Diversitas Journal
ISSN 2525-5215
Volume 8, Number 4 (oct./dec. 2023) p. 2888 – 2901
https://diversitasjournal.com.br/diversitas_journal

Propensão à atividade empreendedora dos empreendedores de Ifugao - Filipinas

Propensity of Entrepreneurial Activity of Ifugao Entrepreneurs

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A B S T R A C T

The continuation of COVID-19 control raises the risk of poor performance and company instability. The survival of firms in a geographical area is dependent on the existing business environment. Thus, this study explored the entrepreneurial environmental factors influencing the likelihood of Ifugao people in the Philippines to engage in entrepreneurial activity. Additionally, changes in entrepreneur income before, during, and after the epidemic were determined. The study's respondents were 133 Ifugao entrepreneurs in Lagawe, Ifugao, Philippines who were in business before the COVID-19 epidemic and were allowed to continue doing so until the data was collected. The criterion-snowball sampling technique was used to obtain data from a modified questionnaire. Using Confirmatory factor analysis, Partial Least Squares-Structural Equation Modelling (PLS-SEM), and Repeated Measures Analysis of Variance, findings revealed a six-factor result that corresponds to the latent variables presented for this study. Proper education and training boosted the proclivity for entrepreneurial activity among Ifugao people during the COVID-19 pandemic, and entrepreneurs' monthly income changed dramatically before the Pandemic's commencement, year one, and year two.

RESUMO

A continuação do controlo da COVID-19 aumenta o risco de mau desempenho e instabilidade da empresa. A sobrevivência das empresas numa área geográfica depende do ambiente de negócios existente. Assim, este estudo explorou os fatores ambientais empreendedores que influenciam a probabilidade do povo Ifugao nas Filipinas se envolver em atividades empreendedoras. Além disso, foram determinadas as alterações no rendimento dos empresários antes, durante e depois da epidemia. Os entrevistados do estudo foram 133 empresários de Ifugao em Lagawe, Ifugao, Filipinas, que estavam no mercado antes da epidemia de COVID-19 e foram autorizados a continuar a fazê-lo até que os dados fossem recolhidos. A técnica de amostragem critério-bola de neve foi utilizada para obter dados de um questionário modificado. Usando análise fatorial confirmatória, modelagem de equações estruturais de mínimos quadrados parciais (PLS-SEM) e análise de variância de medidas repetidas, os resultados revelaram um resultado de seis fatores que corresponde às variáveis latentes apresentadas para este estudo. A educação e a formação adequadas aumentaram a propensão para a actividade empreendedora entre o povo Ifugao durante a pandemia da COVID-19, e o rendimento mensal dos empresários mudou drasticamente antes do início da Pandemia, no primeiro e no segundo ano.

ARTICLE INFORMATION

Article process:
Submitted: 04/09/2023
Approved: 24/09/2023
Published: 08/12/2023

Keywords:
Entrepreneurial Environment, Entrepreneurial propensity, Ifugao Entrepreneurs

Keywords:
Ambiente Empreendedor, Propensão empreendedora, Empreendedores Ifugao

DOI: 10.48017/dj.v8i4.2779

Introduction

Countless people continue to live in poverty and are denied the opportunity to live a dignified life. Within and between countries, disparities are increasing. There are considerable discrepancies in access to opportunity, wealth, and power. Unemployment, especially among young people, is a serious worry. Global health concerns undo much of the accomplishments. Many societies' survival, as well as the planet's biological support systems, is in jeopardy. As a result, the 2030 Agenda for Sustainable Development was adopted by all UN Member States. Goals created and adopted by 193 UN member countries form the backbone of the initiative. They understand the significance of eradicating poverty and hunger, establishing peaceful societies, empowering women and girls, and safeguarding the environment. A shift away from direct assistance from donors is required to achieve these goals to empower and enable communities to help themselves. It encourages a wide range of public and private-sector measures that support economic growth in new and innovative ways. These objectives are intertwined and indivisible (Malinao & Ebi, 2022).

Entrepreneurship, along with innovation, has been acknowledged by the United Nations as a critical component in addressing Sustainable Development concerns. Two Sustainable Development Goals have mentioned entrepreneurship as a beneficial factor in driving economic growth. (1) By 2030, the Philippines will have ensured high, comprehensive, egalitarian education with continuous learning opportunities for all, empowering them with relevant skills in education and training (TVET), work-related, and entrepreneurship. (2) Encourage comprehensive and long-term economic growth, sustainable and productive labor, and fair pay for all. Thus, entrepreneurship promotes sustainable innovation, increases social cohesion, reduces inequalities, introduces climate change mitigation technologies, and establishes environmentally sustainable practices and consumption patterns (United Nations [UN], 2016). Entrepreneurship is a game-changer, providing the framework for achieving and implementing the SDGs while also powering economic growth based on sustainable development principles within the realm of long-term development. Entrepreneurship is emphasized as a mechanism for empowerment and as a vehicle of socio-economic advancement, economic reform, and other kinds of community contribution in the framework of sustainable development (Apostolopoulos et al., 2018).

Every economy's economic engine is entrepreneurship. It is critical for economic growth and job creation, innovation, and product enhancement. Business owners need to generate profit, increase sales, and provide a return on investment. It is commonly known that a region's level of economic growth is determined mainly by the level of entrepreneurial activity in that region. Entrepreneurship is a driving force behind the social and structural transformation. Entrepreneurship helps a country's economic and social development and promotes knowledge development, technological change, and competitiveness. Reducing regional inequities stimulates capital creation, increases per capita income, raises the standard

of living and supports balanced growth. Entrepreneurship is becoming a relevant instrument and regularly utilized tool in fostering economic growth and development in many regional and national economies in today's competitive period (Diandra & Azmy, 2020).

The year 2019 ended with the feeling that the global economy was in for a bumpy business ride in 2020. Tensions between major commercial powers rose, and concerns about inequality both within and across countries remained. In addition, rapid technological development changed the production, commerce, and consumption of products and services. As a result, businesses were preparing for the problems that lay ahead. Then, however, a significant catastrophe struck surprisingly quickly, the COVID19 virus. The COVID-19 Pandemic is a global disaster unlike any other, threatening human health and economic well-being around the planet. COVID19 put the global network to the test, and it is still struggling for life. This is a major issue that affects how people communicate, work, produce, exchange, consume, and live all around the world (International Trade Center [ITC], 2020).

According to Tran et al. (2020), as cited in Malinao and Ebi (2022), the global connection was tested in the year 2020. The COVID-19 coronavirus outbreak has produced a calamity. Travel bans, the fast shutdown of schools and organizations, and social isolation have all been accompanied by quarantines. Furthermore, as a result of lower output and service delivery, private enterprises have been compelled to temporarily lay off workers. It is difficult to continue operating due to a lack of working capital. The continued use of COVID-19 control increases the likelihood of poor performance and instability. Supply chain disruptions and tighter monetary circumstances are particularly hazardous to small and medium-sized firms. The business world becomes increasingly complex as time passes, changing scenarios that motivate business owners to develop effective and efficient solutions. The economy's foundations, private and state firms, have been badly damaged. Enterprise sales have fallen, putting their long-term viability in jeopardy, with many left on the verge of extinction.

Factories and public transit have closed, as have stores and restaurants, and supply networks have been slashed due to the enhanced Community Quarantine declared by the National government. When families have difficulty affording food, medicine, and other essentials, the contract, and temporary workers in the construction and services sectors lose some jobs and income in the formal sector. The Pandemic's impact on civilization is uncertain, long-lasting, and difficult to define. The Pandemic is sweeping the globe, affecting our economy and societies in unforeseen ways (Asian Development Bank [ADB], 2020).

Small and medium-sized enterprises (SMEs) play a vital role in many economies, propelling development, creating jobs, and broadening commercial opportunities. Although SMEs are critical to economic success, they are frequently the most vulnerable when major public events occur. The economic consequences of the Pandemic were quickly apparent, with small and medium-sized businesses (SMEs) at the forefront. With staff and customers remaining on the inside and supply networks put to the test by closures, the small firms that

provide 70% of jobs and a significant percentage of global financial mobility have been put under pressure. COVID-19 had the largest impact on small businesses since they were less prepared, more vulnerable, relied more on the government and surrounding groups, and had an emotional and financial impact on the owners/directors. Nonetheless, despite being granted permission to reopen, many small and medium-sized organizations (SMEs) have found it impossible to continue operations, resulting in additional huge financial losses and putting numerous firms at risk of permanently closing (Malinao & Ebi, 2022)

Every period appears to have serious disruptions in normalcy, but the COVID-19 Pandemic's effects on trade were unprecedented. Micro, small, and medium-sized businesses have a direct impact on public economies and global development potential. In response to the COVID-19 Pandemic, governments developed initiatives to assist SMEs. Governments are taking steps to aid small and medium-sized companies (SMEs) in mitigating the financial impact of the COVID-19 flare-up. However, in order to survive in a difficult market, businesses must overcome several obstacles (Ketchen, Jr. & Craighead, 2020; Antonescu, 2020; Malinao & Ebi, 2022).

Micro-organizations develop slowly during times of crisis, demonstrating fragility as compared to larger enterprises, which expand faster and are more adaptive (Bartz & Winkler, 2016).

The so-called "less favored" areas, primarily interior and mountainous, suffer similar problems requiring creative solutions (Fink et al., 2017). Business initiatives are impacted and constrained by their immediate surroundings on the one hand. Entrepreneurs' ability to engage in entrepreneurial activity is influenced by the social, institutional, economic, and spatial milieu. Entrepreneurship necessitates the mobilization and reconstruction of existing resources worldwide. The legalities of employing them, as well as the level of ingenuity necessary to recombine them, vary depending on the circumstances. A rural area might be beneficial, detrimental, or neutral in terms of entrepreneurship. Entrepreneurs behave in the context of their surroundings, and investigating the impact of the external environment on their behavior is vital to better understanding entrepreneurship in rural areas. (Vlachou et al., 2021).

Lagawe, Ifugao belongs to the one of country's most beautiful highland regions, with breathtaking views, a chilly climate, and a distinct culture and people. Lagawe, Ifugao is one of the municipalities in the province with unique assets. Lagawe is a 4th-class municipality with 20 barangays and the provincial capital of Ifugao, with 18,876 people. The municipality covers 208.91 square kilometers (80.66 square miles), accounting for 7.98 percent of the entire area of Ifugao. Lagawe, Ifugao, is working to make Cordillera, Philippines, a better business hub, with God-loving and inspired citizens (Malinao & Hernando, 2021). Lagawe, Ifugao capitalizes on local products, services, and resources to improve the local community's welfare. Community members' creativity and productivity in the use of local resources, such as human

resources, raw materials, commodities, technology, and local culture are critical in their business operations (Malinao, 2021).

Even with the threat of the COVID19 Pandemic, institutions and colleges in the Philippines are mandated to spread their educational and civic activities to the communities to help alleviate the current condition of the community. They are dedicated to teaching communities and improving lives by disseminating information and technology through education, seminars, lectures, and professional guidance. In order to keep the firm competitive both locally and worldwide, continuous learning is then used for supervision and support (Malinao & Hernando, 2021)

During the COVID19pandemic, the business environment has emerged as an important topic in entrepreneurship study, as an integrated corporate strategy. Thus, the goal of this research is to identify entrepreneurial environmental factors that influence the propensity of Ifugao people in the Philippines to engage in entrepreneurial activity. The research findings can be utilized as a starting point for local and state governments to assess which elements are underdeveloped and so potentially stymie the expansion or sustainability of rural entrepreneurial ventures. The research findings can be utilized to build policies and initiatives to promote rural entrepreneurship.

Related Literature

Entrepreneurial Environment

A business competitive landscape has a profound influence on enterprises. A favorable business environment can assist businesses in expanding and succeeding, staying in place, and growing in a sustainable manner. When the economy improves and people live in a better community, it looks like business expansion becomes more viable.

Residents in places with a favorable economic climate can better promote business opportunities, which affects satisfaction. A rural area with a favorable economic climate is more likely to offer technology that would increase employment and revenue. The business climate in a place has a significant impact on the businesses that operate there. A favorable business environment can assist businesses in expanding and succeeding, staying in the area, and growing sustainably. When the economy improves and people live in a better community, it looks like business expansion becomes more viable. Residents in places with a favorable economic climate can better promote business opportunities, which influences their level of satisfaction in these areas (Vlachou et al., 2021). The term business environment refers to the collection of factors that influence entrepreneurship's growth. It refers to the wide range of economic, sociological, and political factors that influence people's willingness and ability to engage in commercial activities. Following that, the availability of help and support services to aid in the setup procedure is discussed. State councils' sensitivity to the imperatives of local firms, their proximity to urban areas, the aid they accept from the locality, and the access to

transport, web access, structures, networks, and capital backing are all-important aspect of the business environment of rural contexts.

Similarly, a region's commercial environment that fosters entrepreneurship and the formation of new businesses. As a result, governments should encourage the establishment of sustainable entrepreneurial ecosystems, which should be a fundamental goal of public policies aimed at achieving long-term economic progress on a national or regional scale. Sustainability is a critical organic component of the added value of a business ecosystem (Grigore & Dragan, 2020).

The propensity of Entrepreneurial Activity

Strong entrepreneurial intent leads to entrepreneurial activity. "Predicts and explains conduct in specific settings," according to the Theory of Planned Behavior (TPB). This is also true in entrepreneurship studies because becoming an entrepreneur is regarded as a conscious activity, with purpose considered a cognitive state. Furthermore, it is claimed that making an entrepreneurial decision is a difficult task that necessitates a deliberate cognitive effort. As a result, rather than personality traits or demographic research, cognition contains more and more relevant information about entrepreneurial activity because it is a "closer antecedent" to conduct. Strategic entrepreneurship, it is stated, is viewed as purposefully planned conduct, and this is true even for necessity-driven and unplanned entrepreneurship. As a result, using the theory of planned behavior (TPB) to investigate the decision-making process for entrepreneurial behavior seems reasonable.

Individuals have two known attitudes: intuitive and rational, and Ajzen's intention behavior connection is based on the idea that human behavior is reasonable. Intention refers to how likely a specific behavior is to be tried and how much effort is put into it; the more substantial the intention, the more likely the behavior will be achieved. Intention establishes a relationship between an individual's beliefs and their actions. Even though the new venture start-up process may evolve quickly due to an opportunity realization, it is usually entrepreneurial.

The two fundamental sources of intention, according to TPB, are desirability (desire to act for the intended activity) and feasibility of the given behavior. PBC stands for feasibility; subjective standards and personal attitudes toward entrepreneurial conduct define the desirability component of the entrepreneurial purpose. Behavioral, normative, and control beliefs are three conceptually independent beliefs, respectively. In general, the intention may increase when an individual has a positive attitude toward the conduct, subjective norms about the behavior are favorable, and the individual believes they can complete the behavior (Bhutta, 2021)

Regardless of their specialties, entrepreneurship has been identified as a desired career option. Entrepreneurial intentions have been recognized as one of the essential subsequent predictors of launching a firm (Bhutta, 2021). Personal characteristics and one's environment

might have an impact on one's desire to start a business. People with substantially similar attributes may behave differently in a changing climate, while those with completely distinct traits may have the same reaction. Even with the same person with the same potential/resources to become an entrepreneur, it can be challenging to predict their next move at different times. We can't always tell which factor influenced their decision. In this scenario, we only know that their perception has shifted. As a result, predicting entrepreneurship desire solely based on personal and environmental characteristics may result in a low explanatory power conclusion. Entrepreneurship intention is described as a rising conscious desire to establish a new business or add new core value to an existing organization. People do business on purpose, and how they become entrepreneurs is a product of their choices.

To develop the entrepreneurship intention and subsequent conduct, the human mind is governed by numerous psychological processes. In various previous decades, the purpose is the best predictor of entrepreneurial action. Outside influences or attitudes about the act alone do not easily predict behavior. We decided to look at three aspects of internal human capital, the external environment, and an intention-based model to forecast and compare their impact on students' future intentions to become business founders (Mai Ngoc Khuong & Nguyen Huu An, 2016; Barral et al., 2018)

Methodology

This study used a cross-sectional survey strategy to conduct quantitative research. This method was chosen because it allowed for collecting a significant amount of data from many individuals quickly and at a minimal cost. Furthermore, quantitative study findings are generalizable to the target group, which aligns with the current study's purpose.

Entrepreneurs in Lagawe, Ifugao, Philippines, were the study's participants. Criterion sampling, one of the deliberate sampling approaches was used in selecting respondents for the study. Ifugao entrepreneurs who were in business before the COVID-19 pandemic and were allowed to continue doing so until the data was collected were the study's respondents. The survey included a total of only 133 entrepreneurs who satisfied the requirements. Because the DTI was unable to produce the data sought, an alternative method of data collection was used: Exponential Non-Discriminative Snowball Sampling. This snowball sampling method begins with the study's initial respondents and continues with multiple referrals. Each recommendation increases the sample size until the required sample size is met.

Factors affecting the propensity of entrepreneurial activity among Ifugao people were assessed by administering a modified questionnaire patterned from open-sourced research outputs of eminent authors. Thus, the questionnaire was subjected to a validation process (Face and content validity) such as expert pooling, refinement, filed test, and reliability tests. Three experts were consulted for initial validation, and their comments and suggestions were

incorporated into the instrument for the field test. SMART_PLS was used to determine the reliability and validity of the instrument. Results of the test of reliability and validity are shown in table 1. Cronbach's alpha must be at least.70 to be considered acceptable. The internal consistency of the common range is low below this value.

Meanwhile, the maximum predicted value is 0.95; anything above this amount is considered redundancy or duplication. Several products exactly measure the same construct element; unnecessary elements must be deleted from both. Since Cronbach alpha >0.700, the set of 33 measures is adequate for group measurement using SPSS. The reliability test results for each of the five scales were at least 0.7, suggesting acceptable reliability or internal consistency, as shown in the Table 1. The measures' convergent and discriminant validity were within acceptable parameters. The composite reliability >0.7, indicating significant internal consistency. When compared to the off-diagonal correlations among the variables shown in Table 2, significant levels of the square root of the average variance explained (AVE) indicated discriminant validity.

Table 1.

Construct Reliability and Validity

Indicators	**Cronbach Alpha**	**Composite Reliability**	**AVE**
Whole Questionnaire	.905	-	-
Government Policies (GP)	.715	.817	.631
Socio-Economic (SE)	.785	.849	.632
Education & Training (ET)	.831	..882	.651
Financial (F)	.768	.8400.403	.614
Non-Financial (NF)	.806	.8650.796	.664
The propensity of Entrepreneurial Activity (PEA)	.779	.8920.50	.677

Table 2.

Discriminant Validity with Heterotrait-Monotrait Ratio (HTMT)

HTMT	SE	PEA	F	GP	NF	ET
SE						
PEA	0.403					
F	0.796	0.212				
GP	0.509	0.223	0.631			
NF	0.712	0.237	0.674	0.780		
ET	0.583	0.232	0.599	0.631	0.693	

In the quest for respondents, the researcher coordinated with the Department of Trade and Industry to inquire about entrepreneurs operating before the Pandemic, and resumed operation with re-opening the economy up to the actual data gathering. Again, criterion Sampling and Snowball sampling methods were used.

The drop and collect method was used to observe health protocols mandated by the IATF. The drop and collect technique involves the hand delivery and subsequent recovery of self-completion questionnaires.

Data were categorized, tallied, processed, and analyzed using SPSS and SMART-PLS after being collected. With nonconformities of normal distribution, the SEM-PLS was chosen. In this work, confirmatory factor analysis, partial least squares structural equation modeling (PLS-SEM), and repeated measures analysis of variance were mostly used.

Results and Discussion

Variables of the study

In this study, the indicator loadings are examined as the initial stage in assessing the reflective measurement model. Outer loadings greater than 0.700 are recommended since they show that the construct explains more than 50% of the in tables 3A and 3B below.

Table 3A.

Confirmatory Factor Analysis Results

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.817
Bartlett's Test of Sphericity	Approx. Chi-Square	683.842
	Df	276
	Sig.	.000

Table 3B. *CFA Results - Factor Loadings*

Matrix	ET	F	GP	NF	SE	PEA
E1	.762					
E2	.883					
E3	.766					
E4	.782					
E5	.772					
F1		.794				
F2		.783				
F3		.719				
F4		.815				
F5		.785				
GP2			.714			
GP3			.711			
GP4			.792			
GP5			.822			
NF1				.782		
NF2				.824		
NF3				.780		
NF4				.774		
NF5				.775		

SE1					.789	
SE2					.752	
SE3					.868	
SE4					.671	
SE5					.850	
PEA1						.808
PEA2						.798
PEA3						.788
PEA4						.779
Eigenvalues	9.003	1.96	1.89	1.43	1.37	1.10
% of Variance	37.51	8.162	7.860	5.97	5.70	4.54
Cumulative %	37.51	45.63	53.53	59.50	65.20	69.74

Confirmatory factor analysis (CFA) of the sample data indicated a six-factor result using the SPSS software, which corresponds to the latent variables recommended for this study. Table 6 shows the loadings. For each latent variable in Table 6, factor loadings of at least 0.6 were calculated. The factor loading for each established item should be 0.6 or greater.

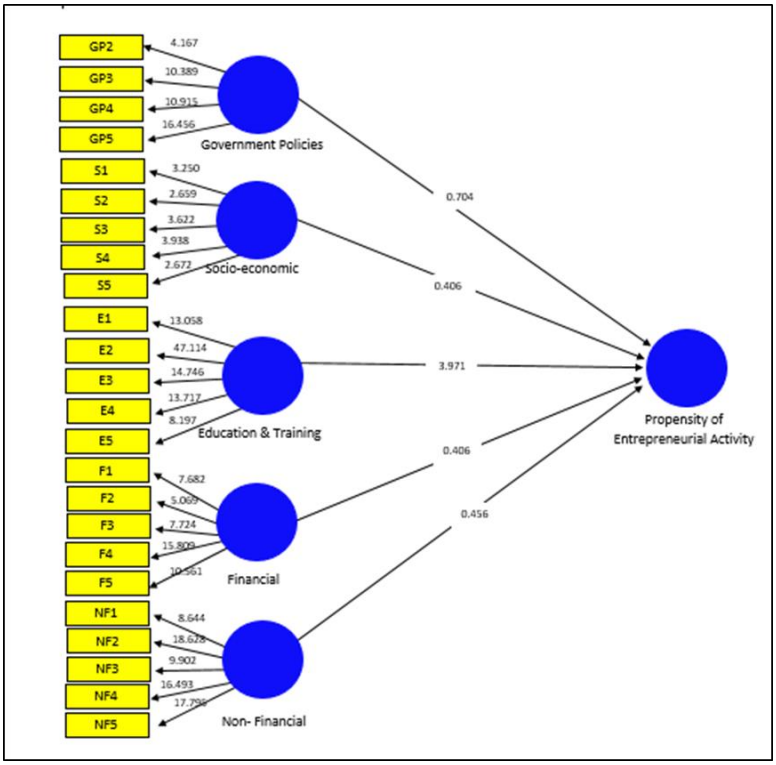
Factors affecting the propensity of entrepreneurial activity amidst the COVID-19 pandemic among Ifugao People

Following the validation of the given model's credibility, the various hypotheses were examined using the bootstrapping process using 5,000 samples and a 95% confidence interval. Figure 2 depicts the route coefficients of the hypothesized relationships and judgments made. These coefficients show the amount of variance in the dependent variable that was accounted for by the independent variable.

Path coefficients indicate that only the availability of education and training favorability affected Ifugao peoples' entrepreneurial activity amidst the Pandemic shown in Figure 1 below with t=3.971; p=0.00. This proved the success of entrepreneurship education given by various government agencies/institutions in cultivating the enterprising spirits of the Ifugao people, providing a rich entrepreneurial environment, and fostering entrepreneurial interests and excitement on the other hand. More other variables such as government policies, and socioeconomic, financial, and non-financial factors do not contribute to the propensity of entrepreneurial activity among Ifugao people amidst the Pandemic with t-values of 0.704, 0.406, 0.406, and 0.456 respectively with p-values higher than .05.

Figure 2.

Path Coefficients



One possible explanation is that the respondents' readiness to pursue actual accomplishments, such as starting their own business, was supported by the substance and principles of entrepreneurship awareness education to which they were exposed (Ndofirepi, 2020).

Entrepreneurs' monthly income before, during and post COVID19 Pandemic

Table 4.

One way repeated measured analysis of variance – Test of within –subjects effects on Entrepreneurs' monthly income before, during and post COVID19 Pandemic

Source		Type III Sum of Squares	df	Mean Square	F	Sig.	Partial Eta Squared	Noncent Parameter	Observed Power[a]
Income	Sphericity Assumed	7724934286	2	3862467143	123.733	.000	.484	247.466	1.000
	Greenhouse-Geisser	7724934286	1.094	7062469120	123.733	.000	.484	135.339	1.000
	Huynh-Feldt	7724934286	1.096	7048184206	123.733	.000	.484	135.613	1.000
	Lower-bound	7724934286	1.000	7724934286	123.733	.000	.484	123.733	1.000
Error (Income)	Sphericity Assumed	8241065714	264	31216158.01					
	Greenhouse-Geisser	8241065714	144.382	57078324.25					
	Huynh-Feldt	8241065714	144.647	56962874.69					
	Lower-bound	8241065714	132.000	62432316.02					

Table 5.

Estimated Marginal Means

Income	Mean	Std. Error	95% Confidence Interval	
			Lower Bound	Upper Bound
Pre-Pandemic	14, 436.090	1307.984	11848.768	17023.412
During Pandemic	3663.910	486.596	2701.376	4626.444
Post-Pandemic	8744.361	852.646	7057.743	10430.979

Table 6.

Pairwise Comparison

(I) Income	(J) Income	Mean Difference (I-J)	Std. Error	Sig.[b]	95% Confidence Interval for Difference [b]	
					Lower Bound	Upper Bound
Pre-Pandemic	During Pandemic	10772.180*	943.335	.000	8484.713	13059.648
	Post-Pandemic	5691.729*	570.046	.000	4309.441	7074.018
During Pandemic	Pre-Pandemic	-10772.180*	943.335	.000	-13059.648	8484.713
	Post-Pandemic	-5080.451*	493.335	.000	-6146.885	-4014.018
Post-Pandemic	Pre-Pandemic	-5691.729*	570.046	.000	-7074.018	-4309.441
	During Pandemic	5080.451*	439.789	.000	4014.018	6146.885

One-way repeated measured analysis of variance indicated that entrepreneurs' income was significantly different during at least one of the time points, F (2,264) = 123.73, p <. 000, partial n2 = .484. The posthoc test revealed that the entrepreneur's monthly income significantly changed before the Pandemic (M=14,436.09) compared to During the Pandemic (M=3,663.91). Income also considerably changed before the Pandemic compared to Post COVID-19 pandemic (M= 8,744.36). Finally, the income also significantly changed from COVID-19 to Post-COVID-19. COVID-19, a novel coronavirus disease, has had a significant national, regional, and global influence on people's lives and corporate activities. The Philippines moved quickly to limit the Pandemic, implementing enhanced community quarantine (ECQ) and launching a crisis grant project with extensive social support to aid afflicted homes and industries. From mid-March 2019 through the end of May 2020, the state capital and high-risk provinces were placed under stringent confinement, resulting in substantial economic costs. Six months after the March lockdown, the market and revenues for industries continue to plummet sharply.

Conclusions and Recommendations

Based on the findings of the study, the following conclusions were drawn:

1. Five factors were identified in Entrepreneurial Environment namely Government Policies, socioeconomic, Education and Training, and Financial and Non-Financial Factors.

2. Among the entrepreneurial environment identified, education and training increase the propensity of entrepreneurial activity among Ifugao People amidst the COVID-19 pandemic
3. Entrepreneurs' monthly income significantly changed before the onset, during, and post-COVID-19 pandemic.

In the light of the findings and conclusions, the researcher forwarded the following recommendations:

1. Government agencies should thoroughly examine the actual entrepreneurial demands of entrepreneurs and give full regard to their comprehension and inclusion in policy creation when developing incentive policies. Meanwhile, they should increase the dissemination and comprehension of essential policies, allowing businesspeople to fully pull their weight in entrepreneurship assistance. Attempts need to be undertaken to accelerate the construction of community movements devoted to innovation and entrepreneurship tailored to their individual needs, extending from professional support to initiative appraisals and financial guarantees.
2. Through a larger range of entrepreneurship education and training, government agencies should embrace a new perspective and awaken entrepreneurs' potential and awareness. Furthermore, an optimal ecosystem of potential entrepreneurs should be set up by leveraging more startup institutions and innovative endeavors of all sorts.

   Priority should be given to the availability of great fiscal assistance to entrepreneurs that are extremely gifted in innovation and originality but lack financial inclusion packages. Finance models, funding criteria, financing procedures, and the maximum amount of funds awarded should be reviewed on a regular basis.

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