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Entrepreneurial Resiliency: Assessment of Entrepreneurs of Catarman, Northern Samar, Philippines

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Abstract. Entrepreneurial resilience is vital for sustaining enterprises, particularly in rural areas where economic instability and natural disasters are prevalent. In the Philippines, where micro, small, and medium enterprises (MSMEs) significantly contribute to economic development, understanding the factors influencing resilience remains underexplored. This study examines entrepreneurial resilience among 111 entrepreneurs in Catarman, Northern Samar, using a descriptive-correlational methodology and quantitative analysis. Data were collected through structured interviews and validated questionnaires. The findings reveal that entrepreneurs possess strong skills in opportunity recognition, creativity, problem-solving, product development, and networking, significantly enhancing resilience. However, limited government support emerged as a key challenge, with no significant relationship found between structural or environmental factors and entrepreneurial resilience. These results highlight the importance of individual entrepreneurial skills in fostering resilience while calling for increased governmental assistance to support rural entrepreneurs. This research addresses a critical gap by focusing on entrepreneurial resilience in a rural context, offering insights for policymakers and stakeholders to develop targeted interventions. By strengthening entrepreneurial skills and improving support systems, the sustainability of MSMEs in economically and environmentally vulnerable regions can be enhanced.

Keywords: Entrepreneurial resilience; Entrepreneurial skills; Environmental factors; Structural factors.

1.0 Introduction

Micro, small, and medium enterprises (MSMEs) are critical to the Philippine economy, accounting for 99% of registered businesses, and vital to job creation and economic growth (Department of Trade and Industry, 2020). However, the sustainability of these enterprises is often threatened by various challenges, including economic fluctuations, natural disasters, and limited access to resources. Provincial areas like Catarman, Northern Samar face unique adversities such as frequent typhoons and the recent COVID-19 pandemic, making the study of entrepreneurial resilience essential (Mendoza, 2015; Duchek, 2018). Entrepreneurship plays a crucial role in driving economic growth and fostering innovation. Entrepreneurs create jobs, stimulate technological advancements, and contribute to overall societal progress. However, entrepreneurship is fraught with challenges, and overcoming these challenges is often the defining factor between success and failure.

Resilience—the ability to persist through adversity, recover from setbacks, and maintain a positive outlook—is central to the entrepreneurial journey (Linnenluecke, 2017). Resilience is not a fixed trait but a dynamic quality that can be developed and strengthened through experience, training, and organizational support (Kaiser et al.,

2020). Entrepreneurial resilience, the capacity to adapt, recover, and thrive amidst challenges, is a crucial characteristic for entrepreneurs who aim to navigate hardships (Tredgold, 2018). Resilient entrepreneurs cannot only bounce back from failures but also capitalize on new opportunities, thereby ensuring the continuity and growth of their businesses (Garrett, n.d.; Bullough, 2013).

Research on entrepreneurial resiliency has identified several key factors contributing to this capacity. Blatt (2009) emphasizes the role of communal schemas and contracting practices in fostering resilience in entrepreneurial teams. Garrett (n.d.) expands on this, defining entrepreneurial resilience as a set of capabilities, a process, and an outcome and linking it to a greater likelihood of venture survival. Duchek (2018) further explores the concept, identifying situational and process-related factors such as parents' behavior and experience, entrepreneurial learning and experience, and work attitudes and behaviors as influential in developing entrepreneurial resilience. These studies collectively highlight the importance of individual and team-level factors in building and maintaining resiliency in the entrepreneurial context.

Opportunity recognition and creativity are vital aspects of entrepreneurship. Hulbert (2015) and Dinh (2021) highlight the role of entrepreneurial skills, self-efficacy, and imaginativeness in identifying opportunities, while Ardichvili (2000) emphasizes entrepreneurial awareness, social networks, and market knowledge. Patzelt (2011) extends this to sustainable development opportunities, focusing on environmental knowledge and altruism. Creativity, essential for recognizing opportunities and driving innovation, can be cultivated through education (Byrge, 2018; Gundry, 2014). It is closely linked to problem-solving, a key skill for overcoming entrepreneurial challenges and achieving success (Mallick, 2013; Panchanatham, 1999).

Several factors have been identified to influence entrepreneurial resilience, including entrepreneurial skills, organizational structures, and external environmental conditions. Entrepreneurial skills such as decision-making, problem-solving, and emotional regulation are key elements that enable entrepreneurs to overcome setbacks and remain motivated in the face of challenges (Vanevenhoven & Liguori, 2019). Structural factors, such as the quality of leadership, organizational culture, and access to resources, also significantly affect an entrepreneur's resilience. A supportive organizational environment can provide entrepreneurs the resources and guidance necessary to navigate adversity (Chadwick et al., 2021). Environmental factors, such as economic stability, market trends, and access to professional networks, further shape the resilience of entrepreneurs, either enhancing or hindering their ability to bounce back from failures (Ayala & Manzano, 2014).

The rural context of Catarman presents specific challenges, including infrastructural limitations and a perceived lack of government support, which respondents have highlighted in prior studies (Penker, 2019). Despite these challenges, many local entrepreneurs have demonstrated impressive persistence, contributing significantly to the local economy. This study explores the factors influencing entrepreneurial resilience, particularly the skills and traits that empower entrepreneurs to succeed despite adversities. The literature emphasizes that skills such as opportunity recognition, creativity, and problem-solving are essential for enhancing resilience (Hulbert, 2015; Mallick, 2013).

This study aims to investigate the factors contributing to entrepreneurial resilience by focusing on entrepreneurial skills, organizational structural factors, and environmental conditions. This study is significant not only for the entrepreneurs of Catarman but also for the broader economic landscape of the Philippines. Determining the pathways to resilience aims to enhance the sustainability of MSMEs and contribute to the region's overall economic development, ultimately supporting the assertion that resilience is a vital trait for entrepreneurial success (Tredgold, 2018). It has been observed that several entrepreneurs in Catarman, Northern Samar, enjoy ample share of the market and have shown no signs of slowing down despite adversities. On the other hand, several businesses in Catarman had already faced bankruptcy, and owners of the latter opted not to venture into business again. Knowing the lessons, values, and practices regarding an Entrepreneur's resiliency is therefore valuable for both existing and aspiring entrepreneurs, thus the conduct of this study. Furthermore, the findings from this research can provide policymakers and local government units (LGUs) with key insights into the specific needs and challenges faced by entrepreneurs in rural areas. By understanding the factors contributing to entrepreneurial resilience, targeted support mechanisms and policies can be developed to foster a more enabling environment for MSMEs (Blatt, 2009; Darling, 2007).

2.0 Methodology

2.1 Research Design

This study employed a descriptive correlational research design, which is appropriate for identifying and examining the relationships between different variables without manipulating them. The primary objective was to explore how various factors—namely Entrepreneurial Skills, Structural Factors, and Environmental Factors—correlate with Entrepreneurial Resilience among the respondents. By utilizing a quantitative approach, the research sought to provide statistical insights into these relationships, thereby enhancing the understanding of entrepreneurial dynamics in Catarman.

2.2 Research Locale

The study was conducted in Catarman, Northern Samar, a first-class municipality in the Philippines characterized by its unique entrepreneurial landscape. In Eastern Visayas, Catarman is exposed to various challenges, including natural disasters like typhoons, due to its positioning along the Pacific Ring of Fire. This context provides an essential backdrop for understanding the resilience of local entrepreneurs amidst adversities. The research locale is a hub for micro, small, and medium enterprises (MSMEs) and a community where entrepreneurship is crucial for economic sustenance.

2.3 Research Participants

The sample population consisted of 111 registered MSME entrepreneurs in Catarman. To ensure a representative sample, the study adopted a purposive sampling technique to select participants from a pool of entrepreneurs who have been in business for at least three years. This criterion ensures that the participants have enough experience to provide valuable insights into the factors influencing their resilience. The demographic diversity among the respondents regarding business type, ownership structure, and years of operation provided a comprehensive understanding of entrepreneurial resilience in the region.

2.4 Research Instrument

The primary data collection instrument was a structured questionnaire specifically designed to measure various constructs related to entrepreneurial skills, structural factors, environmental factors, and entrepreneurial resilience. To ensure the instrument's reliability, a Cronbach's alpha test was conducted, resulting in an exceptional reliability coefficient of .99. This high rating confirms the instrument's consistency and reliability in measuring the intended variables, thereby strengthening the validity of the research findings. The questionnaire included sections that assessed skills such as opportunity recognition, problem-solving, creativity, leadership, and networking, along with questions addressing structural factors (e.g., years of operation, business type, number of employees) and environmental factors (e.g., government support, social values).

2.5 Data Gathering Procedure

Data collection involved the distribution of patterned questionnaires, which enabled systematic quantitative data collection. Hierarchical Regression analysis was used to measure the effect of the factors on the entrepreneur's resilience. In contrast, frequencies and percentages were used for descriptive data such as years of operation, ownership, type of business, number of employees and business size, and weighted mean for entrepreneurial skills and environmental factors. Hierarchical regression analysis has been widely used in recent studies to assess the relationships between multiple predictor variables and an outcome variable such as resilience. This statistical method helps identify the relative contributions of each predictor, allowing for a more nuanced understanding of the factors that influence entrepreneurial outcomes (Sharma et al., 2020). By evaluating the incremental impact of each set of predictors, hierarchical regression provides valuable insights into the most significant drivers of entrepreneurial resilience. The study tested the following hypotheses: a) entrepreneurial skills positively impact the level of resilience in entrepreneurs, b) structural factors within an organization contribute significantly to entrepreneurial resilience, and c) environmental factors play a key role in shaping entrepreneurial resilience.

2.6 Ethical Considerations

Ethical considerations in research, particularly in studying entrepreneurial resiliency among rural entrepreneurs, were ensured for the integrity and credibility of the findings. Researchers prioritized informed consent, ensuring participants fully understand the study's purpose, procedures, and potential impacts on their businesses and

communities. Confidentiality was ensured, especially regarding personal and business information, to protect the identities and data of the participants.

3.0 Results and Discussion

3.1 Entrepreneurial Skills, Structural Factors, and Environmental Factors

The results in Table 1 provide data on the entrepreneurial skills and structural and environmental factors of micro, small, and medium enterprises (MSMEs) in Catarman, Northern Samar.

Table 1. Entrepreneurial skills, structural factor, and environmental factors of MSMEs

Entrepreneurial Skills	**F**	**%**	**Mean**	**Interpretation**
Recognition of Opportunity;			3.84	Skilled
Creativity;			3.76	Skilled
Problem-solving skills;			4.05	Skilled
Leadership and communication Skills;			4.12	Skilled
Development of new products and services;			3.78	Skilled
Networking			3.76	Skilled
Weighted Mean			*3.88*	*Skilled*
Structural factors				
Years of operation			12	
3 - 6	37	33%		
7 - 10	22	20%		
11 - 14	14	13%		
15 - 18	14	13%		
19 - 22	12	11%		
23 - 26	2	2%		
27 - 30	5	4%		
31 - 34	1	0.9%		
35 - 38	1	0.9%		
39 - 42	0	0		
43 - 46	0	0		
47 - 50	3	3%		
Ownership				
Sole Proprietorship (1)	95	86%		
Partnership (2)	10	9%		
Corporation (3)	6	5%		
Type of Business				
Commerce (1)	81	73%		
Industry (2)	10	9%		
Service (3)	20	18%		
Number of Employees			3.84	
1 - 4	83	74.77%		
5 - 9	21	18.92%		
10 - 14	2	1.80%		
15 - 21	4	3.60%		
22 - 25	1	0.90%		
Size of Business				
Micro Enterprise (1)	107	96%		
Small Enterprise (2)	4	4%		
Medium Enterprise (3)	-	-		
Large (4)	-	-		
Environmental Factors				
Social Values			3.22	Valued
Government Support			2.69	Less Supportive
Cognitive Dimension			3.83	Knowledgeable

The data reveal a weighted average score of 3.88, indicating that entrepreneurs in the locality possess high entrepreneurial skills. This finding aligns with literature suggesting that Filipino entrepreneurs exhibit positive entrepreneurial behaviors and competencies (Philippines, APS, and NES, 2015). As to entrepreneurial skills, the breakdown of specific skills highlights those respondents who scored highest in problem-solving skills (4.05), leadership and communication skills (4.12), and the ability to adapt creatively (3.76). These areas are critical for entrepreneurial success, supporting Tredgold's (2018) assertion that resilience is bolstered by an entrepreneur's ability to navigate challenges and innovate. The ability to recognize opportunities (3.84) also underscores the proactive mindset essential in a competitive landscape, particularly in a region facing significant economic

stresses. Conversely, while entrepreneurial skills were rated highly, the perceived lack of government support (2.69) is notable. Entrepreneurs indicated feeling less supported by government initiatives, which echoes the findings of Bullough (2013), who identified the necessity for increased government engagement to foster resilience among entrepreneurs. This gap in support could hinder the potential for growth and sustainability in the region, especially considering that government assistance is often vital for MSMEs to thrive.

Regarding structural factors, years of operation and type of business revealed an average lifespan of 12 years for most enterprises. A significant portion of the respondents identified as sole proprietors (86%), indicating a trend towards micro-enterprises, which often have fewer resources and less resilience against economic shocks. The data also showed that most businesses are classified as micro-enterprises, employing an average of three employees. This finding is consistent with studies suggesting that many businesses struggle to scale beyond micro status, further indicating the importance of developing robust entrepreneurial skills to enhance resilience.

The environmental factors detailed in the results highlight the entrepreneurs' evaluation of social values (3.22) and cognitive dimensions (3.83), reflecting a positive perception of societal support and personal knowledge concerning business operations. However, the less favorable rating of government support again emphasizes a critical area for improvement. The low score for government support (2.69) suggests that while entrepreneurs recognize the importance of external assistance for fostering resilience, there is a significant disconnect between the available support and the entrepreneurs' needs. This finding is particularly relevant in the context of the Philippine economy, where government initiatives are essential for the growth and sustainability of MSMEs (Department of Trade and Industry, 2020).

Overall, the findings indicate that while entrepreneurs in Catarman exhibit strong entrepreneurial skills that contribute to their resilience, they face substantial challenges due to a lack of structural support and inadequate government engagement. The study's findings align with the existing literature, reinforcing that both opportunities and challenges characterize the entrepreneurial landscape in the Philippines. Tredgold's (2018) perspective on resilience emphasizes the need for entrepreneurs to develop robust skills to maintain their operations despite external pressures. Similarly, Bullough (2013) advocates for enhanced government support to foster an environment conducive to entrepreneurial growth.

3.2 Entrepreneurial Resiliency

Based on Table 2, entrepreneurs in Catarman perceive themselves as possessing strong resilience. It can be inferred that surviving the first three years—especially during the global pandemic and the typhoons that struck the province—was a crucial period for their businesses. Despite these challenges, these entrepreneurs managed to endure and overcome their difficulties. Furthermore, this strong sense of resilience suggests that they have the potential to enhance their business operations further, provided they receive adequate support from both the government and other support groups. They view themselves as capable of achieving their goals despite obstacles, remain undeterred by failures, and perceive themselves as exceptionally resilient individuals. This indicates that personal qualities play a vital role in their businesses' success and overcoming challenges.

Table 2. Level of entrepreneurial resiliency

Entrepreneurial Resiliency	Mean	Interpretation
I can adapt when changes occur	3.96	Strong Resiliency
I can deal with whatever comes my way	4.06	Strong Resiliency
I try to see the humorous side of problems	3.88	Strong Resiliency
coping with stress can make me stronger	4.10	Strong Resiliency
I tend to bounce back after illness, injury or other hardships	4.19	Strong Resiliency
I can achieve my goals, even if there are obstacles	4.22	Exceptional Resiliency
I stay focused under pressure	4.15	Strong Resiliency
I am not easily discouraged by failure	4.24	Exceptional Resiliency
I think of myself as a strong person	4.33	Exceptional Resiliency
I can handle unpleasant or painful feelings.	4.15	Strong Resiliency
Mean Score	**4.13**	**Strong Resiliency**

This result aligns with the broader literature that emphasizes the role of resilience in entrepreneurial success. Linnenluecke (2017) posits that resilience is essential for navigating crises and sustaining business operations, particularly in environments marked by volatility and uncertainty. Similarly, Ayala and Manzano (2014) highlight

that personal qualities such as self-efficacy, optimism, and managing stress significantly influence an entrepreneur's ability to overcome challenges. The findings from this study corroborate these insights, as the high scores on traits like "not easily discouraged by failure" (4.24) and "thinking of oneself as a strong person" (4.33) suggest that these personal attributes are instrumental in ensuring business continuity. Moreover, the findings emphasize the importance of coping mechanisms in building resilience. For instance, the ability to "bounce back after illness, injury, or other hardships" (4.19) and "handle unpleasant or painful feelings" (4.15) reflect an adaptive capacity to deal with stress. These align with Kaiser et al. (2020), who argue that resilience involves enduring hardships and leveraging such experiences to foster growth and improve business strategies. Entrepreneurs in Catarman demonstrate this ability, particularly in their capacity to maintain focus under pressure (4.15) and achieve goals despite obstacles (4.22), both of which indicate a proactive approach to overcoming adversity.

3.3 Hierarchical Regression for Level of Entrepreneur's Resiliency and its Predictor Variables

Using three models, the hierarchical regression analysis (see Table 3) examined the relationship between entrepreneurial resiliency and its predictor variables. Each model progressively added predictors—entrepreneurial skills, structural, and environmental factors—to assess their incremental impact on explaining the variability in entrepreneurial resiliency. The results highlight several critical insights into the role of these predictors.

Table 3. Hierarchical regression for the level of entrepreneur's resiliency and its predictor variables

Predictors	Model 1		Model 2		Model 3	
	β	*p-value*	*β*	*p-value*	*β*	*p-value*
Entrepreneurial Skills						
Recognition of Opportunity	-018	.813	.029	.719	.043	.601
Creativity	-.142	.089*	-.156	.073*	-.131	.130
Problem-Solving Skills	.190	.011**	.204	.010**	.195	.012**
Leadership & Communication Skills	.133	.106	.119	.186	.081	.368
Development of New Products & Services	.140	.058*	.143	.069*	.098	.215
Networking	.151	.026**	.153	.031**	.138	.050**
Structural Factors of the Business						
Years of Operation			.000	.966	-.001	.829
Type of Ownership			.089	.374	.130	.203
Type of Business			-.024	.699	-.057	.365
Number of Employees			.005	.761	.005	.752
Size of Business			-.243	.404	-.383	.193
Environmental Factors						
Social Values					.082	.346
Government Support					.048	.382
Cognitive Dimension					.105	.122
R^2	.392	.000***	.399	.00***	.439	.00***
Adjusted R^2	.356		.331		.355	
Change in R^2	.392		.008	.940	.039	.094*

Model 1 focused on entrepreneurial skills as predictors of resiliency, showing an R^2 of .392, indicating that entrepreneurial skills account for 39.2% of the variance in entrepreneurial resiliency. This model was statistically significant (p = .000), affirming the strong predictive power of entrepreneurial skills on resiliency. Specifically, problem-solving skills (p = .011) and networking (p = .026) emerged as significant predictors at the 95% confidence level. These findings align with Vanevenhoven and Liguori (2019), who emphasize that problem-solving capabilities enable entrepreneurs to navigate complexities while networking provides access to resources and social support essential for overcoming challenges. Additionally, creativity (p = .089) and development of new products and services (p = .056) were significant at the 90% confidence level. This suggests that entrepreneurs who foster innovation and adaptability in their offerings are better equipped to handle adversities. However, the negative relationship between creativity and resiliency (-.142) is noteworthy and could indicate that highly creative entrepreneurs may face unique challenges, such as resource constraints or market acceptance issues, that demand further investigation.

Including structural factors like years of operation, type of ownership, business type, number of employees, and business size in Model 2 resulted in a marginal increase in R^2 to .399, accounting for an additional 0.7% of the

variance in resiliency. While the model remained statistically significant (p = .000), the Change in R^2 value of .008 (F-change=.940) suggests that structural factors had negligible impact on resiliency. These results highlight that structural attributes of businesses in Catarman may not play a significant role in influencing entrepreneurial resiliency. This contrasts with the findings by Chadwick et al. (2021), who argued that structural factors such as organizational size and resource availability are pivotal in enhancing resiliency. The discrepancy could stem from the context, as small and medium enterprises in resource-constrained regions like Catarman may rely more on individual attributes than organizational characteristics for resiliency.

Adding environmental factors like social values of entrepreneurship, government support, and cognitive dimensions of entrepreneurship—to Model 3 further increased R^2 to .439, accounting for 43.9% of the variance. This represents a Change in R^2 of .039, which was statistically significant at the 90% confidence level (p = .094). These findings suggest that while contributing modestly to resiliency, environmental factors play a supplementary role. The significance of environmental factors echoes the arguments of Ayala and Manzano (2014), who highlighted the importance of external conditions, such as societal perceptions and government interventions, in shaping entrepreneurial outcomes. However, in this study, variables like government support (p = .382) and social values of entrepreneurship (p = .346) were not individually significant. This suggests that entrepreneurs in Catarman primarily rely on intrinsic capabilities rather than external support, potentially due to the region's limited access to institutional resources or ineffective support systems.

The findings demonstrate that entrepreneurial skills are the most significant predictors of resiliency, with problem-solving skills and networking standing out as critical drivers. This aligns with Kaiser et al. (2020), who argued that personal capabilities, such as effective problem-solving and building social capital, are foundational to entrepreneurial success in volatile environments. The marginal contributions of structural and environmental factors further reinforce the importance of intrinsic qualities over external influences, particularly in resource-limited contexts. However, the role of environmental factors, though limited, cannot be overlooked. Entrepreneurs in regions with better institutional support and favorable societal values may experience enhanced resilience, as suggested by Sharma and Yadav (2020). For Catarman entrepreneurs, improving government support and fostering a culture of entrepreneurship could amplify the resilience already present due to their strong personal skills.

4.0 Conclusion

Entrepreneurs in Catarman, Northern Samar, demonstrate a strong capacity for resilience, attributed largely to their entrepreneurial skills. These skills, particularly in problem-solving, opportunity recognition, and networking, enable them to navigate through adversities such as natural disasters, competition, and the challenges posed by the COVID-19 pandemic. Despite minimal government support, these entrepreneurs continue to persevere. The findings suggest that while structural and environmental factors may not significantly influence entrepreneurial resilience, the development of core entrepreneurial skills plays a critical role. Moreover, businesses that have survived more than a decade highlight the importance of continued support and learning to foster long-term sustainability.

The following recommendations are proposed to strengthen entrepreneurial resiliency among entrepreneurs in Catarman. These initiatives aim to address the study's key findings, implement actionable strategies, and outline areas for future research. First, focusing on entrepreneurial skills development is essential, particularly in problem-solving, networking, and creativity. Training programs, workshops, and mentorship opportunities should be organized to enhance these competencies. These initiatives could be implemented over one year, with the following timeline: planning and collaboration with local government units and business organizations in the first quarter; conducting training programs and workshops from the second to fourth quarters; and evaluating program outcomes in the final month of implementation. Resource requirements include funding for program facilitators, workshop materials, and venues. Partnerships with academic institutions, non-governmental organizations, and local entrepreneurs could provide additional support and expertise.

Second, efforts to strengthen government and institutional support should be prioritized. This includes establishing streamlined processes for accessing government grants, loans, and business support services. A task force should be formed within three months to assess the specific needs of local entrepreneurs and design

interventions tailored to these requirements. Resources needed for this initiative include funding for administrative support, training of local government staff, and the development of accessible online platforms to facilitate communication between entrepreneurs and government agencies.

Third, there is a need to foster a culture of entrepreneurship by promoting its social values and encouraging collaboration among entrepreneurs. Quarterly networking events, local business expos, and knowledge-sharing sessions could be organized. These events should aim to build a stronger entrepreneurial ecosystem, enabling entrepreneurs to share best practices and form collaborative partnerships. Resources for this initiative include event organization costs, marketing, and logistical support.

For future research directions, the study's reliance on self-reported data may have introduced biases, as respondents might have misjudged their resiliency. Future research should adopt mixed methods, combining quantitative and qualitative interviews, for a more comprehensive understanding. Additionally, the sample size may not fully capture the diversity of Catarman entrepreneurs. Expanding the sample across industries and regions could enhance generalizability. Longitudinal studies could investigate the long-term effects of entrepreneurial skills on resiliency while exploring creativity's interaction with market dynamics and the role of informal support networks. Research could also assess how digitalization and technology adoption impact resiliency in resource-constrained rural areas.

5.0 Contributions of Authors

Korina P. Legaspi- conceptualization, writing, data gathering, data analysis
Tia Mare L. Ebdane- conceptualization, writing, data gathering, data analysis
Jane D. Sanoria- data gathering, data analysis, writing
Mar L. Formaran- data gathering, data analysis, writing

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7.0 Conflict of Interests

None

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