

### **Entrepreneurial Competencies Among Micro, Small and Medium-Size Enterprises in Jolo**

Warid S. Ibno, MBA <sup>1</sup> 1 – Sulu State College

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#### Abstract

This descriptive-correlational study determined extent of sub-categories of competencies of small and medium-size business micro. enterprises in Jolo, Sulu during the fiscal year 2021, the respondents' demographic profiles in terms of gender, age, civil status and educational attainment; and the significant correlation and differences in the sub-categories subsumed under competencies of micro, small and medium-size business enterprises when data are classified according to respondents' demographic profiles. The frequency counts and percentage were used to determine the respondents' profile, mean and standard deviation were used to determine the extent of competencies of micro small and medium-size business enterprises in Jolo, Sulu, Pearson Product Moment Correlation Coefficient (Pearson r), t-Test for independent samples and One-Way ANOVA were used to determine the significant correlation and the differences in the extent of competencies of micro small and medium-size business enterprises. This study reveals that of the 100 respondents, more one-half the total respondent is female, more on 30 years

old & below and 31-40 years old, more are married individuals, and more than one-half are with bachelor's degree. Extent of competencies of micro, small and medium-size business enterprises terms of Opportunity in competencies, Relationship competencies, Conceptual competencies. Organizing competencies, Strategic competencies, Commitment competencies are rated "Moderate Extent". Variables Gender, Age, Civil Status and Educational Attainment have NO significant intervention on the ways how entrepreneurs in Jolo, Sulu perceived the extent of competencies of micro, small and medium-size business enterprises when data are classified according to respondents' profile. categories subsumed under micro, small and medium-size business enterprises such as Opportunity competencies, Relationship competencies, Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies are highly correlated.

**Keywords:** entrepreneurial competencies, micro small and medium enterprises (MSMEs), business performance, Jolo Sulu, descriptive-correlational study

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#### INTRODUCTION

Over the past decades, the way business operates has undergone drastic changes, driven principally by technological advancement and globalization. As a result of these changes, there is a greater need to examine the requirements of employers with regard to desirable employee competencies.

Micro, Small and Medium Enterprises (MSMEs) has always been an important contributor to a country's economic prosperity. In the globalization era, businesses are forced to push beyond the boundaries to sustain their competitive advantage and have the competency to succeed. Internationalization has become a way forward for businesses to increase performance and this move has open doors to MSMEs to be in the picture (Ibrahim, Zalina et al., 2015).

For many years, and across the country, SMEs have identified talent shortages. Surveys by different organizations repeatedly show SMEs reporting access to talent as a critical competitive issue. At the same time, there is limited data on the specific skills needed which vary across sectors and regions of the country (Diversity Institute Public Policy Forum, 2020).

In the Philippines, there is an increasing recognition of the important role played by the Micro, Small and Medium Enterprises (MSMEs) to promote growth, which is not limited to the simple creation of wealth or capital. They are vital to dispersing new industries to the countryside and stimulating employment. They are more likely to be labor intensive, thus providing jobs wherever they are established. In this sense, they bring about more balanced agro-industrial growth and equity in income distribution (Miranda, A.T. and Miranda, J.L.F., 2018).

Miranda, A.T. and Miranda, J.L.F. (2018) reported that SMEs are recognized by the Philippine Government as the cornerstone of economic growth. Consequently, the government has enacted the Republic Act 8289, also known as the Magna Carta for Small Enterprises, which aims to support and strengthen the SMEs development, particularly those that are rural and agriculture based.

More evidently, SMEs contribute about 33 per cent to the country's economic growth and employs about 67 per cent of the labor force. The role of the SMEs in the economy's growth is very vital. They contribute to a more equitable distribution of income, disperse economic activities to the countryside and most importantly, SMEs are potent forces in the war against poverty (Miranda, A.T. and Miranda, J.L.F., 2018).

In 2012, Philippine Daily Inquirer reported that according to the DTI, 99.6 percent of registered businesses in the Philippines are micro, small and medium enterprises (MSMEs) and these provide 63.2 percent of total jobs in the country. Quoting Manny Aligada, Head of Corporate and SME Segments, Globe Business, said that "Filipino entrepreneurs contribute so much to the country's economy and provide the livelihood of most of our workforce. This is why our micro, small and medium entrepreneurs need and deserve all the support they can get".

In most rural areas in the Philippines, particularly in Jolo, characteristics of micro, small and medium entrepreneurs (MSMEs) in this area are typical with those in some part of the country. The need to assess the extent of competencies of micro, small medium-size business enterprises is very relevant and timely. Therefore, this study was conducted in order to collect empirical data as to confirm the abovementioned premises and claims.

#### **METHOD**

This chapter deals with the research method which was adopted in the conduct of this study. It focuses on the research design, research locale, respondents of the study, sampling procedure, data gathering procedure and tools, research instrument, validity and reliability, and statistical treatment of data.

#### **Research Design**

A descriptive research design method was employed in this study. According to Bless and Higson-Smith (1995:63) a research design is "a program that guides a researcher in collecting, analyzing and



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interpreting observed facts." Moreover, Babbie and Mouton (2001:75) regard research design as the road map or blueprint by which one intends to conduct a research and achieve his/her research goals and objectives." Thus, this study described, quantified, and inferred as well as to discovered significant differences and relationships among variables and to allow the prediction of future events from present knowledge or phenomenon of employees of micro, small and medium-size enterprises in Sulu, namely:

- 1. The demographic profile of respondents in terms of gender, age, civil status and educational attainment;
- 2. The extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of opportunity competencies, relationship competencies, conceptual competencies, organizing competencies, strategic competencies, and commitment competencies;
- 3. The significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to gender, age, civil status and educational attainment; and
- 4. The significant correlation among the levels of competencies of micro small and medium-size business enterprises in Jolo.

Employees of micro, small and medium-size enterprises in Jolo were the main source of data which were quantified to answer the research questions in this study. Library and internet research were the sources of information that were used to enrich the theoretical and conceptual frameworks of this research. The data from the respondents were collected through the use of questionnaires.

#### Research Locale

This study was conducted among micro, small and medium-size enterprises in Jolo during the Fiscal Year 2021. These enterprises are located in the municipality of Jolo, province of Sulu where they secure permit to operate from the Office of the Mayor of Jolo.

#### **Respondents of the Study**

The respondents of this study were employees of micro, small and medium-size enterprises who are currently employed during this Fiscal Year 2021 regardless of their ranks/positions.

#### Distribution of the target Samples among employees of micro, small and medium enterprises

	Micro, Small and Medium Enterprises	Employees
1	MTD Pharmacy and Grocery	20
2	Natural Water Refilling Station	10
3	DGD Computer Shop	10
4	Double NN Printing Shop	10
5	Essential Pharmacy	10
6	Padjak Joy Pawnshop	10
7	Jolo Commercial Trading	5
8	Jolo Convenience Store	5
9	Lucky Store	5
10	Shara's Cafe	5
11	Hikarayaw Pawnshop	5
12	Hamis Sari-Sari Store	5
	Total	100



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#### **Sampling Design**

A non-probability sampling design through purposive sampling method was employed in this study. A total representative of one hundred (100) samples were purposively chosen based on the availability of employees of micro, small and medium enterprises in Jolo. The use of purposive sampling in this study was to ensure the representation of gender, age, civil status, and educational attainment.

#### **Data Gathering Procedure**

The following procedures were employed in the course of data gathering: A permit to administer the questionnaire was secured from the Office of the Dean of Graduate Studies, the heads/managers/directors of micro, small and medium enterprises in Jolo; and The researcher launched and administered the questionnaires personally as well as the retrieval.

#### **Research Instrument**

A survey questionnaire was the main instrument employed in this study to gather data on the extent of competencies among employees of micro, small and medium enterprises in Jolo. Competencies questionnaire was adapted and patterned with slight medication from Phelan, Chris (2014) Model of Competency Cluster derived from Man, Lau and Chan (2002) entrepreneurial skills and competencies.

Phelan, Chris (2014) Competency Cluster is standardized research instrument with established validity and reliability. However, to suit its usability in the local setting the questionnaires used in this study were subjected to the perusal of at least two experts from the faculty members of the School of Graduate Studies of Sulu State College.

The research instrument used in this study consists of two parts. Part I of the questionnaire focused on obtaining the demographic profile of the employees at micro, small and medium enterprises in Jolo to include gender, age, civil status and educational attainment. Part II was geared towards obtaining data on the extent of competencies to include the following dimensions such as opportunity competencies (7 items), relationship competencies (7 items), conceptual competencies (7 items), organizing competencies (7 items), strategic competencies (7 items), and commitment competencies (7 items).

Data obtained using these questionnaires were analyzed through a 5-point Likert Scale such as 5=High Extent(HE); 4=Moderate Extent(ME); 3=Low Extent(LE); 2=Very Low Extent(VLE) and 1=Not at all(NA).

#### Validity and Reliability

Phelan, Chris (2014) Competency Cluster is standardized research instrument with established validity and reliability. However, to suit its usability in the local setting the questionnaires used in this study were subjected to the perusal of at least two experts from the faculty members of the School of Graduate Studies of Sulu State College.

#### **Statistical Treatment of Data**

Descriptive and inferential statistical tools were appropriately employed in the treatment of data to be gathered for this study, namely:

- 1) For research problem number one 1, frequency counts and percentage were employed to determine the profile of employees at micro, small and medium enterprises in Jolo;
- 2) For research problem number two 2, mean and standard deviation were employed to determine the extent of the sub-categories subsumed under competencies;

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- 3) For research problem number three 3, t-test for independent samples was employed to determine the significant differences in the extent of the sub-categories subsumed under competencies when data are grouped according to gender; and One-way Analysis of Variance (ANOVA) was employed to determine the significant differences when data are grouped according to age, civil status and educational attainment.
- 4) For research question number four 4, Pearson Product Moment Correlation Coefficient (Pearson r) will be employed to determine the degree of correlation among the sub-categories subsumed under competencies.

The following rating scales intervals were adopted in the analyses of the results of the computations obtained from the use of both descriptive and inferential statistical tools:

#### A) Rating Scales Interval on the extent of Competencies based on 5-point Likert's Scale:

Point Scale Value		Descriptors
5	5 4.50- 5.00 High Extent(HE)	
4	4 3.50- 4.49 Moderate Extent(ME)	
3	2.50- 3.49	Low Extent(LE)
2	1.50- 2.49	Very Low Extent(VLE)
1	1.00- 1.49	Not at all(NA)

#### RESULTS AND DISCUSSIONS

This chapter tackles the presentations, analyses and interpretations of results based on the data gathered for this study. Specifically, it deals with the extent of competencies among micro, small and medium-size business enterprises in Jolo during Fiscal Year 2021. It also deals with respondents' demographic profiles in terms gender, age, civil status and educational attainment; dimensions of competencies among micro, small and medium-size business enterprises in terms of Opportunity competencies, Relationship competencies, Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies; and the significant correlation and differences in these dimensions when data are grouped according to respondents' demographic profiles.

The following are the presentations, analyses and interpretations of results based on the proper scoring and statistical treatments of data gathered for this study that which correspond to each of the research questions:

- 1. What is demographic profile of respondents in each of the following categories:
- 1.1 Gender; 1.2 Age; 1.3 Civil status; and 1.4 Educational attainment?

#### 1.1 In terms of Gender

Table 1.1 shows the demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of gender. This table reveals that of the 100 respondents, 53 (53.0%) are female and only 47 (47.0%) are male. This means that, in this study, almost more one-half the total respondent is female. This result implies that female entrepreneurs in Jolo are a bit bigger in number as against their male counterpart.

 Table 1.1 Demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of gender

Gender	Number of Respondents	Percent
Male	47	47.0%
Female	53	53.0%
Total	100	100%

#### 1.2 In terms of Age

Table 1.2 presents the demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of age. This table reveals that out of 100 respondents, 41 (41.0%) are 31-40 years, 37 (37.0%) are 30 years old & below, 15 (15.0%) are 41-50 years old and only 7 (7.0%) are 51 years old & above. This means that, in this study, respondents' age is concentrated more on 30 years old & below and 31-40 years old. This result implies that majority of the micro, small and medium-size entrepreneurs in Jolo are belonged to the lower categories of age brackets.

Table 1.2 Demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of age

Age	Number of Respondents	Percent
30 years old & below	37	37.0%
31-40 years old	41	41.0%
41-50 years old	15	15.0%
51 years old & above	7	7.0%
Total	100	100%

#### 1.3 In terms of Civil Status

Table 1.3 presents the demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of civil status. This table reveals that out of 100 respondents, 59 (59.0%) are married, 36 (36.0%) are single, 4 (4.0%) are separated/ Divorced and only 1 (1.0%) is widowed. This means that, in this study, respondents' civil status is concentrated more on married individuals. This result implies that majority of the micro, small and medium-size entrepreneurs in Jolo are married.

**Table 1.3** Demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of civil status

Civil Status	Number of Respondents	Percent
Single	36	36.0%
Married	59	59.0%
Separated/Divorced	4	4.0%
Widowed	1	1.0%
Total	100	100%

#### 1.4 In terms of Educational Attainment

Table 1.4 presents the demographic profile of micro, small and medium-size entrepreneurs in Jolo in terms of educational attainment. This table reveals that out of 100 respondents, 52 (52.0%) are bachelor's degree, 34 (34.0%) high school, 10 (10.0%) are elementary, 3 (3.0%) are master's degree, and 1 (1.0%) is doctorate degree. This means that, in this study, more than one-half of the respondents are with bachelor's degree. This result implies that, in Jolo there are significant number of small and medium-size entrepreneurs in Jolo having college and high school levels of education.

**Table 1.4** Demographic profile of micro, small and medium-size entrepreneurs in Jolo, Sulu in terms of educational attainment





Educational Attainment	Number of Respondents	Percent
Elementary	10	10.0%
High School	34	34.0%
Bachelor's degree	52	52.0%
Master's degree	3	3.0%
Doctorate degree	1	1.0%
Total	100	100

2. What is the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of 2.1 Opportunity competencies, 2.2 Relationship competencies, 2.3 Conceptual competencies, 2.4 Organizing competencies, 2.5 Strategic competencies, and 2.6 Commitment competencies?

#### 2.1 In terms of opportunity Competencies

Table 2.1 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of opportunity competencies. Under this category, respondents have total weighted mean score of 4.2143 with standard deviation of .60660 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of opportunity competencies.

Moreover, from among the items under this category, respondents rated with moderate extent the following items: "Have the ability to identify unmet customer needs", "Able to identify products and services that provide real benefits", "Able to recognize a gap in the marketplace", "Willing to look for new information all time", and "Continuously aware of new possibilities".

**Table 2.1** Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of opportunity competencies

	Statements	Mean	S.D.	Rating
1	Have the ability to identify unmet customer needs	4.3600	.83509	Moderate Extent
2	Able to identify products and services that provide real benefits	4.2800	.84184	Moderate Extent
3	Able to recognize a gap in the marketplace	4.0400	1.11844	Moderate Extent
4	Willing to look for new information all time	4.3000	.89330	Moderate Extent
5	Continuously aware of new possibilities	4.2600	.88329	Moderate Extent
6	Be the first to try out new things	4.0100	.91558	Moderate Extent
7	Actively look for products or services that provide real benefits to customers	4.2500	.88048	Moderate Extent
	Total Weighted Mean	4.2143	.60660	Moderate Extent

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50- 3.49=Low Extent; (2) 1.50- 2.49=Very Low Extent; (1) 1.00- 1.49=Not at all

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#### 2.2 In terms of Relationship Competencies

Table 2.2 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of relationship competencies. Under this category, respondents have total weighted mean score of 4.2400 with standard deviation of .62941 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of relationship competencies.

Moreover, from among the items under this category, respondents rated with moderate extent the following items: "Be able to enlist the support of key people", "Perceptive as to what others mean by their words and actions", "The ability to motivate others", "Be prepared to negotiate with suppliers or buyers regarding prices", "Maintain a network of professional contacts", and "Effectively put your ideas across to an audience".

**Table 2.2** Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of relationship competencies

	Statements	Mean	S.D.	Rating
1	Be able to enlist the support of key people	4.1800	.95748	Moderate Extent
2	Perceptive as to what others mean by their words and actions	4.2700	.86287	Moderate Extent
3	The ability to motivate others	4.2700	.98324	Moderate Extent
4	Be prepared to negotiate with suppliers or buyers regarding prices	4.2500	.94682	Moderate Extent
5	Maintain a network of professional contacts	4.3100	.78746	Moderate Extent
6	Effectively put your ideas across to an audience	4.1700	.89955	Moderate Extent
7	The ability to communicate effectively and make requirements clearly understood	4.2300	.89730	Moderate Extent
	<b>Total Weighted Mean</b>	4.2400	.62941	Moderate Extent

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50- 3.49=Low Extent; (2) 1.50-2.49=Very Low Extent; (1) 1.00- 1.49=Not at all

#### 2.3 In terms of Conceptual Competencies

Table 2.3 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of conceptual competencies. Under this category, respondents have total weighted mean score of 4.1643 with standard deviation of .72371 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of conceptual competencies. Moreover, from among the items under this category, respondents rated with moderate extent the following items: "Possess the emotional ability to cope with a problem", "Be prepared to take risks", "Able to look at problems in new ways", "Have a large measure of creativity", "Able to generate new and innovative ideas", "Able to easily describe the problems in your business", and "Be able to see things from various points of view".

**Table 2.3** Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of conceptual competencies



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	Statements	Mean	S.D.	Rating
1	Possess the emotional ability to cope with a			
	problem	4.2100	.89098	Moderate Extent
2	Be prepared to take risks	4.0800	.92856	Moderate Extent
3	Able to look At problems in new ways	4.1700	.98530	Moderate Extent
4	Have a large measure of creativity	4.2200	.81128	Moderate Extent
5	Able to generate new and innovative ideas	4.1800	.96797	Moderate Extent
6	Able to easily describe the problems in your			
	business	4.2000	1.0347	Moderate Extent
7	Be able to see things from various points of			
	view	4.0900	.98571	Moderate Extent
	Total Weighted Mean	4.1643	.72371	<b>Moderate Extent</b>

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50- 3.49=Low Extent; (2) 1.50-2.49=Very Low Extent; (1) 1.00- 1.49=Not at all

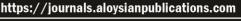
#### 2.4 In terms of Organizing competencies

Table 2.4 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of organizing competencies. Under this category, respondents have total weighted mean score of 4.2357 with standard deviation of .67079 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of organizing competencies. Moreover, from among the items under this category, respondents rated with moderate extent the following items: "Be able to delegate effectively", "Have the ability to organize and coordinate people", "Have sound financial management skills", "Have the to plan the daily operations of the business", "Allocate the resources to allow the business to run smoothly", "Be a good decision maker", and "Be an effective leader".

**Table 2.4** Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of organizing competencies

	Statements	Mean	S.D.	Rating
1	D 11 . 11	4 1 400	0.4202	M 1 . F
1	Be able to delegate effectively	4.1400	.94302	Moderate Extent
2	Have the ability to organize and coordinate			
	people	4.2800	.88854	Moderate Extent
3	Have sound financial management skills	4.1800	.91431	Moderate Extent
4	Have the to plan the daily operations of the			
	business	4.2500	.89188	Moderate Extent
5	Allocate the resources to allow the business to			
	run smoothly	4.2700	.94125	Moderate Extent
6	Be a good decision maker	4.3100	.83720	Moderate Extent
7	Be an effective leader	4.2200	1.0108	Moderate Extent
	<b>Total Weighted Mean</b>	4.2357	.67079	<b>Moderate Extent</b>

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50- 3.49=Low Extent; (2) 1.50-2.49=Very Low Extent; (1) 1.00- 1.49=Not at all





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#### 2.5 In terms of Strategic competencies

Table 2.5 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of strategic competencies. Under this category, respondents have total weighted mean score of 4.1014 with standard deviation of .77166 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of strategic competencies. Moreover, from among the items under this category, respondents rated with moderate extent the following items: "An awareness of changes in the industry and how they may impact your business", "The ability to prioritize your work in alignment with your business goals", "Be able to weigh the costs and benefits of the business decisions you make", "Have the ability to name your business goals straightaway", "Possess a clear idea of where your business will be in five years", "Prepared to lay down your goals in written plans", and "Be able to picture the consequences of a decision over the coming months / years".

Table 2.5 Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of strategic competencies

	Statements	Mean	S.D.	Rating
1	An awareness of changes in the industry and how they may impact your business	4.2400	.90028	Moderate Extent
2	The ability to prioritize your work in alignment with your business goals	4.2600	.79924	Moderate Extent
3	Be able to weigh the costs and benefits of the business decisions you make	4.0300	1.0773	Moderate Extent
4	Have the ability to name your business goals straightaway	4.1800	.98862	Moderate Extent
5	Possess a clear idea of where your business will be in five years	3.9200	1.2766	Moderate Extent
6	Prepared to lay down your goals in written plans	4.0400	1.0339	Moderate Extent
7	Be able to picture the consequences of a decision over the coming months / years	4.0400	1.0436	Moderate Extent
	Total Weighted Mean	4.1014	.77166	Moderate Extent

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50-3.49=Low Extent; (2) 1.50-2.49=Very Low Extent; (1) 1.00- 1.49=Not at all

#### 2.6 In terms of Commitment Competencies

Table 2.6 shows the extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of commitment competencies. Under this category, respondents have total weighted mean score of 4.2500 with standard deviation of .69938 which is rated as "Moderate Extent". This result indicates that respondents perceived that there is a moderate extent of competencies of micro, small and mediumsize business enterprises in Jolo, Sulu in terms of commitment competencies. Moreover, from among the items under this category, respondents rated with moderate extent the following items: "The ability to make the venture work no matter what", "Prepared to make large personal sacrifices when necessary", "Aware of your own strengths and weaknesses", "Not be easily diverted from the goals that you set myself", "The



ability to incorporate feedback from customers into your products / services", "To be open to criticism from others (colleagues, employees, etc.)", and "The ability to evaluate your own actions as much as possible".

**Table 2.6** Extent of competencies of micro, small and medium-size business enterprises in Jolo in terms of commitment competencies

	Statements	Mean	S.D.	Rating
1	The ability to make the venture work no matter what	4.1200	.91320	Moderate Extent
2	Prepared to make large personal sacrifices when necessary	4.1900	1.0019	Moderate Extent
3	Aware of your own strengths and weaknesses	4.2400	1.0261	Moderate Extent
4	Not be easily diverted from the goals that you set myself	4.3400	.79417	Moderate Extent
5	The ability to incorporate feedback from customers into your products / services	4.2300	.81470	Moderate Extent
6	To be open to criticism from others (colleagues, employees, etc.)	4.2500	.99874	Moderate Extent
7	The ability to evaluate your own actions as much as possible	4.3800	1.0227	Moderate Extent
	Total Weighted Mean	4.2500	.69938	Moderate Extent

Legend: (5) 4.50-5.00=High Extent; (4) 3.50-4.49=Moderate Extent; (3) 2.50- 3.49=Low Extent; (2) 1.50-2.49=Very Low Extent; (1) 1.00- 1.49=Not at all

3. Is there a significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to 3.1 Gender, 3.2 Age, 3.3 Civil status, and 3.4 Educational attainment?

#### 3.1 According to Gender

Table 3.1 presents the difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to gender. It can be gleaned from this table that none of the Mean Difference, t-value and probability value is significant at alpha .05. This means that, male and female respondents in this study generally do not differ in their perceptions towards the extent of competencies of business enterprises. This result implies that being a male respondent may not probably make him better perceiver towards the extent of competencies of business enterprises than his female counterpart, or vice versa.

Henceforth, it is safe to say that variable gender has no significant influence in the ways how micro, small and medium entrepreneurs in Jolo perceive towards the extent of competencies of business enterprises. Therefore, the hypothesis which states that "There is no significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to gender" is accepted.

**Table 3.1** Difference in the competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to gender



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VARIABLES		Mean	S. D.	Mean Difference	t	Sig.	Description
Opportunity	Male	4.1793	.62232				Not Significant
competencies	Female	4.2453	.59655	06595	541	.590	g
Relationship competencies	Male	4.2827	.62942	.08052	.637	.526	Not Significant
	Female	4.2022	.63297				
Conceptual competencies	Male	4.2067	.70542	.08000	.550	.584	Not Significant
	Female	4.1267	.74424				
Organizing competencies	Male	4.1976	.67767	07197	534	.595	Not Significant
	Female	4.2695	.66927				
Strategic competencies	Male	4.0760	.76980	04800	309	.758	Not Significant
	Female	4.1240	.77997				
Commitment competencies	Male	4.1793	.83218	13334	951	.344	Not Significant
	Female	4.3127	.55686				

<sup>\*</sup>Significant at alpha 0.05

#### 3.2 According to Age

Table 3.2 presents the difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to age. It can be gleaned from this table that none of the F-value and probability value is significant at alpha .05. This means that, respondents with varying age generally do not differ in their perceptions towards the extent of competencies of business enterprises. This result implies that a respondent with 30 years old & below of age may not probably make him better perceiver towards the extent of competencies of business enterprises than those with 31-40 years old, 41-50 years old, and 51 years old & above, or vice versa. Henceforth, it is safe to say that variable age has no significant influence in the ways how micro, small and medium entrepreneurs in Jolo perceive towards the extent of competencies of business enterprises. Therefore, the hypothesis which states that "There is no significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to age" is accepted.

**Table 3.2** Difference in the competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to age



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SOURCES OF VARIATION		Sum of Squares	df	Mean Square	F	Sig.	Description
Opportunity	Between	1.378	3	.459	1.258	.293	Not Significant
competencies	Within Groups	35.050	96	.365			
	Total	36.429	99				
Relationship	Between	2.160	3	.720	1.865	.141	Not Significant
competencies	Within Groups	37.060	96	.386			
	Total	39.220	99				
Conceptual	Between	2.599	3	.866	1.688	.175	Not Significant
competencies	Within Groups	49.253	96	.513			
	Total	51.852	99				
						Table 3	3.2 Continued
Organizing	Between	.513	3	.171	.373	.773	Not Significant
competencies	Within Groups	44.033	96	.459			
	Total	44.546	99				
Strategic	Between	.832	3	.277	.458	.712	Not Significant
competencies	Within Groups	58.119	96	.605			
	Total	58.951	99				
Commitment	Between	2.852	3	.951	2.002	.119	Not Significant
competencies	Within Groups	45.572	96	.475			
	Total	48.423	99				

<sup>\*</sup>Significant at alpha 0.05

#### 3.3 According to Civil Status

Table 3.3 presents the difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to civil status. It can be gleaned from this table that none of the F-value and probability value is significant at alpha .05. This means that, respondents with varying civil status generally do not differ in their perceptions towards the extent of competencies of business enterprises. This result implies that a married respondent may not probably make him/her better perceiver towards the extent of competencies of business enterprises than those who are single, separated/divorced and widowed, or vice versa.

Henceforth, it is safe to say that variable civil status has no significant influence in the ways how micro, small and medium entrepreneurs in Jolo perceive towards the extent of competencies of business enterprises. Therefore, the hypothesis which states that "There is no significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to civil status" is accepted.

Table 3.3 Difference in the competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to civil status



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SOURCES OF	VARIATION	Sum of Squares	df	Mean Square	F	Sig.	Description
Opportunity	Between	1.459	3	.486	1.336	.267	Not Significant
competencies	Within Groups	34.969	96	.364			
	Total	36.429	99				
Relationship	Between	1.841	3	.614	1.576	.200	Not Significant
competencies	Within Groups	37.379	96	.389			
	Total	39.220	99				
Conceptual	Between	.966	3	.322	.607	.612	Not Significant
competencies	Within Groups	50.886	96	.530			
	Total	51.852	99				
Organizing	Between	1.889	3	.630	1.417	.243	Not Significant
competencies	Within Groups	42.657	96	.444			
	Total	44.546	99				
Strategic	Between	2.243	3	.748	1.266	.291	Not Significant
competencies	Within Groups	56.708	96	.591			
	Total	58.951	99				
Commitment	Between	.700	3	.233	.469	.704	Not Significant
competencies	Within Groups	47.723	96	.497			
	Total	48.423	99				

<sup>\*</sup>Significant at alpha 0.05

#### 3.4 According to Educational Attainment

Table 3.4 presents the difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to educational attainment. It can be gleaned from this table that none of the F-value and probability value is significant at alpha .05. This means that, respondents, although with varying educational attainment, generally do not differ in their perceptions towards the extent of competencies of business enterprises. This result implies that a respondent a married respondent may not probably make him a better perceiver towards the extent of competencies of business enterprises than those who are single, separated/divorced and widowed, or vice versa.

Henceforth, it is safe to say that variable educational attainment has no significant influence in the ways how micro, small and medium entrepreneurs in Jolo perceive towards the extent of competencies of business enterprises. Therefore, the hypothesis which states that "There is no significant difference in the extent of competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to educational attainment" is accepted.

**Table 3.4** Difference in the competencies of micro, small and medium-size business enterprises in Jolo when data are classified according to educational attainment



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SOURCES OF	VARIATION	Sum of Squares	df	Mean Square	F	Sig.	Description
Opportunity	Between	2.236	4	.559	1.553	.193	Not Significant
competencies	Within Groups	34.193	95	.360			
	Total	36.429	99				
Relationship	Between	.193	4	.048	.117	.976	Not Significant
competencies	Within Groups	39.027	95	.411			
	Total	39.220	99				
Conceptual	Between	.594	4	.148	.275	.893	Not Significant
competencies	Within Groups	51.258	95	.540			
	Total	51.852	99				
Organizing	Between	1.432	4	.358	.789	.535	Not Significant
competencies	Within Groups	43.114	95	.454			
	Total	44.546	99				
Strategic	Between	2.326	4	.581	.976	.425	Not Significant
competencies	Within Groups	56.625	95	.596			
	Total	58.951	99				
Commitment	Between	2.621	4	.655	1.359	.254	Not Significant
competencies	Within Groups	45.802	95	.482			
	Total	48.423	99				

<sup>\*</sup>Significant at alpha 0.05

### 4. Is there a significant correlation among the levels of competencies of micro, small and medium-size business enterprises in Jolo?

Table 4 presents the correlation among the sub-categories of entrepreneurial competencies of micro, small and medium-size business enterprises in Jolo in terms of Opportunity competencies, Relationship competencies, Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies. It can be gleaned from this table that the computed Pearson Correlation Coefficients (Pearson r) between these variables is significant at alpha .05.

Specifically, the degree of correlation between the sub-categories of competencies of micro, small and medium-size business enterprises in Jolo:

- 1) Very High positive correlation between Opportunity competencies and Relationship competencies, Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies;
- 2) Very High positive correlation between Relationship competencies and Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies;
- 3) Very High positive correlation between Conceptual competencies and Organizing competencies, Strategic competencies, and Commitment competencies;
- 4) Very High positive correlation between Organizing competencies and Strategic competencies, and Commitment competencies;
- 5) Very High positive correlation between Strategic competencies and Commitment competencies.

  These results indicate that the group of respondents who perceived Opportunity Competencies as "Moderate Extent" is most probably the same group of respondents who perceived Relationship



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competencies, Conceptual competencies, Organizing competencies, Strategic competencies, and Commitment competencies as "Moderate Extent".

Meanwhile, it is safe to say that, generally the extent of sub-categories subsumed under entrepreneurial competencies of micro, small and medium-size business enterprises in Jolo are highly correlated.

Therefore, the hypothesis which states that, "There is no significant correlation among the extent of sub-categories of entrepreneurial competencies of micro small and medium-size business enterprises in Jolo" is rejected.

**Table 4.** Correlation between the extent of sub-categories of entrepreneurial competencies of micro, small and medium-size business enterprises in Jolo

Dependent	Independent	Pearson r	Sig	N	Description
	Relationship competencies	.827*	.000	100	Very High
0	Conceptual competencies	.756*	.000	100	Very High
Opportunity competencies	Organizing competencies	.813*	.000	100	Very High
competencies	Strategic competencies	.869*	.000	100	Very High
	Commitment competencies	.762*	.000	100	Very High
	Conceptual competencies	.793*	.000	100	Very High
Relationship	Organizing competencies	.777*	.000	100	Very High
competencies	Strategic competencies	.809*	.000	100	Very High
	Commitment competencies	.704*	.000	100	Very High
Conceptual	Organizing competencies	.675*	.000	100	High
competencies	Strategic competencies	.728*	.000	100	Very High
competencies	Commitment competencies	.769*	.000	100	Very High
Organizing	rganizing Strategic competencies		.000	100	Very High
competencies	Commitment competencies	.733*	.000	100	Very High
Strategic competencies	Commitment competencies	.724*	.000	100	Very High

<sup>\*</sup>Correlation Coefficient is significant at alpha .05

Correlation Coefficient Scales Adopted from Hopkins, Will (2002):

0.0-0.1=Nearly Zero; 0.1-0.30=Low; .3-0.5 0=Moderate; .5-0.7-0=High; .7-0.9= Very High; 0.9-1=Nearly Perfect



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