, Cavite, Philippines

Corresponding author \* francis.tabor@cvsu.edu.ph

## **Abstract**

Micro and small enterprises play an important part in the Philippine economy by producing more employment opportunities, which helps to lessen the country's poverty rate. This study aimed to assess and understand the entrepreneurial competencies and distinctiveness of MSEs in selected areas in Cavite. This study utilized a descriptive causal research design. A stratified sampling technique was employed to determine the 385 DTI-registered MSEs. The study found that most of the participants were sole proprietors, had few numbers of employees, operating for one to three years, and had an average net asset size of Php3,000,000.00 below. It was also noted that micro and small entrepreneurs have entrepreneurial competencies specific to opportunity, strategic, organizing, relationship, conceptual, and commitment competencies. Considerably, there were significant differences between the business profile of the participants and entrepreneurial competencies. Thus, the researchers recommended that MSEs may further develop the six dimensions of entrepreneurial competencies through exposure to training and programs. Furthermore, local government agencies and policy-makers may consider support and safety nets for MSEs related to awareness and understanding of different dimensions of entrepreneurial competencies and competitive advantage.

**Keywords**: competency approach, entrepreneurial competency, entrepreneurial distinctiveness, micro and small enterprises (MSEs)

## 1. Introduction

Micro and small enterprises (MSEs) are essential for economic growth and development in the Southeast Asian Region and in the Philippines (Mendoza & Tadeo, 2023; Mendoza et al., 2023; and Tadeo & Mojica, 2022). It helps poverty reduction rate through providing job opportunities, which supports the sustainability of the local community (Barbosa, 2021). Despite being smaller-sized businesses, MSEs dominated more of the local market. Recent studies identify entrepreneurial competencies as basic and individual knowledge, self-images, motivations, characteristics, skills, and social tasks that result in an enterprise's birth and growth. The entrepreneurs who start and add value through the organization of resources and opportunities are the individuals that possess entrepreneurial competencies (Suhaimi et al., 2018). Moreover, entrepreneurial distinctiveness provides a competitive advantage in maintaining continuity and business performance. Distinctive competencies are the organizational capability to generate competitive advantage through their distinctiveness when competitors cannot replicate easily (Ciptagustia & Kusnendi, 2019).

However, the growth of MSEs is still challenging, particularly in developing countries compared to developed countries, due to a lack of entrepreneurial competencies, including opportunity,

relationship, strategic, conceptual, organizing, and commitment competencies that affect a firm's survival capabilities and knowledge about the proper execution of strategies to achieve business growth (Quingco & Leonoras, 2019). Aidara et al. (2021) stated that business owners suffer significant problems due to a lack of essential entrepreneurial competencies, including seeing opportunities, maintaining effective organization, forming partnerships, and maintaining a superior level of commitment and conceptuality. One main reason businesses fail is that owners do not tend to realize what competency and knowledge they lack. Moreover, studies showed that small businesses only tend to have short-term operation skills since they do not possess knowledge regarding prioritizing long-term goals. The economic situation forced families without proper entrepreneurial understanding to run the business independently without employing somebody to assist them (Sungkawatti, 2019). Few MSEs develop to the next level of productivity, employment, and income. Despite the importance of entrepreneurial competence in small businesses, the impact on the development of MSEs is questionable (Gathoni et al., 2021).

Hence, the researchers aimed to assess and understand the significant difference between the business profile of MSEs and entrepreneurial competency in selected areas in Cavite province. This study provided information that MSEs may understand various entrepreneurial competencies that an entrepreneur must possess and what competencies they must focus on to enhance. Also, this study may guide local government agencies of MSEs on implementing seminars and training programs towards competency awareness and development of micro and small business owners.

## 2. Literature Review

## 2.1. Entrepreneurial competency as a competitive advantage

The study of Fazal et al. (2019) proved that entrepreneurial competencies have a substantial value in obtaining a competitive advantage by empirically examining several entrepreneurial competency measurements, which were found statistically accurate, reliable, and still an influential predictor of businesses' outstanding performance. Aidara et al. (2021) found that competitive advantage moderates and enhances the correlation between competencies and business success in the informal sector. The results showed that competitive advantage significantly mediated the relationship between entrepreneurial skills and the success of microenterprises operating in the informal market. Zainol and Al Mamun (2018) found that competitive advantages intervene in the relationship between entrepreneurial competency. In contrast, competitive advantage mediates the connection between conceptual competency and the performance of informal microenterprises.

## 2.2. Role of entrepreneurial competency on business performance

Mustapha et al. (2020) stated that entrepreneurial competencies positively impact microenterprise revenue. Entrepreneurs must enhance their skills, business knowledge, and competencies to achieve economic progress and increase income and assets. Sungkawati (2019) concluded that microbusiness performance is inseparable from entrepreneurial competence. Entrepreneurial competencies that microenterprises must possess consist of the capability to create a strategic method, the capacity to conceptualize business growth, the power to build relationships with others, the ability to learn constantly, and a pleasing personality. Ahmed and Kar (2018) studied the correlation between entrepreneurial competencies and Small and Medium Enterprises (SMEs) performance in the Manufacturing industry. The findings revealed that all competencies positively correlate with business performance, suggesting that all entrepreneurs require the competencies.

## 2.3. Management practices of micro and small enterprises

One of the study's significant findings is that micro-enterprise owners with higher monthly business incomes have a superior level of economic literacy than those with lower monthly business incomes. Microenterprise owners need better financial literacy in record-keeping, savings, and financing (Gonzalvo & Avila, 2019). Barbosa (2021) found that MSEs frequently use financial management techniques like budgeting and costing. However, they rarely utilized internal control, managing working capital, and long-term financing. The Department of Trade and Industry (DTI), in collaboration with the Local Government Unit (LGU), recommended reviewing programs and policies regarding developing micro and small enterprises' financial management practices. Since most entrepreneurs are graduates without official training in entrepreneurship, entrepreneurs can do management practices without a unique educational approach. Most of them comply with accounting standards and keep correct books of accounts, while the remainder needs to create financial projections and budgets and provide valuable financial statement reporting (Ikrama, 2019). The findings indicated that micro and small enterprises are less expected to employ management practices, unlike larger firms. However, they help the growth and productivity of the firm. The study concluded that marketing and production are essential for MSEs to generate sales and income and expand the business market (Capiña, 2021).

## 2.4. Role of building relationships and innovation performance on competitive advantage and business opportunity recognition

Several entrepreneurial qualities affect innovativeness. Abdul et al. (2017) study demonstrated the significance of entrepreneurial competencies to the enterprises' economic performance. They recommended diversifying their skill sets to advance their enterprises or risk falling behind in the current borderless global economy, adopting new methods, and modifying ingrained systems to develop these competencies. The study by Zizile and Chimucheka (2018) determined that entrepreneurial competencies have significance in envisioning opportunities, concept generation, creativity, innovative competencies, and the skills of women-owned SMEs, which are also vital for SMEs' survival capability and establishment. The study found that many MSEs have adopted numerous leadership competencies such as avoidance of unethical behavior, results and performance qualities, employee engagement, and maintaining staff teamwork. The study recommended that MSEs consider leadership skills in innovation competency and networking and observe risk-taking strategies to enhance development and gain competitiveness (Gathoni et al., 2021). Although many entrepreneurs incorporate technology into their businesses, some have not realized innovation's benefits. The survey result found innovation to positively impact female-led companies' development (Marete et al., 2020).

## 2.5 Conceptual Framework

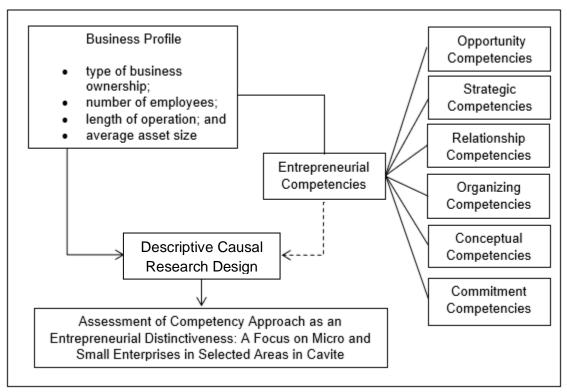


Figure 1. The study framework of competency approach as an entrepreneurial distinctiveness of micro and small enterprises

The conceptual framework above shows the systematic procedure of the study. The researchers determined the level of entrepreneurial competencies of micro and small enterprises. Furthermore, the authors utilized the descriptive causal research design that identified the selected participants' business profiles and used them to determine the significant difference between entrepreneurial competencies. By identifying the significant difference, the study used the collected and analyzed data to provide recommendations and conclusions on the significance of the study.

## 3. Methods and Design

The study utilized a descriptive causal research design to assess micro and small enterprises' entrepreneurial competencies and business profiles, focusing on significant differences between variables. Considerably, using the random sampling approach, the 385 legally registered MSEs under the Department of Trade and Industry located in the province of Cavite, Philippines, were selected. The computed sample size was done through Slovin's formula. A survey questionnaire from the study of Fazal et al. (2022) was modified to gather the primary data for this study. More so, Cronbach's alpha test shows the study's internal consistency level of the instrument. The study's overall coefficient of the variable measurement showed an excellent scale of 0.83. more significant than the acceptable scale of 0.70. The result indicated that the instrument utilized in this study was reliable and met the viability requirements. Lawshe's validation calculated the validity of the research instrument 0.87 validity level.

## **Ethical Consideration**

The researchers informed the participants that their contribution was voluntary and that they could withdraw at any time while disseminating the survey questionnaires. The authors explained to the participants the confidentiality of their data, which is used for educational purposes only. Furthermore, the researchers guaranteed that the study process did not violate human rights.

## 4. Results and Discussion

Table 1 shows the business profile of the participants. It presented the type of business ownership of the participants, which showed that 92.99 percent who participated in this study were sole proprietors. Additionally, it presented that the participants with 9 and below employees have the highest participation in this study, with 96.62 percent. In addition, this study showed that 1 to 3 years have the highest response, with 102 answers. Moreover, this study showed that most participants have an average net asset size of Php 3,000,000 and below, with 345 total responses. It implied that most participants were sole owners, had few employees, were newly opened enterprises, and were micro-enterprises.

**Table 1. Business profile of the participants** 

Category		Frequency	Percentage
Type of Business Ownership	Sole Proprietorship	358	92.99
	Partnership	23	5.97
Ownership	Corporation	4	1.04
Number of	9 and below employees	372	96.62
Employees	10 to 49 employees	13	3.38
	1 year and below	67	17.40
Longth of	1 to 3 years	102	26.49
Length of Operation	4 to 6 years	76	19.74
	7 to 9 years	50	12.99
	10 years and above	90	23.38
Average net asset	Php 3,000,000 and below	345	89.61
size	Php 3,000,001 to Php 15,000,000	40	10.39

Table 2 showcases the entrepreneurial competency of the participants. It revealed that all of the categories under opportunity competency show a descriptive value of competent, except the capability of identifying goods and customer wants, which shows highly competent with a total grand mean of 4.18, interpreted as competent. Moreover, all of the categories under the strategic competency show competent, with a total grand mean of 3.97, interpreted as competent. Additionally, all of the categories under the organizing competency reveal a descriptive value of competent, except the capability of the participants to plan the operation of the business, which shows a descriptive value of highly competent. Thus, the total grand mean value shows 4.15, analyzed as Competent. Furthermore, all variables under relationship competency are competent, with a total grand mean of 4.37, interpreted as highly competent. Also, every variable under the competency approach of conceptual competency has the descriptive value of competent, with a total grand mean of 3.88, interpreted as competent. Lastly, each variable under the entrepreneurial competency approach of commitment competency with a descriptive value, with a total grand mean of 3.92, is interpreted as competent.

Table 2. Level of entrepreneurial competency of the participants

14610 21 20 (01	Category	Mean	Descriptive value	
Capable of identifying goods and services			Descriptive value	
	that customer wants	4.29	Highly Competent	
	Capable of understanding the usefulness of			
	new tools/technologies to improve business	4.11	Competent	
Opportunity	performance		Competent	
Competency	Capable of perceiving unmet consumer	4.4.5	Competent	
T · · · · · · · · · · · · · · · · · · ·	needs	4.15		
	Capable of looking for products or services	4.15	Commetent	
	that provide real benefits to customers	4.15	Competent	
	GRAND MEAN	4.18	Competent	
	Competent in determining long-term	3.85	Competent	
	issues, problems, or opportunities	3.63	Competent	
	Capable of prioritizing work in alignment	4.17	Competent	
Strategic	with business goals	7.17	Competent	
Competency	Capable of positioning current actions with	3.94	Competent	
y	strategic goals			
	Competent in monitoring	3.93	Competent	
	progress toward strategic goals	2.07	<u> </u>	
	GRAND MEAN	3.97	Competent	
	Capable of planning the operation of the business	4.32	Highly Competent	
Organizina	Capable of organizing resources	4.18	Competent	
Organizing Competency	Competent in supervising subordinates	4.08	Competent	
Competency	Capable of assigning tasks effectively to	4.03	Competent	
	others		Competent	
	GRAND MEAN	4.15	Competent	
	Capable of developing a long-term trusting relationship with others	4.32	Highly Competent	
D 1 1.	Ability to interact with others	4.43	Highly Competent	
Relationship	Maintaining a personal network of work	4.33	•	
Competency	contacts	4.33	Highly Competent	
	Communicating with others effectively	4.39	Highly Competent	
	GRAND MEAN	4.37	<b>Highly Competent</b>	
Conceptual Competency	Competent in applying ideas, issues, and observations to alternative circumstances	3.89	Competent	
	Taking reasonable job-related risks	3.74	Competent	
	Capable of monitoring progress towards		Competent	
	objectives in risky actions	3.77	Competent	
	Competent in exploring new ideas	4.11	Competent	
	GRAND MEAN	3.88	Competent	
Commitment	Dedicating time and other resources to	4.05	Competent	
Competency	petency   make the venture work whenever possible		1	

International Journal of Business, Technology, and Organizational Behavior (IJBTOB) ISSN: 2775-4936 Vol. 3 No. 3, June 2023

Competent in possessing a solid internal drive	3.93	Competent
Capable of committing to financial management in terms of using the money for other activities	3.91	Competent
Capable of committing to financial management in terms of selling products on credit	3.77	Competent
GRAND MEAN	3.92	Competent

Table 3 shows the significant difference between the type of business ownership and entrepreneurial competencies of the participants. It revealed that there has a significant difference between the type of business ownership and the entrepreneurial competencies of the participants taken collectively. It implies that the type of business ownership of a business has a vital influence on entrepreneurial competencies because an enterprise's competency is much more developed when there are two or more owners rather than having a single owner related to the company's development and performance. The study by Essel et al. (2019) supports the study's findings, which state that firms owned by more than one individual, such as a partnership or diverse shareholders, are more likely to sustain business growth and performance than single ownership.

Table 3. The significant difference between the type of business ownership and entrepreneurial competencies

<b>Entrepreneurial Competency</b>	F-value	p-value	Decision
Opportunity Competencies	32.10	0.024	Reject H <sub>0</sub>
Strategic Competencies	20.25	0.018	Reject H <sub>0</sub>
Organizing Competencies	30.91	0.014	Reject H <sub>0</sub>
Relationship Competencies	21.42	0.017	Reject H <sub>0</sub>
Conceptual Competencies	31.25	0.013	Reject H <sub>0</sub>
Commitment Competencies	41.60	0.012	Reject H <sub>0</sub>

Table 4 shows the significant difference between the type of business ownership and entrepreneurial competencies of the participants. It revealed that there has a significant difference between the number of employees and the entrepreneurial competencies of the participants taken collectively. It suggests that an enterprise with many employees is more competent because it has the competence to supervise human resources and maximize the company's productivity to generate more revenue and be successful in its mission and goals. This contradicts the study of Malaluan (2019), stating that hiring new personnel is essential for every company. However, most small businesses make hiring mistakes because they lack human resource experience and a disciplined hiring method, significantly influencing small companies.

Table 4. The significant difference between the number of employees and entrepreneurial competencies

<b>Entrepreneurial Competency</b>	F-value	p-value	Decision
Opportunity Competencies	5.67	0.018	Reject H <sub>0</sub>
Strategic Competencies	4.36	0.037	Reject H <sub>0</sub>
Organizing Competencies	12.82	0.000	Reject H <sub>0</sub>
Relationship Competencies	4.56	0.033	Reject H <sub>0</sub>
Conceptual Competencies	2.64	0.010	Reject H <sub>0</sub>
Commitment Competencies	9.72	0.002	Reject H <sub>0</sub>

Table 5 shows the significant difference between the type of business ownership and entrepreneurial competencies of the participants. It revealed that there has a significant difference between the length of business operation and the entrepreneurial competencies taken collectively. It proposes that the longer the business operates, the higher the competency it has because of the different experiences from different challenges the company has through which they've forced to develop innovative practices to overcome the difficulties of the business, which build the competencies of the enterprises. According to Essel et al. (2019), longer-running businesses benefit from past firm experiences and thus have more sustainable growth and performance competence than their newly-established competitors.

Table 5. The significant difference between the length of business operation and entrepreneurial competencies

<b>Entrepreneurial Competency</b>	F-value	p-value	Decision
Opportunity Competencies	3.99	0.004	Reject H <sub>0</sub>
Strategic Competencies	11.73	0.014	Reject H <sub>0</sub>
Organizing Competencies	11.87	0.011	Reject H <sub>0</sub>
Relationship Competencies	21.96	0.002	Reject H <sub>0</sub>
Conceptual Competencies	11.39	0.024	Reject H <sub>0</sub>
Commitment Competencies	9.67	0.016	Reject H <sub>0</sub>

Table 6 shows the significant difference between the type of business ownership and entrepreneurial competencies of the participants. It revealed that there has a significant difference between the type of business ownership and the entrepreneurial competencies taken collectively, except for the conceptual competencies of the participants. It suggests that enterprises with a larger average net asset size have the competence to operate a firm since an enterprise with a larger average net asset size has the competence to take higher risks. However, according to the study's findings, conceptual competency shows the lowest value, which suggests that enterprises lack awareness regarding the importance and significance of developing conceptual competency to maximize business performance. Dirman (2020) stated that the greater the company's total investments, the more stable and robust its financial situation will be in dealing with the chances of bankruptcy in the future. According to Tehseen et al. (2020), entrepreneurs with conceptual competency can be more innovative in their business operations, improving enterprise performance, promoting the development of technical business skills, and enhancing networking.

Table 6. The significant difference between the average net asset size and entrepreneurial competencies

<b>Entrepreneurial Competency</b>	F-value	p-value	Decision
Opportunity Competencies	12.19	0.014	Reject H <sub>0</sub>
Strategic Competencies	12.15	0.014	Reject H <sub>0</sub>
Organizing Competencies	11.25	0.026	Reject H <sub>0</sub>
Relationship Competencies	11.89	0.017	Reject H <sub>0</sub>
Conceptual Competencies	2.61	0.107	Not Rejected H <sub>0</sub>
Commitment Competencies	8.85	0.050	Reject H <sub>0</sub>

## **Discussion**

The level of entrepreneurial competency of MSEs in terms of opportunity competency was competent. It revealed that most MSEs are competent in determining the opportunities to attract and retain customers to enhance their business performance. The participants also showed that their entrepreneurial and strategic competency level was competent. The study of Dagpin et al. (2022) indicated that most registered enterprises in chosen areas of Cavite were sole proprietors. Moreover, according to Malaluan (2019), most companies were under the category with fewer than nine employees. Shinozaki and Rao (2021) support this result, stating that the increase in freshly opened enterprises is due to the pandemic that increased the demand from local households and firms for essential goods. According to the 2021 MSME Statistics of the Department of Trade in Industry (DTI) in the Phillippine Statistics Authority (PSA), 90.54% of registered enterprises in the Phillippines are micro-enterprises.

The study showcased that MSEs in selected areas in Cavite were competent in conceptualizing new ideas for their business sustainability and continuity. Lastly, the entrepreneurial competency level of participants in terms of commitment competency was competent. The study determined that MSEs in selected areas in Cavite have the competency to provide the commitment to operate and manage their business to achieve business growth. According to Aidara et al. (2021), individuals who perceive themselves as entrepreneurially competent are aware, open, and capable of seizing specific opportunities that result in business success. Also, the study by Aidara et al. (2021) stated that such a provocative concept urges entrepreneurs to think more strategically about their decisions and actions while also providing their businesses with a significant competitive advantage. According to Zainol and Al Mamun (2018), entrepreneurs should be able to organize and lead the internal and exterior sources of the enterprise, including budgets, materials, and human resources. Moreover, Fazal et al. (2019) study stated that a microentrepreneur who counts heavily on competence relationships fosters formal and informal alliances with stakeholders such as buyers and dealers, staff and employees, family and friends, and business associates. According to Tehseen et al. (2020), entrepreneurs who possess conceptual competency can become more innovative in their business ventures, improving enterprise performance, encouraging the development of technical business abilities, and improving networking. According to Fazal et al. (2019), enterprises' innovation, growth, and sustainability depend on the entrepreneur's commitment and training. Microenterpreneurs strengthen their commitment competencies to get a competitive advantage that will boost productivity.

#### 5. Conclusion and Recommendations

The study revealed that most participants were sole owners, newly operating enterprises with few employees and with an average asset size of Php 3,000,000 below. Entrepreneurial competencies' level of the micro and small entrepreneurs were competent specifically in opportunity, strategic, organizing,

relationship, conceptual and commitment competencies. Lastly, it was found that there was significant difference between the business profile of the MSEs entrepreneurs and entrepreneurial competencies.

The researchers suggest that micro and small enterprises further develop the six dimensions of entrepreneurial competency mentioned in this study by attending training programs and seminars regarding the proper utilization and execution of entrepreneurial competencies that may increase business performance and growth. Also, micro and small enterprises may focus on enhancing their knowledge of management practices, such as budgetary control, financial management, and proper credit planning practices, on formulating an effective income growth strategy. More so, the local government agencies responsible for policy-making and related agencies conducting seminars and training programs may consider proposing assistance to MSEs related to awareness and understanding of different dimensions of entrepreneurial competencies. In addition, the proper utilization and generation of competitive advantage recognition of a business owner. Seminars and training programs may help micro and small business owners to formulate a competitive advantage that generates an entrepreneurial distinctiveness over competitors. Furthermore, future researchers may investigate other factors of entrepreneurial competencies such as leadership, financial, innovation, entrepreneurial orientation, business environment, and personal competencies as determinants of entrepreneurial distinctiveness to extend the competency model.

## 6. Acknowledgement

This humble scholarly work would not be possible without the direction and graces of the Almighty God. The researchers were grateful for the kind support of their beloved Cavite State University - CCAT Campus. Ad astra, per aspera

## References

- Abdul Mohsin, Ainul Mohsein B.; Halim, Hasliza A.; Farhana, Nadia. (2017). Assessing the role of entrepreneurial competencies on innovation performance: A Partial Least Squares (PLS) approach. *The Journal of Business Inquiry*, 16(1), 88-101, https://journals.uvu.edu/index.php/jbi/article/view/78
- Ahmed, Y. A., & Kar, B. (2018). Analysis of entrepreneurial competencies and its relationship with performance of SMEs in Ethiopia with reference the manufacturing industry in Kombolcha City. *IBMRD's Journal of Management & Research*, 7(2), 1. doi.org/10.17697/ibmrd/2018/v7i2/142696
- Aidara, S., Mamun, A. A., Nasir, N. A. M., Mohiuddin, M., Nawi, N. C., & Zainol, N. R. (2021). Competitive advantages of the relationship between entrepreneurial competencies and economic sustainability performance. *Sustainability*, 13(2), 864. doi.org/10.3390/su13020864
- Barbosa, R. (2021). Financial management practices of micro and small enterprises in Tanauan, Leyte, Philippines. *TARAN-AWAN Journal of Educational Research and Technology Management*, 2(1), 60–69. https://journal.evsu.edu.ph/index.php/tjertm/article/view/261
- Capiña, M. V. (2021). Impact of management practices on micro and small enterprise (MSEs) performance in Marinduque, Philippines. *Journal of Social Entrepreneurship Theory and Practice*, 1(1), 84-97. doi.org/10.31098/jsetp. v1i1.561
- Ciptagustia, A & Kusnendi, K. (2019). Distinctive Capabilities: Can it be a source of competitive advantage? *Atlantis Press*, In 1st International Conference on Economics, Business, Entrepreneurship, and Finance (ICEBEF 2018) 99-102, 10.2991/icebef-18.2019.24.

- International Journal of Business, Technology, and Organizational Behavior (IJBTOB) ISSN: 2775-4936 Vol. 3 No. 3, June 2023
- Dagpin, J. C., Escaño, A. R., Mendoza, X. L. D., & Vertuso, J. C. (2022). Microenterprises shutdown amidst covid-19 pandemic: A focus on determinants and exit strategies. *Asia Pacific Journal of Academic Research in Business Administration*, 8(1), 22-28. https://doi.org/10.13140/RG.2.2.27056.23047
- Department of Trade and Industry. (2021). *MSME Statistics. Department of Trade and Industry Philippines*. https://www.dti.gov.ph/resources/msme-statistics/
- Dirman, A. (2020). Financial distress: the impacts of profitability, liquidity, leverage, firm size, and free cash flow. *International Journal of Business, Economics, and Law*, 22(1), 17–25. https://ijbel.com/wp-content/uploads/2020/08/IJBEL22\_205.pdf
- Essel, B.K.C., Adams, F. & Amankwah, K. (2019). Effect of entrepreneur, firm, and institutional characteristics on small-scale firm performance in Ghana. *J Glob Entrepr Res* 9, 55. https://doi.org/10.1186/s40497-019-0178-y
- Fazal, S. A., Mamun, A. A., Ahmad, G. B., & Masud, M. M. (2019). Entrepreneurs' competencies and competitive advantages: a study on Malaysian microenterprises. *Global Business Review*, 23(1), 61-74. doi.org/10.1177/0972150919854937
- Gathoni, B. M., Gichunge, E., & Mutegi, D. (2021). Entrepreneurial competence and growth of micro-small enterprises in Kiambu County, Kenya. *Journal of Entrepreneurship & Project Management*, 1(2), 1-13. https://edinburgjournals.org/journals/index.php/journal-of-entrepreneurship/article/view/38
- Gonzalvo, Z., & Avila, E. C. (2019). Level of financial literacy of micro-business owners in the Municipality of Ragay, Camarines Sur, Philippines. *Asia Pacific Journal of Academic Research in Business Administration*, 5(1), 1-7. https://www.researchgate.net/publication/337007292\_Level\_of\_Financial\_Literacy\_of\_MicroBusiness\_Owners\_in\_the\_Municipality\_of\_Ragay\_Camarines\_Sur\_Philippines
- Ikrama, S. (2019). An Empirical study on the performance of micro and small enterprises and the financial planning managerial practices. *SEDME* (*Small Enterprises Development, Management & Extension Journal*), 46(4), 248–255. doi.org/10.1177/0970846419894755
- Malaluan, A. Q. (2019). Performance of Micro and Small Enterprises in the Philippine Setting. *Journal of Economics and Management Sciences*, 2(1), 15. https://doi.org/10.30560/jems.v2n1p15
- Marete, J. C., Mathenge, R. F. D. P., & Ntale, D. J. (2020). Entrepreneurial strategies and growth of women microenterprises in Kenya: A case of Ongata Rongai, Kajiado North Sub County. *Journal of Entrepreneurship and Project Management*, 5(1), 31-43. https://doi.org/10.47941/jepm.452.
- Mendoza, X. L., Bruno, L. Y., Maglaque, B. S., & Solis, J. N. (2023). Influence of the factors of business opportunities among micro and small enterprises in selected areas of Cavite. Asian Journal of Management, Entrepreneurship and Social Science, 3(01), 136-155.
- Mendoza, X. L. D., & Tadeo, J. B. (2023). Analysis of micro, small, medium enterprises: The cases of Singapore, Malaysia, Philippines, Thailand and Vietnam. Journal of Management, Economics, and Industrial Organization, 7(1), 1-15.
- Mustapha, W.N.W., Al Mamun, A., Mansori, S. and Balasubramaniam, S. (2020). Effect of entrepreneurial competencies on micro-enterprises income and assets in Malaysia, *Asia Pacific Journal of Innovation and Entrepreneurship*, 14(3), 249–261. doi.org/10.1108/APJIE-01-2020-0009

- Quingco, J. G., & Leonoras, C. S. (2019). The economic impact, contribution, and challenges of micro business enterprises to the local development. Philippine Social Science Journal, 2(2), 107-122. https://doi.org/10.52006/main.v2i2.84
- Shinozaki, S., & Rao, L. N. (2021). COVID-19 impact on micro, small, and medium-sized enterprises under the lockdown: evidence from a rapid survey in the Philippines. https://dx.doi.org/10.2139/ssrn.3807080
- Suhaimi, Nur Hakimah Bt Mohd; Al Mamun, Abdullah; Zainol, Noor Raihani; Nawi, NoorshellaChe (2018). The moderating Effect of a supportive environment toward the relationship of entrepreneurial competencies and the performance of informal women entrepreneurs in Kelantan, Malaysia. *The Journal of Developing Areas*, 52(1), 251–259. doi:10.1353/jda.2018.0015
- Sungkawati, E. (2019). The impact of entrepreneurship competence on micro business performance. *In 6th International Conference On Community Development (ICCD*, 2019). 183-186. Atlantis Press. doi.org/10.2991/iccd-19.2019.49.
- Tadeo, J. B., & Mojica, M. A. (2022). The one town, one product program of Cavite Province: A focus on the growth-impeding constraints. International Research Journal of Science, Technology, Education, and Management, 2(4), 1-1.
- Tehseen, Shehnaz & Qureshi, Zuhaib & Johara, Fatema & Ramayah, T. (2020). Assessing dimensions of entrepreneurial competencies: A type ii (reflective-formative) measurement approach using PLS-SEM. *Journal of Sustainability Science and Management*, 15(2). 108-145. http://hdl.handle.net/123456789/25032
- Zainol, N. R., Al Mamun, A., Hassan, H., & Muniady, R. (2017). Examining the effectiveness of micro-enterprise development programs in Malaysia. *Journal of International Studies*, 10(2), 292-308. doi:10.14254/2071-8330.2017/10-2/20
- Zainol, N.R., and Al Mamun, A. (2018). Entrepreneurial competency, competitive advantage and performance of informal women micro-entrepreneurs in Kelantan, Malaysia, *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(3), 299–321. doi.org/10.1108/JEC-11-2017-0090
- Zizile, Tola & Chimucheka, Tendai. (2018). The importance of entrepreneurial competencies on the performance of women entrepreneurs in South Africa. *Journal of Applied Business Research (JABR)*. 34(2). 223-236. 10.19030/jabr.v34i2.10122.