

PERSONAL ENTREPRENEURIAL COMPETENCIES OF LPU- LAGUNA BSBA GRADUATING STUDENTS: BASIS FOR CURRICULUM ENHANCEMENT

Ma. Leonora V. Alusen
Assistant Professor
College of Business and Accountancy

ABSTRACT

Entrepreneurial competency is one of the main aspects of a business program that must be conveyed to the students considering that these business students will become future entrepreneurs. This study focuses on assessing the levels of entrepreneurial competencies of BSBA Graduating students with majors in Operations Management, Marketing Management, and Management Accounting. Using a survey questionnaire adapted from Azarcon (2008), the study involved 105 graduating students. Data collected was used to create basic graphic analysis including frequency distribution, mean, percentage and ranking. Results showed the BSBA Management Accounting, Marketing Management and Operations Management graduating students have a moderate level of personal entrepreneurial competencies. Goal setting, Persistence and Information Seeking are the personal entrepreneurial competencies where the BSBA graduating students obtained high scores and these also serves as their strengths. The study recommends the strengthening of entrepreneurial education which aims to intensify students' entrepreneurial competencies and potentials for a successful business career.

Keywords: Personal entrepreneurial competencies, Management, Accounting, Marketing, Operations

INTRODUCTION

A business program that offers courses in Entrepreneurship shall provide possibilities of maximizing the potential of entrepreneurial education, hence students will grow more inclined with the thought of being an entrepreneur in the future while possessing excellent leadership skills. As the management guru Peter Drucker once said, entrepreneurs must recognize that the key to the success of every business lies upon the understanding that entrepreneurship is a discipline, and like all other disciplines it can be learned.

Entrepreneurial competency is one of the main aspects of a business program that must be conveyed to the students considering that these business students will become future entrepreneurs. Educational institutions share a significant role in building and imparting this competency. After all, it is in

school that the students are trained and become knowledgeable. It is in school where future entrepreneurs are expected to acquire the knowledge they need for their forthcoming endeavors. It is through formal education that students prepare themselves to become successful practicing entrepreneurs.

In general, this study focuses on assessing the levels of entrepreneurial competencies of BSBA Graduating students with majors in Operations Management, Marketing Management, and Management Accounting. The assessment has been made along the following entrepreneurial competencies: Opportunity Seeking, Persistence, Commitment to Work Contract, Demand for Quality and Efficiency, Risk-taking, Goal Setting, Information Seeking, Systematic Planning and Monitoring, Persuasion, and Self-Confidence. The study compares the competency levels of the three aforementioned programs and from the results, the researcher proposes recommendations geared toward strengthening the BSBA curriculum that would enhance the entrepreneurial competencies of the future BSBA students

Review of Literature

Entrepreneurship plays a vital aspect modern economics as it facilitates not only innovation but job creation and national prosperity as well. The growth and development of enterprises and small businesses are seen as tantamount with economic advancement. Entrepreneurship is not just an accumulation of relevant knowledge, skills and attitude. Instead, it is envisioned as a continuous learning and conceptualized in terms of the unceasing progress of an individual's key entrepreneurial capabilities (Oganisjana, 2012).

Entrepreneurship is defined as identifying new business opportunities and mobilizing economic resources to initiate a new business or redevelop an existing business while facing conditions of risks and uncertainties for the purpose of making profits under private ownership (Adenutsi 2009).

Entrepreneurship is the ability of individuals to know what kind of products and services are needed and shall be delivered to the right people and place, at the right time and price. It is a process of changing ideas into a business, a commercial activity engaged in as a means of livelihood. An entrepreneur is the one who organizes, manages, and shoulders the uncertainties of a business enterprise. Opportunities for establishing businesses exist at all times since no one is able to produce all the products and services he needs for his everyday life (Ditablan & Abad, 2009). Therefore, entrepreneurship is irrefutably one of the central sources of income since it creates new jobs and helps in the economic growth of a nation.

The Benefits of Entrepreneurship

Entrepreneurs are bosses on their own. Decision-making lies in their hands. They choose whom to deal business with and what business to do. They decide about almost everything including working hours, salary and leisure. Being an entrepreneur can be more financially rewarding than working for someone else. It also comes with the ability of total business operation involvement—from ideas to design and creation, from sales to operations and customer feedback. Entrepreneurs live with the prestige of being the business leader. It gives an individual the opportunity to build a reputation, which can be kept or passed on to the next generation.

Entrepreneurship offers a way to support the society through business. Entrepreneurs can help the local community. Innovators contribute to humanity as a whole. Entrepreneurship is an aspect of economic progress. It involves constant innovation and changes in business structure. Thus, entrepreneurship has contributed a lot to the increase of countries output and productivity.

Innovation and creativity are two of the most important aspects of entrepreneurship. Producing new goods or services for the market is a must for it does not only fulfill human needs but also stimulates future investment interest in the ventures being created. More ventures being created is equal to new jobs being produced, hence reducing the unemployment rate. This will create and promote wealth distribution.

As explained above, entrepreneurship helps the economy by bringing profit and offering wide business opportunities for many individuals. This may not be the main reason why entrepreneurs choose to enter business ventures but it plays a major role in our economy. A new enterprise can help boost the economy by providing new products and jobs. This also applies to the spending power of the customers that goes directly to the enterprise. Without entrepreneurs, our economy may not benefit from the growing impact of added businesses and ideas. Furthermore, creating a new business can be rewarding. The bosses are the entrepreneurs themselves. They have more control over their working hours and schedules than they would have if they worked for someone else. If they cannot find a job they want, they can go into business and create one. For example, if they happen to have a new idea about a particular product or service and they believe that others will be interested in it, then they can create it themselves. They can be able to create profit and even save some money for future use. This is one of the benefits of being creative and doing what they enjoy.

Moreover, in 2010, 187 million women are involved in creating and operating enterprises, which means, almost 42% of entrepreneurs around the world are women. Although women often have a number of parental duties

and inflexible household obligations, they still try to effectively combine and maintain the balance between running a business and running a home. Likewise, women to date are not just wallflowers, in fact, they serve as an important catalyst for economic progress to every country. They have the leading role in generating fruitful work, thus, achieving gender equality and reducing poverty (De Vita 2013).

Personal Entrepreneurial Competency

Competency among entrepreneurs plays a critical role in achieving excellent performance to ensure a continuous growth and success of a business amongst competitive enterprise environment. During the past few decades, the importance of entrepreneurial competency and the human factor played by the entrepreneur himself have constantly increased. The entrepreneur is the one who shoulders both the risk and success of a business and the standard needed to carry on his business successfully is called his competency.

To be able to outline the attitude and behavior of entrepreneurs, a set of qualities has been created and developed by a behavioral scientist and is collectively called as Personal Entrepreneurial Competencies (PEC's). McClelland, the researcher, categorizes 14 personal entrepreneurial competencies characterizing the behavior of a successful entrepreneur. The study also found out that the PEC surpasses both culture and continent. A lot of studies have been made to characterize entrepreneurial personalities and even though there is no particular set of traits that can assure success, some identified behaviors are found common in most successful entrepreneurs. A well-known research on human behavior is done by McClelland and McBer and is able to identify 10 behavioral patterns grouped into three general clusters: the achievement, planning, and power clusters. The entrepreneurial qualities, more known as the Personal Entrepreneurial Competencies (PECs) are as follows: (1) Opportunity Seeking, (2) Persistence, (3) Commitment to Work Contract, (4) Risk-taking, (5) Demand for Efficiency and Quality, (6) Goal Setting, (7) Information Seeking, (8) Systematic Planning and Monitoring, (9) Persuasion and Networking, (10) Self-Confidence. These PEC's are considered correlated to entrepreneurial skills. PEC's are transformed into actions by individuals and do not remain as mere passive traits.

Opportunity is a chance to do something; it is a situation or time in which you are able to do something you always wanted to do. *Opportunity Seeking* is being active in finding openings in the environment which can be used in different ways to start a business, to create a new market or to improve business operations. Furthermore, opportunity seeking is what enables an entrepreneur to act and grab new business opportunities even in

the most problematic and hopeless situations. For example, an entrepreneur went to a developing village. He easily identified the goods and services that might be helpful to the villagers. He thought of creating a retail store and a service shop. He is able to grab an unusual opportunity through his diligent characteristic. He is an opportunity seeker.

Persistence is doing something continuously even though other people say that you will not succeed or that you are just wasting your time and effort. It is doing something over and over again until you get what you think you deserve. It means standing up straight and not giving up even during the hardest times when you are trying to do something new or something difficult.

Commitment is the state of giving much time and attention to something because you believe it is right and important. Commitment comes with a personal value, it is what a person truly believes in and is often considered as very important. For a personal value, someone will be willing to make sacrifices just to be able to uphold or keep it. Although for some, commitment is not a value, others still believe that keeping one's commitment is a value and shall not be taken lightly. In terms of being committed to work, once a person accepts a job, he should agree to take full responsibility and have the job done efficiently to create a delighted customer. Being able to meet the deadline is very important. Failure to do so may create a negative impact to the company. One must know that big achievement does not come in a blink of an eye.

Risk-taking means taking the chances to do something which is out of your comfort zone. It may also imply doing something that can result in anything unpleasant or dangerous. There are three kinds of risk-taking behaviors and these are the following: (a) High risk-taking – doing something risky without even checking what are the possible results of such action and without calculating the probable losses that may be incurred after the action has been taken, (b) Low risk-taking – almost not taking any risk or avoiding anything difficult or anything which may have unpleasant or dangerous results, (c) Moderate risk-taking – carefully calculating all the chances before doing something difficult or something which may have unpleasant or dangerous results, thus reduces possible negative results by making the most out of the positive possibilities.

Entrepreneurs must see themselves as businessmen and not gamblers. They should only involve themselves in well-assessed situations with good chances of success. They should look at different alternative solutions to problems and must know whether or not the benefit of such risk is greater than its cost (Calvin, 2008).

Demand for efficiency and quality, a good entrepreneur demands quality and efficiency not only from himself but also from her workers and suppliers. A successful entrepreneur demands quality standards and cannot

stand a bad performance from people he is working with. This makes an assurance that he is giving quality products and the best services to his customers and that equates to a good business. Quality is the standard customers seek when buying a product or receiving a service—it is the level of work that is acceptable in the market.

Efficiency, on the other hand, is the ability of an entrepreneur and its staffs to work well without errors or without wasting time, money and energy. Having demands for efficiency and quality is a normal occurrence in any business. This only means that most entrepreneurs attempt to do things in an improved manner, be it faster, better or cheaper. They often set a high standard of excellence to fulfill the needs of the customers (Davis, 2010).

Information Seeking is the behavior of gathering information from relevant sources. The gathered information is critical to the formulation of different business strategies. Information-seeking means an entrepreneur must always be ready to seek useful information from persons related to his business including clients, suppliers, and competitors through contacts or information networks. He must also be open to the idea of expert consultation for business and technical assistance. Feedback is important for him; he seeks direct response for his performance and only acknowledges accurate and relevant data on the information he gets. Entrepreneurs often deal with a variety of changes, take notes on any management weaknesses and try to find immediate feedback on their performance (Calvin, 2008).

A person with a high goal-setting ability is genuinely realistic. He plans his every action and carefully makes decisions based on where he wants to go. His visions are attainable and can inspire his drive in making his goals come to life. He is competitive in a positive way and loves the idea of winning through hard work and perseverance. For him, achievement is everything that keeps his burning passion alive.

A person with self-confidence has a solid self-belief. He trusts his own skills and embraces his own imperfections. His self-awareness and faith in his personal ability makes it easier for him to complete any task or activity.

Depositorio (2011) recognizes that due to the lack of a reliable and more superior entrepreneurial competency measurement instruments, the PEC questionnaire has become handy and is now widely used in determining the PEC levels of current entrepreneurs, inventors, and even students. Interpretation of PEC scores are as follows: 19 and up = strong, 16 to 18 = moderate, and 15 and below = weak.

Di Zhang & Bruning (2011) studied about the characteristics and orientation of entrepreneurs in Canada. They found out that entrepreneurs' reaction to external changes is not mechanically done. Entrepreneur's way of seeking and handling information and their strategic formulation is partially influenced by their unique personal characteristics. Entrepreneurs can utilize their human capital in their own ways.

Olakitan and Ayobami (2011) make an interpretation on how personality affects an entrepreneur's success. In the study, three factors are examined and these are—gender, control and behavior of an entrepreneur when taking risks. The results interpreted that: (1.) there is no significant effect on entrepreneurial success between risk-taking behavior and locus of control, (2.) this also applies to risk-taking behavior and entrepreneurial success, no significant difference was recorded, (3.) a substantial variance exist between locus of control and success, (4.) gender difference doesn't have a huge impact on entrepreneurial success, (5.) locus of control and risk-taking behavior cannot mutually determine success. Based on the findings, entrepreneurs are encouraged to know more about their personality since it can help in determining whether an enterprise will be successful or not.

On the other hand, the study of Bautista, Barlis, & Nazario (2007) focused on the levels of entrepreneurial competencies of entrepreneurs from Dagupan, Baguio, and San Fernando, with the inclusion of selected entrepreneurship students from Cordillera Administrative Region (CAR) in the Philippines. Competencies measured were Opportunity Seeking, Persistence, Commitment to Work Contract, Demand for Quality and Efficiency, Risk-Taking, Goal Setting, Information-Seeking, Systematic Planning and Monitoring, Persuasion, and Self-Confidence. Opportunity seeking, risk-taking, and self-confidence are the students' weaknesses based on the study, while entrepreneurs' weakest competency is risk-taking. Generally, differences in school, age, gender and year do not significantly affect the abilities of students. The study's recommendation includes the review of each university's curriculum so as to enhance the ability of the students when seeking opportunities, taking risks and building confidence. It can promote entrepreneurship through internship programs, ocular visits, seminars or symposiums, contests or exhibits.

The study of Depositorio, Aquino and Feliciano (2011) showed that technology developers and students in UP Los Banos, Laguna have substantial differences from current technopreneurs in terms of competencies on opportunity seeking, risk-taking and self-confidence. Lack of communication and cooperation skills amongst the involved parties are observed. Furthermore, students majoring in food service and animal service significantly vary from the technopreneurs in terms of persistence and methodical planning and monitoring.

In a research made by Resurreccion (2012), women entrepreneurs from the rural area were found to be great in terms of setting their goals, seeking relevant data, planning systematically and monitoring. They possessed all other competencies in moderation. However, most of these entrepreneurs tend to be weak in competencies involving risks, persuasion and networking.

Findings of the research of Karunanithy (2013) revealed that the

planning competency is the main basis of business development of small enterprises in Kandy District. It also confirmed that a direct connection exists between the characteristics of an entrepreneur and the growth of an enterprise. Another important finding is that the achievement and power competencies had a low involvement with business development. Other factors may be more influential including personal background, support from different institutions, trade policies, ecological factors, infrastructures and etc.

The study of Li (2009) confirmed that entrepreneurs normally possess an advanced level of entrepreneurial competencies than non-entrepreneurs, and both can be categorized based on their competency level. These findings imply that entrepreneurs can be more capable than non-entrepreneurs in terms of competency.

Objectives

The study aims to determine the demographic profile of the respondents in terms of age, gender and program; determine the personal entrepreneurial competencies of BSBA graduating students major in Operations Management, Marketing Management, and Management Accounting; analyze if there is a significant difference among the personal entrepreneurial competencies of BSBA graduating students when grouped according to their program; and propose an action plan for BSBA curriculum enhancement.

METHODOLOGY

The respondents of the study are senior business students who are expected to graduate by April 2016. A total of 105 graduating students answered the questionnaire. A survey questionnaire was used as the main data gathering instrument. The questionnaire is composed of 55 questions that identify a person's capability to engage in an entrepreneurial venture. The questionnaire was adapted from the original by Management Systems International and McBer and Company, cited by Azarcon, Ernie Roy S. (2008). The questionnaire measures the degree of how a person possessed the following traits: opportunity seeking, persistence, commitment to work contract, demand for quality and efficiency, risk-taking, goal setting, information seeking, systematic planning, persuasion and networking and self-confidence. PEC scores were calculated after obtaining the respondents' scale ratings. The score per PEC trait was computed by adding a constant (6). Data collected was used to create basic graphic analysis including frequency distribution, mean, percentage and ranking.

It followed the interpretation of PEC scores used by Depositorio,

Aquino and Feliciano (2011): 19 and up = strong, 16 to 18 = moderate, and 15 and below = weak.

RESULTS AND DISCUSSION

Table 1 shows the personal demographic profile of students, the total number of respondents is 105. Out of the 105 respondents, 38 are BSBA Management Accounting, 52 are BSBA Marketing Management and 15 are Operations Management. The majority of the respondents are 19 years old. Across the BSBA program, there were more females than male respondents with the female comprising 57% and male 43% of the sample.

Table 1 Demographic profile of BSBA Management Accounting, Marketing Management and Operations Management Graduating Students

Variable	BSBA Programs		
	BSBA-MA n=38	BSBA-MM n=52	BSBA-OM n=15
<i>Age</i>			
18 years old	3	7	
19 years old	29	27	10
20 years old	6	18	5
<i>Gender</i>			
Male	4	33	8
Female	34	19	7

Table 2 summarizes the mean scores, interpretation and ranking of the Personal Entrepreneurial Competency Scores of BSBA Management Accounting students. In general, the BSBA Management Accounting students were found to be moderate in Opportunity Seeking, Persistence, Commitment to Work Contract, Demand for Quality and Efficiency, Risk-taking, Systematic Planning and Monitoring and Self-Confidence.

They are found to be strong on Goal Setting and Information Seeking, but weak on Persuasion and Networking.

Table 2. Summary of the Personal Entrepreneurial Competencies Scores of BSBA Management Accounting Students

Personal Entrepreneurial Competencies (PEC)	Mean Scores	Interpretation	Ranking
Opportunity Seeking	17.28	Moderate	7
Persistence	18.23	Moderate	3
Commitment to Work Contract	17.92	Moderate	5
Demand for Quality and Efficiency	16.15	Moderate	9
Risk-Taking	16.39	Moderate	8
Goal Setting	20.81	Strong	1
Information Seeking	19.30	Strong	2
Systematic Planning and Monitoring	18.15	Moderate	4
Persuasion and Networking	15.94	Weak	10
Self-Confidence	17.58	Moderate	6

Note PEC Level- 19 and above (Strong) 16 to 18 (Moderate) and 15 and below (Weak)

Table 3 summarizes the mean scores, interpretation and ranking of the Personal Entrepreneurial Competency Scores of BSBA Marketing Management students. In general, the BSBA Marketing Management students were found to be moderate in Opportunity Seeking, Persistence, Commitment to Work Contract, Demand for Quality and Efficiency, Information Seeking and Self-Confidence.

They are found to be strong on Goal Setting, but weak on Risk-taking and Persuasion and Networking.

Table 3. Summary of the Personal Entrepreneurial Competencies Scores of BSBA Marketing Management Students

Personal Entrepreneurial Competencies (PEC)	Mean Scores	Interpretation	Ranking
Opportunity Seeking	17.25	Moderate	7
Persistence	18.57	Moderate	3
Commitment to Work Contract	17.60	Moderate	5
Demand for Quality and Efficiency	16.81	Moderate	8
Risk-Taking	15.78	Weak	9
Goal Setting	20.81	Strong	1
Information Seeking	18.97	Moderate	2
Systematic Planning and Monitoring	17.53	Moderate	6
Persuasion and Networking	15.69	Weak	10

Table 4 summarizes the mean scores, interpretation and ranking of the Personal Entrepreneurial Competency Scores of BSBA Operations Management. In general, the BSBA Operations Management students were found to be moderate in Opportunity Seeking, Persistence, Commitment to Work Contract, Demand for Quality and Efficiency, Information Seeking and Self-Confidence. They are found to be strong on Goal-Setting, but weak on Risk-Taking and Persuasion and Networking.

Table 4. Summary of the Personal Entrepreneurial Competencies Scores of BSBA Operations Management Students

Personal Entrepreneurial Competencies (PEC)	Mean Scores	Interpretation	Ranking
Opportunity Seeking	17.80	Moderate	7
Persistence	19.40	Moderate	2
Commitment to Work Contract	18.87	Moderate	5
Demand for Quality and Efficiency	17.47	Moderate	9
Risk-Taking	17.80	Weak	8
Goal Setting	21.27	Strong	1
Information Seeking	19.27	Moderate	3
Systematic Planning and Monitoring	18.53	Moderate	6
Persuasion and Networking	17.30	Weak	10
Self-Confidence	18.87	Moderate	4

Note PEC Level- 19 and above (Strong) 16 to 18 (Moderate) and 15 and below (Weak)

Demand for quality and self-confidence have significant differences when grouped according to their major. Based on the Post Hoc using Scheffe method, students whose major is Management Accounting differ significantly compared with the students whose major is either Operations Management or Marketing Management in terms of demand for quality. For the self-confidence competency, students whose major is Operations Management differ significantly compared with students whose major is either Management Accounting or Marketing Management.

Other competencies such as opportunity seeking, persistence, commitment, risk-taking, goal setting, information, systematic, and persuasion have no significant differences when the respondents are grouped according to their major because the resulted p-values were all greater than 0.10. This means that their level of competencies is all equal.

CONCLUSION AND RECOMMENDATION

The BSBA Management Accounting, Marketing Management and Operations Management graduating students have a moderate level of personal entrepreneurial competencies. There is an opportunity for these students to enhance their personal entrepreneurial competencies by utilizing their knowledge and continuously acquiring new business concepts LPU-Laguna. Assessing their competencies provides them awareness on the need to enhance further their competencies for them to be more competitive and facilitate their readiness towards entrepreneurship.

Goal setting, Persistence and Information Seeking are the personal entrepreneurial competencies where the BSBA graduating students obtained high scores and these also serves as their strengths. However, they should develop their competencies on Risk Taking, Demand for Quality and Persuasion as their weaknesses. This further implies that the self-efficacy of most BSBA students is weak which may somewhat be affected because they just got a moderate score in self-confidence. Additionally, the BSBA graduating students are not exposed to out-of-campus activities such as attending symposiums, seminars, trade shows conventions and conferences, hence they were constrained to increase networks prospects and may not be assertive and have low communication skills which result to their low ratings on persuasion and networking. As it is in persuasion and networking that students in the three BSBA programs consistently rated weak, the department needs to prioritize the enhancement of networking skills and also to make available networking opportunities among the students.

To improve the personal entrepreneurial competencies levels of BSBA students, it is recommended that the College of Business and Accountancy review the curriculum for the business degree that will encourage entrepreneurship and uphold more action learning, internship, and simulation of activities. The Curriculum should also add more units for entrepreneurship education as an elective. Also, the department should encourage students to organize activities that are designed to stimulate entrepreneurial mindset and conduct ocular visits to small-medium enterprises, forums, trade fair and exhibits that will develop their competencies. The study recommends the strengthening of entrepreneurial education which aims to intensify students' entrepreneurial competencies and potentials for a successful business career. It is also further recommended that the study shall be extended to other year level to determine student's level of personal entrepreneurial competencies.

REFERENCES

- Adenutsi, D. E. (2009). Entrepreneurship, job creation, income empowerment and poverty reduction in low-income economies.
- Azarcon, Ernie Roy S. (2008). Entrepreneurship principles and practices, Philippines: Valencia Educational Supply, Baguio City.
- Calvin, R. J. (2003). Entrepreneurial management. New York: The McGraw Hill Executive MBA Series. International Edition.
- Davis, P. S., Babakus, E., Englis, P.D. & Pett, T. (2010). The Influence of CEO Gender on Market Orientation and Performance in Service Small and Medium-Sized Service Businesses. *Journal of Small Business Management*, 48(4), 475–496.
- Depositario, D. P., Aquino, N. A. & Feliciano, K.C. (2011). Entrepreneurial Skill Development Needs of Potential Agri-based Technopreneurs. *Journal of International Society for Southeast Asian Agricultural Sciences*, 17(1), 106–120.
- Diablo, E. C. & Abad, J. I. (2009). Entrepreneurship unlimited opportunities and resources. Philippines: National Bookstore.
- Di Zhang, D., & Brining, E. (2011). Personal characteristics and strategic orientation: entrepreneurs in Canadian manufacturing companies. *International Journal of Entrepreneurial Behavior & Research*, 17(1), 82-103.
- Karunuthy & S. Jeyaraman (2013) Impact of Entrepreneurial Characteristics on the Organizational Development of the Small Business Entrepreneur. *Industrial Engineering Letters* (3)6
- Li, X. (2009). Entrepreneurial competencies as an entrepreneurial distinctive: An examination of the competency approach in defining entrepreneurs. Retrieved from http://ink.library.smu.edu.sg/etd_coll/14
- Oganisjana, K., & Koke, T. (2012). Does Competence-Oriented Higher Education Lead to Students 'Competitiveness? *Engineering Economics*, 23(1), 77-82.
- Olakitan, O. O., & Ayobami, A. P. (2011). An investigation of personality on entrepreneurial success. *Journal of Emerging Trends in Economics and Management Sciences*, 2(2), 95-103.
- Resurrection. (2012) Entrepreneurial Competencies and Work Life Balances of Rural Women Entrepreneurs: Evidence from the Philippines *Journal of Sociological Research* ISSN 1948-5468 2012, Vol. 3, No. 2