Community-Based Entrepreneurship: An Alternative Social Enterprise Model for Small Communities in Poor Municipalities

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Rural communities in poor countries all over the world are experiencing poverty due to scarcity of resources, overpopulation, and environmental degradation—which result in migration to more affluent urban areas. As a consequence of this, people from these rural communities, who moved to urban areas, subsist in squalor (Abrahams & Peredo, 1996, as cited in Peredo & Chrisman, 2006). Hence, in the next few decades, the United Nations (2001) and World Bank (2001) reports warned that a greater poverty rate is expected if migration to urban areas due to the lack of sources of livelihood in rural communities is not tackled immediately.

This research assumes that poverty can be significantly reduced through broad-based, locally focused solutions—specifically community-based entrepreneurships (CBEs) to generate jobs, income, and economic value added for the municipality, city, or province. Thus, this study addresses the suitability of CBEs to bring down poverty given certain socioeconomic stressors experienced in the municipality, city, or provincial level. Additionally, it analyzes entrepreneurship theory in communities assumed to be composed of enterprises and entrepreneurs. Lastly, because

the theoretical model of CBE of Peredo and Chrisman (2006) is based on observed community efforts to address the needs of impoverished areas, the research findings should be helpful to policy makers and practitioners in developing programs that support entrepreneurship as a tool for local development.

The Community-Based Entrepreneurship Model of Peredo and Chrisman

The community-based entrepreneurship (CBE) model of Peredo and Chrisman (2006) was proposed to realize the social and economic goals of communities. The authors define CBE as

> a community acting corporately as both entrepreneur and enterprise in pursuit of the common good. Furthermore, this community behaves as an entrepreneur when its members collaborate in creating or identifying market opportunities and eventually organize themselves to exploit them. In addition, the community has to operate as an enterprise as its members work together in the production and exchange goods and/or services using the existing social structure of the community as a means of organizing those activities. (p. 315).

Using the collective skills and resources of a community, CBEs, according to Peredo and Chrisman (2006), are built to satisfy both the social and economic goals of the community. Social goals are emphasized over economic goals with governance structures being collective and management structures democratic (Peredo & Chrisman, 2006). *Community,* per Peredo and Chrisman (2006), refers to "an aggregation of people in a common geographic location and not solely defined by the sharing of goals or the productive activities of the enterprise" (p. 315).

Furthermore, Peredo and Chrisman (2006) concluded that profit will not be the main "purpose of the enterprise, although some return is necessary to make the operation sustainable" (Peredo & Chrisman, 2006, p. 316). In their parlance, the return can be used in achieving some other community purpose, which makes the "lower rate of return acceptable in exchange for the achievement of other community goals" (Peredo & Chrisman, 2006, p. 316).

Conditions That Influence the Emergence of CBEs

The conditions that influence the emergence of CBEs—identified by Peredo and Chrisman (2006)—are enumerated and discussed below.

Triggered by socioeconomic stress. CBEs, according to Peredo and Chrisman (2006), "are formed as a result of the combination of the following: 1) economic crisis and lack of individual opportunity; 2) processes of social disintegration; 3) social alienation of a community from mainstream society; 4) environmental degradation; 5) postwar reconstruction; and 6) volatility of large businesses" (p. 316).

Product of incremental learning. Communities that previously perform collective political actions are known to produce CBEs (Peredo, 2005, as cited in Peredo & Chrisman, 2006), which may "result in the development of tacit knowledge with regard to organizing to achieve goals" (Spender, 1994, as cited in Peredo & Chrisman, 2006). Furthermore, Peredo and Chrisman (2006) concluded that tacit knowledge benefits the communities that seek to put up CBEs.

Dependent on social capital. CBEs emerge from communities that lack significant material resources like land and access to capital markets. In these communities, members "depend on social relations or social capital to address their needs" (Peredo & Chrisman, 2006, p. 317). Hence, "CBEs are created according to collectively owned cultural, social, and ethnic endowments" (Peredo & Chrisman, 2006, p. 317). Community networks enable the 1) pooling of resources, 2) coordination of actions, and 3) creation of safety nets that reduce risks for community members.

Community size. As with any entrepreneurial venture, the startup and success of a CBE require that the community possesses sufficient resources to launch the enterprise. Peredo and Chrisman (2006) found that poor communities are at a disadvantage when it comes to forming CBEs since they have limited resources on a per capita basis. Thus, the larger communities possess an advantage in the creation of CBEs relative to smaller communities.

Community skills and experience. The skills and experiences of the members of the community influence the type of economic activity that CBEs adopt.

Advantages and Disadvantages of CBEs

Torri (2009) emphasized that sustainable local development can be attained using CBEs as a strategy. First, the conventional processes of entrepreneurship and economic development do not seem to attract investments in depressed areas. Thus, CBE—as an approach to entrepreneurship that takes into account the disparities in resources, infrastructure, culture, and values—

could be considered by policymakers and practitioners as tools for local development and sustainability (Gui, 2000, as cited in Torri, 2009).

Secondly, the importance of community exercising entrepreneurship has been widely discussed in the literature (Walzer, 2004; Wilson, Fesenmaier, Fesenmaier, & Van Es, 2001; Henton, Melville, & Wallesh, 1997; Johannisson & Nilsson, 1989). Entrepreneurs are known to significantly impact local economies through the creation of jobs and linkages to the global economy (Henderson, 2002).

Lastly, Torri (2009) cited Dasgupta (2000) in her findings that "community-based organizations that adopt multilayered network structure produces a diversity of stakeholders result in comparative advantage as it enhances the capacity of grassroots organizations for collective action, as well as the sustainability and ability to grow through local development efforts" (p. 426).

Conceptual Framework

This research is an exploratory study which tested Peredo and Chrisman's community-based entrepreneurship (CBE) model. This research applied the following conditions for community-based entrepreneurs to emerge: 1) socioeconomic stressors, 2) a community size that complements the amount of its physical and financial resources, 3) skills and experience of its members, 4) availability of social capital or community participation in solving community issues through membership in organizations, and 5) participation in programs that generate incremental learning (refer to Fig. 1).

In this research, mean scores were computed for all conditions for community-based entrepreneurs to exist to yield the CBE index. The higher the CBE index, the higher the ability to form CBEs in the chosen municipality, city, and province. Furthermore, the conditions for CBEs to exist in each municipality, city, and province were grouped according to the ability to form CBEs in terms of socioeconomic stressors experienced, available skills, experience of community members, availability of social capital, and incremental learning. The resulting cluster characteristics for each municipality, city, and province were labeled to describe their present conditions. These characteristics helped determine whether communities have the ability and propensity to form CBEs.

As regards the effects of CBEs, the relationship between CBE and the behavior of individuals and other communities were tested using causal research design. Greater levels of CBE were assumed to positively influence individual perceptions of feasibility and social desirability of starting a

business. Thus, the relationship between individual entrepreneurship and community entrepreneurship was established as discussed below.

The effects of CBEs, as emphasized in Peredo and Chrisman (2006), are manifested through individual entrepreneurship and transmissibility of CBEs to other communities. The CBE model works "when a community takes a collective initiative to create new business ventures that will result in achieving or regaining an acceptable equilibrium living conditions" (Peredo & Chrisman, 2006, p. 322). "CBEs also work if local natural resources, cultural, and social assets are harnessed to improve the living conditions of the community"(Peredo & Chrsiman, 2006, p. 322).
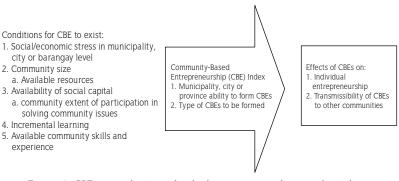
Conditions for CBE to exist:
1. Social/economic stress in municipality, city or barangay level
2. Community size
    a. Available resources
3. Availability of social capital
    a. community extent of participation in solving community issues
4. Incremental learning
5. Available community skills and experience

Community-Based Entrepreneurship (CBE) Index
1. Municipality, city or province ability to form CBEs
2. Type of CBEs to be formed

Effects of CBEs on:
1. Individual entrepreneurship
2. Transmissibility of CBEs to other communities

Figure 1. CBE as catalyst to individual entrepreneurship as adapted from Peredo and Chrisman (2006).

Operational Definition of Terms and CBMS Data Source per Variable

Peredo and Chrisman's (2006) CBE model is tested using CBMS data on conditions for CBEs to exist in communities.

Social/Economic Stress

CBEs attempt to solve the socioeconomic problems of communities. CBMS data were used to determine the social and economic stress level of a specific municipality, city, and province—which may encourage the formation of CBEs.

Section G, *Katangiang Pangkabuhayan* (source of livelihood)—questions 23, 26, and 27—pertained to the respondent and his relatives' employment status, condition of employment, and type of work. Questions 28 to 33 provided information on unemployment, length of unemployment, and measures taken to find a job.

    Section J, *Mga Kasambahay na Nag-Iisang Magulang* (single parenthood)—questions 45 to 48—gave information on single parenthood.

    Section I, *Mga Kasambahay na May Kapansanan* (relatives with disability)—questions 48 to 53—provided data on physically challenged household members who cannot contribute to livelihood.

Community Size

According to Peredo and Chrisman (2006), community size is significant in creating CBEs. Section B, *Demograpiya* (demographics), questions supplied information on household size in a community. Population sizes by municipality, city, and province were obtained from the Office of the President Philippines National Anti-Poverty Commission (n.d.).

Availability of Resources

CBMS questionnaire sections H, I, and J gave information on respondents with OFW relatives, single parents, handicapped relatives, and senior citizens to determine income sources and the number of dependents. Questions 75 to 85 supplied data on living conditions and available space and amenities for potential livelihood projects. Section P of the questionnaire presented information on household income sources to determine capacity to sustain livelihood projects.

Availability of Social Capital

This information, according to Peredo and Chrisman (2006), pertained to the respondents' social relations among community members, cohesiveness, and receptiveness to collective action. Section E, *Samahang Kinaaaniban* (community organization membership)—questions 18 to 19—offered data on community organizations, associations, or clubs.

Incremental Learning

Availment of and attendance in programs and trainings of community members "result in the development of tacit knowledge in developing organizing skills to achieve community goals" (Peredo & Chrisman, 2006, p. 317). Questions 140 to 143 determined the type, source, and effects of livelihood, credit, and other programs.

Available Community Skills and Experiences

The skills and experiences of the members of the community influence

the type of economic activity adopted by CBEs. These skills are based on collective ancestral knowledge; "some are developed through the experiences of individuals [working] outside the community" (Peredo & Chrisman, 2006, p. 319). Questions 23 to 33 gathered information on employment experience and technical skills, while question 134 gathered the income status of skilled but poor community members.

Community-Based Entrepreneurship Index

The ability of the municipality, city, or province to form CBEs is based on the mean scores computed for all conditions for CBEs to exist divided by the total number of variables/conditions for CBEs to exist—the higher the score, the higher the ability to form CBEs. In addition, mean scores of CBE conditions possessed by each municipality, city, and province were correlated with the type of entrepreneurial activity to determine the entrepreneurial activity that exhibits significant association with CBE conditions.

Methodology

Research Design

CBMS data was used for this exploratory research. CBMS is "one of the tools developed in the early 1990s to provide policymakers and program implementers with a [database] for tracking the impacts of macroeconomic reforms" (Office of the President Philippines National Anti-Poverty Commission, n.d.). Collected at the local level, the information is helpful to all levels of government units and various types of domestic and foreign nongovernment organizations as inputs to planning, program implementation, and monitoring.

Sampling and Respondents

Included in this study are the first-class province of Batangas (Region 4), first-class city of Pasay (National Capital Region), first-class municipality of Carmona (Region 3), and fifth-class municipality of Malimono (Region 13). They were selected based on their income classification as province, city, and municipality, respectively. Their profiles were gathered from their respective websites.

   Municipality of Carmona. Carmona is located on the southeastern part of the province of Cavite with a total land area of 30.92 km². Carmona, with

14 barangays, represented 2.17% of the total land area of the province ("The Official Website of Carmona, Cavite, Philippines," 2009).

Carmona had a total population of 78,852 or 14,885 households in 2010 ("The Official Website of Carmona, Cavite, Philippines," 2009). Most population catalysts—such as banks, town centers, and commercial establishments—were found in the Poblacion area.

Municipality of Malimono. According to "Wow Surigao Philippines" (2015), "the municipality is located in the southwest part of the province of Surigao del Norte and 32 kilometers from Surigao City." Malimono has a total land area of 8,120 hectares, a population of 14,597 people in 2,817 households, and 14 barangays.

Pasay City. In terms of area, "Pasay City is the third smallest political subdivision in the National Capital Region. Pasay City has a total land area of 18.50 square kilometers of which 5.5050 square kilometer is the City proper. Among the local governments in the National Capital Region, Pasay has the largest area devoted to utilities covering 51.35% of its total land area. Pasay is composed of seven districts, divided into 20 zones, with a total of 200 barangays" ("City of Pasay," 2010–2015).

Batangas Province. Batangas "is located on the southwestern part of Luzon in the CALABARZON region. Batangas is a combination of plains and mountains, including the world's smallest volcano, Mt. Taal, with an elevation of 600 meters. Batangas also has many islands, including Tingloy, Verde Island (Isla Verde), and Fortune Island of Nasugbu" ("Batangas All Here. So Near," 2015).

Data Analysis

The CBMS data were employed for descriptive analysis, cross-tabulation correlation analysis. Descriptive statistics through the skewness index was used to test for the normality of respondent distribution in terms of their demographic profile. The skewness index range of −3 to +3 was used to establish the normality of distribution of the respondents' age, gender, civil status, and religion.

Descriptive Analysis

Two survey data sets were provided by the CBMS office, which included each household member's profile. The second data set included information on residence or location, available resources, information on relatives abroad, and total household income. Please refer to the tables in the Appendix for the quantitative analysis results.

Both the Carmona and Malimono municipalities' data sets are normally distributed in terms of gender, age, and civil status. Likewise, except for religion, the household members' figures are normally distributed for all the sample areas. As most of the Carmona and Pasay City household members were Catholic, religion is positively skewed (refer to Table 1).

Descriptive analysis was also done for the conditions for CBE to exist to provide a general picture of each of the sample area's situation.

Socioeconomic stress. CBEs emerge as a means by which communities can solve socioeconomic problems such as unemployment, single parenthood, physically challenged community members, and senior citizens or elderly members.

Batangas, Carmona, Malimono, and Pasay City have mean and mode scores of 2 indicating that, on the average, households had a single parent at home. In terms of household members with physical disability/handicap or elderly, respondents in all sample areas 1) did not indicate the presence of disabled members, 2) at most had one household member who is handicapped, and 3) on average had zero to one member who is more than 60 years old.

For household members seeking medical attention, 1) Carmona, on average, had one household member; 2) Malimono's and Batangas's household members, on average, had none; and 3) Pasay had no data. As regards to death in the family, all areas under study—except for Batangas (indicated at least one death in the family)—reported no deaths during the survey period (refer to Table 2).

Unemployment was the main household economic stressor in Pasay and Batangas with the highest rates at 23.5% and 28%, respectively. Pasay household members were mostly employed as permanent workers (90.4%). Malimono, Batangas, and Carmona reported that more than 20% of their employed workers were on short-term contract (refer to Table 3).

Roughly 90% of all unemployed household members did not look for work. When asked if they are willing to work, majority did not express interest since they had to take care of children, the elderly, or attend school (refer to Table 4).

Community size and availability of resources. Population levels for the areas under study are indicated in Table 5. Survey results revealed that all the areas covered by this study had, on average, three members per household ("Philippine Statistics Authority," 2012).

Availability of physical and financial resources is relevant in forming CBEs (refer to Table 6). Survey results indicated that both Malimono and Pasay had community-shared and owned water facilities. Carmona had a deep well shared with the community, and Batangas had deep wells owned

by the households. Toilet facilities used for all areas were water-sealed septic tanks.

In terms of physical resources, all areas under study had 1) an average tenure of three to four years in their residences with walls and roofs made from strong materials with the exception of Malimono, where households were using light materials for their houses, 2) electricity connected to electric companies or cooperatives, and 3) majority of households in Malimono and Pasay did not own appliances nor communication gadgets. Carmona households were equipped with basic appliances and cellular phones. Batangas had no data on household equipment and appliances.

The entrepreneurial activity that provided income for Malimono households was crop farming. Carmona, Pasay, and Batangas households derived income from wholesale and retail trade activities. Pasay City had the highest average salaries, followed by Carmona and Batangas. Malimono had the lowest wage at PHP 10,853 per month (refer to Table 7).

Availability of social capital. CBE is rooted in networking with people through organizations to form social enterprises. Survey results indicated that 1) on average, household members for all areas in this study did not join organizations; 2) a few belonged to civic organizations in Malimono; 3) Carmona residents mostly joined women's organizations; and 4) senior citizen organizations were preferred in Pasay City and Batangas (refer to Table 8).

Incremental learning. Household members in all the areas under study, on average, did not take advantage of programs implemented by the government and private organizations. The frequently availed programs for those who did were 1) credit programs in Malimono and Carmona, 2) credit and health assistance programs in Pasay, and 3) health assistance and supplemental feeding programs in Batangas. Skills and livelihood programs were seldom attended by the household members (refer to Table 9).

Availability of community skills and experience. Majority of those surveyed in Malimono, Carmona, and Pasay did not attend school. School attendees at the time of the survey were enrolled in the 4th grade, 3rd grade, and preparatory or kindergarten, respectively. Most of them attended private schools. The highest educational attainment for Malimono respondents was grade 6. Carmona and Pasay City respondents were predominantly high school graduates (refer to Table 10).

On average, respondents from Malimono and Batangas were farmers, forestry workers, and fisherfolk. Carmona respondents were mostly traders. Pasay City workers were generally employed as service, shop, and market workers. Except for Malimono, respondents from Carmona, Pasay, and Batangas were employed in private establishments. Malimono's respondents mostly worked for households (refer to Table 11).

Malimono's respondents had the highest share in engagement in all entrepreneurial activities—except for community, social and personal services, and transportation, storage, and communication where Carmona got the greatest share to total (refer to Table 11).

Correlational Analysis of Demographic Variables by Program Type Availment

Using Pearson correlation, the demographic variables' association with program type, availment, and effect ratings were obtained to determine the type of programs that would be beneficial and significant to various demographics. Cross-tabulation by type, impact, and sources of livelihood, training, and credit programs by demographic variables was undertaken to determine the direction and significant relationships that occur between the demographic variables and the conditions for CBEs to exist. The significant results are discussed below.

Results for Malimono indicate that 1) male respondents signed up for housing and credit programs, 2) female respondents joined health assistance and supplementary feeding programs, and 3) older respondents did not participate in programs initiated by the government or private sector.

For Carmona respondents, 1) unmarried respondents did not participate in programs sponsored by the government or private organizations, and 2) married, widow/er, divorced, and live-in partners availed of these programs.

For all areas under study, religion and educational attainment had no significant association with program type, availment, and effects (refer to Table 12).

Correlational Analysis for CBEs to Exist

Using Pearson correlation, the association between conditions for CBEs to exist and entrepreneurial activities was obtained to determine the type of entrepreneurial activities that are significant for various conditions for CBEs to exist. The correlation between these variables was undertaken to determine the direction and significant relationships that occur between the entrepreneurial activities and the conditions for CBEs to exist. Selected results are discussed in the subsequent section.

Carmona. Gender is significantly and positively associated with engagement in transportation, storage, and communication (TSC), construction (CON), crop farming and gardening (CFG), and forestry (FOR). Males were, thus, engaged in these activities more than females. Female respondents were more involved in community, social, and personal services (CSPS) relative to males.

In terms of age, civil status, and religion, 1) older respondents were engaged in manufacturing (MFG), CSPS, TSC, CON, CFG, livestock and poultry (LP), FOR, and wholesale and retail (WR); 2) single or unmarried respondents were engaged in CSPS and LP but not in MFG and CON; 3) Catholics were engaged in construction; and 4) non-Catholics were into WR activities.

For educational attainment, 1) respondents in MFG, TSC, CON, CFG, LP, FOR, and WR had less education; 2) noneducated respondents were in CFG, LP, and fishery (FSH); 3) board passers were in CSPS; and 4) non–board passers were into MFG, TSC, and CON.

Employed respondents were engaged in entrepreneurial activities belonging to TSC, CON, CFG, FOR, and WR. Seasonal employees were engaged in MFG, CON, and CFG, while permanent workers were in TSC, FOR, and WR. Those who did not look for work in the past three months did not find opportunity to work since they believed that no work was available and they were not willing to work in TSC activities (refer to Table 13).

Malimono. Table 14 shows that a significant and positive correlation exists between gender and entrepreneurial activities for Malimono respondents who were engaged in CFG, LP, FSH, FOR, TSC, mining and quarrying (MQ), and CON—indicating that male respondents were engaged in these activities, while females were engaged in WR and MFG. Older respondents were engaged in CFG and MFG, whereas younger respondents were into FSH, TSC, MQ, and CON. Married respondents were in MQ, while those who were single took on CFG and WR. Catholic respondents were in FSH, while non-Catholics were in CSPS and MQ.

Malimono respondents engaged in any entrepreneurial activities were not members of any indigenous people (IP) group or any community organizations. Malimono respondents who had higher educational attainments were engaged in WR and TSC, whereas those undertaking CFG, LP, FSH, FOR, and MQ had less education. Respondents in CFG, FSH, FOR, MQ, and CON were not board passers, while WR and TSC workers were board passers.

Respondents engaged in CSPS, MQ, and CON activities were seasonal or temporary workers. Results also indicated that respondents involved in FSH and TSC activities were looking for and willing to work in these sectors.

Pasay. Table 15 indicates that females were engaged in fishery, while older respondents were engaged in maintenance services. Married respondents were involved in TSC activities. Those engaged in LP were members of religious groups, whereas those in entertainment services (ES) and CSPS were members of indigenous people groups.

Pasay respondents 1) were engaged in WR and not willing to work; 2) had single parents, disabled members, and death in the family; and 3)

experienced food shortage in the last three months. Those engaged in MS and CON were not looking for jobs, but those engaged in ES were willing to work.

All entrepreneurial activities have significant positive relationships with the number of household members receiving wages, indicating that income did not only come from the entrepreneurial activities but also from employment.

Batangas. Batangas respondents engaged in FSH were older and married household members, while younger respondents were undertaking LP, MFG, and services (SV) activities.

Respondents who were board passers are engaged in FSH and FOR, whereas non–board passers were in LP, MFG, and SVS. Respondents engaged in LP, FSH, and FOR were not employed. The occupation of those engaged in CFG, FSH, SVS, and TSC were nonmanagerial in nature, while those engaged in MQ were government officials and managers. Employed respondents engaged in CFG, LP, and FSH generally worked for agriculture, forestry, and fishery sectors.

Unemployed Batangas respondents engaged in FSH were looking for jobs through registration with public and private employment agencies. Those engaged in construction did not look for jobs since they believed that there was no job opportunity and they were not willing to work in the future (refer to Table 16).

Correlational Analysis by Program Type and Availment

Participation in programs is significantly associated with cash and in kind incomes generated from entrepreneurial activities for Malimono and Batangas. The results indicate that 1) for Malimono, participation in programs would increase income from crop farming. Popular programs for Malimono were housing and credit programs. And 2) for Batangas, income from activities performed to earn a living is lower with participation in programs (refer to Table 17).

Conclusions

This study considered whether individual entrepreneurship should be encouraged over CBEs to generate jobs, income, and economic value added. It assessed the suitability of community-based entrepreneurship for specific communities to reduce poverty given the socioeconomic stress experienced in the areas under study.

Based on the weighted average scores of the conditions for CBE to exist, unemployment and lack of opportunity to work are the major stressors for the sample areas. Overall, the results of the research revealed that Batangas and Carmona are more predisposed to be engaged in entrepreneurial activities.

In relation to community size, Carmona had the largest number of members per household but had the lowest income from entrepreneurial activities. Pasay had the highest monthly income from wages per household and the greatest income earned from entrepreneurial activities.

With respect to social capital, all areas under this study revealed little to no membership in organizations. Neither did respondents take advantage of programs implemented by the government and private organizations. Concerning the availability of skills and experience, all respondents were literate, with Carmona and Pasay having the highest educational attainment (refer to Table 18).

The municipalities, city, and province under study had little to no available social capital and incremental learning from programs implemented by either the government or privates sector. Nevertheless, all areas under study had 1) adequate literacy and educational attainment and work experience and 2) little to no engagement in entrepreneurial activities, except for Malimono, which had engagement in crop farming, fishery, and forestry.

Finally, the overall ranking of conditions for CBE to exist in Table 19 shows that Carmona has the most suitable conditions for CBE to exist with the 1) largest community size and available financial resources from wages and 2) least available financial resource from entrepreneurial activities.

Pasay has the least suitable conditions for CBE to exist with the lowest community size and largest availability of social capital and incremental learning. Pasay is the least qualified for CBE to exist since it has the highest available financial resources from entrepreneurial activities and work experience.

Policy Implications

North and Smallbone (2006) emphasized that local government units or levels should formulate policies needed to develop the regional entrepreneurial capacity either through community-based entrepreneurship or individual entrepreneurship. However, according to the authors, these policies are meant to improve the "competitiveness of existing enterprises," rather than developing the "entrepreneurial capacity of rural regions in starting businesses" (North & Smallbone, 2006, p. 59). Thus, this research looked into the possible avenues for entrepreneurship in impoverished localities.

Promoting a Holistic Approach to Entrepreneurial Activity

According to Solow (2000) and Dia (1996) (as cited in Torri, 2009), the variations in the needs of local businesses should be the focus of CBEs to harness the potential for constructive local development to induce exchanges of resources among members. Thus, capacity building efforts that aim to promote local enterprises must focus on strengthening the existing capabilities of communities that are beset with social stressors.

Developing Infrastructure to Support CBEs

Policy making at the regional level is vital in developing regional infrastructures (North & Smallbone, 2006). As a critical support system for rural entrepreneurial activities, however, they must be complemented with private-sector business services that can fulfill the requirements of rural-sector entrepreneurs.

     Investment in education and training systems is a "prerequisite to increase the number of people receiving secondary and tertiary level education as well as to encourage more business owners to serve as trainors is crucial" (North & Smallbone, 2006, p. 56). Business owners, as recommended by North and Smallbone (2006), should act as "trainors to focus on raising marketing skills, the ability to prepare business plans, financial management, and the quality of innovation management" (p. 56). Skills development should focus on (North & Smallbone, 2006) 1) the introduction of entrepreneurship modules in professional training courses, 2) increased entrepreneurship promotion and training in communities with "low population density and weak entrepreneurial culture" or spirit (p. 57), 3) "greater flexibility in the eligibility criteria for training [programs] orientated towards self-employment" (p. 57), and 4) the development of regional and subregional coordination mechanisms of training supply to prevent duplication (p. 57).

     Available and sustainable physical and social infrastructure. Physical and social infrastructure improvements (i.e., market institutions, banking systems, etc.)—complemented with enhanced self-governance—are essential to successfully build entrepreneurial capacity in rural areas (North & Smallbone, 2006).

     Moreover, the formation of medium-size urban centers with the necessary physical and social infrastructure (i.e., roads, health facilities, etc.) is assumed to reduce internal migration rates, with the young people leaving the community for better work opportunities (North & Smallbone, 2006). These young people are expected "to contribute to developing the entrepreneurial capacity of these peripheral rural regions" (North & Smallbone, 2006. p. 57).

Overcoming innovation and enterprise development barriers. Businesses in the rural areas encounter factors that hinder innovation, which they attribute to inherent rural business environment characteristics. Hence, North and Smallbone (2006) suggested that "initiatives that help firms enter nonlocal markets (i.e., external assistance with market, adoption of new marketing techniques, etc.) are key to overcoming these constraints" (pp. 57–58).

North and Smallbone (2006) also mentioned other relevant policies should be formulated to encourage "rural entrepreneurs to participate in information and knowledge networks" (p. 58). According to OECD website (2003) (as cited in North & Smallbone, 2006), "those entrepreneurs who engage in networks to gain venue for exchanging knowledge, ideas, etc. with other entrepreneurs outperform those who do not, particularly for those originating from rural areas that did not have a strong entrepreneurial tradition" (p. 58).

In summary, this research, similar with North and Smallbone (2006), is advocating for a more strategic and coordinated approach in building the entrepreneurial capacity of rural areas—through CBEs—as well as the implementation of the courses of action required to achieve this goal.

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Appendix: Tables

Table 1. Household Members' Profiles

	Sex	Age	Civil Status	Religion
Carmona				
N	64,508	64,508	64,508	64,508
Mean	1.5055	25.1373	1.7201	1.2979
Skewness	-0.0222	0.6605	1.94	3.825
Malimono				
N	15,791	15,791	15,790	15,790
Mean	1.4818	27.1962	1.7011	2.3538
Skewness	0.0729	0.6612	1.9913	0.9881
Pasay				
N	266,197	266,192	266,197	266,196
Mean	1.51	26.66	1.73	1.3
Skewness	-0.0288	0.6035	1.8769	3.9711
Batangas				
N	1,570,674	1,570,300	1,570,486	n.a.
Mean	1.5011	26.8543	1.6127	n.a.
Skewness	-0.0011	0.7255	2.1446	n.a.

Table 2. Household Socioeconomic Stress

	Carmona			Malimono			Pasay			Batangas		
	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode
Single parents	4,475	1.91	2	577	1.95	2	70,350	1.90	2	3,479	1.94	2
No. of single parents	924	1.07	1	158	1.03	1	6,798	1.07	1	1,568	1.05	1
Disabled	4,475	1.97	2	577	1.94	2	70,350	1.99	2	3,479	1.97	2
No. of disabled members	346	1.05	1	174	1.03	1	918	1.03	1	1,245	1.06	1
No. of elderly members	4,475	0.16	0	577	0.39	0	70,353	0.21	0	3,480	0.27	0
Sought medical help	4,475	1.79	1	577	1.75	2	n.a.	n.a.	n.a.	3,479	1.82	2

Table 2 continued...

Death in the family	4,475	1.99	2		1.97	2	70,351	1.99	2	1,003	1.03	1
Job indicator	4,475	1.56	2	577	1.65	1	70,355	1.53	2	3,483	1.63	1
Job status	4,403	1.32	1	570	1.28	1	63,534	1.12	1	3,385	1.32	1
Job search	4,403	7.81	4	570	4.04	1	63,534	9.93	7	3,385	7.09	2

Table 3. Household Socioeconomic Stress (Job Indicator)

	Job/Work Indicator			Job Status			
	Yes	No	Total	Permanent	Short-Term, Seasonal, or Casual	Worked in Different Jobs	Total
Malimono	81.1%	18.9%	100.0%	68.1%	23.1%	8.6%	100.0%
Carmona	81.5%	18.5%	100.0%	74.9%	21.5%	3.5%	100.0%
Pasay	76.5%	23.5%	100.0%	90.4%	8.1%	1.6%	100.0%
Batangas	72.0%	28.0%	100.0%	71.0%	22.7%	6.3%	100.0%

Table 4. Household Socioeconomic Stress (Job Indicator)

	Find Job		Total	Work Opportunity		Total	Willing to Work?		Total
	Yes	No		Yes	No		Yes	No	
Malimono	3.9%	96.1%	100.0%	11.7%	88.3%	100.0%	12.4%	87.6%	100.0%
Carmona	7.9%	92.1%	100.0%	5.9%	94.1%	100.0%	6.1%	93.9%	100.0%
Pasay	11.7%	88.3%	100.0%	3.0%	97.0%	100.0%	2.9%	97.1%	100.0%
Batangas	7.7%	92.3%	100.0%	9.3%	90.7%	100.0%	9.6%	90.4%	100.0%

Table 5. Population and Number of Households

	Malimono	Carmona	Pasay	Batangas
Population (NSO, 2007)	16,883	68,135	403,064	2,245,869
No. of respondents (survey)	3,485	4,475	70,355	577
Average number of household members (survey)	3.05	2.92	2.41	2.94

Source: NSO website, 2007. Retrieved from http://www.census.gov.ph/content/2010-census-population-and-housing-reveals-philippine-population-9234-million

Table 6. Available Physical Resources

	Malimono			Carmona			Pasay			Batangas		
	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode
Water facility	577	1.65	1	4,475	4.20	4	70,353	4.01	1	3,479	3.39	3
Water source	577	1.28	1	4,229	1.67	1	49,181	1.37	1	3,372	1.45	1
Toilet type	577	2.04	1	4,475	1.22	1	70,351	1.49	1	3,479	1.49	1
Tenure in residence	577	2.82	4	4,475	2.44	2	70,352	2.63	2	3,479	2.29	1
Wall_1	577	2.75	2	4,475	1.39	1	70,352	1.84	1	3,479	1.67	1
Roof_1	577	2.39	2	4,475	1.67	1	70,352	2.33	1	3,479	1.48	1
Electricity indicator	577	1.16	1	4,475	1.10	1	70,353	1.02	1	n.a.	n.a.	n.a.

Table 7. Income Sources

	Malimono		Carmona		Pasay		Batangas	
	N	Mean	N	Mean	N	Mean	N	Mean
Total entrepreneurial activities (cash)	577	30,054	4,475	27,203	70,350	40,266	n.a.	32,302
Total entrepreneurial activities (kind)	577	10,114	4,475	61	70,350	39	n.a.	2,331
No. of waged members	577	0	4,475	1	70,353	1	n.a.	n.a.
Wages (cash)	577	10,853	4,475	105,097	70,350	131,422	3,483	73,979
Wages (kind)	577	508	4,475	111	70,350	25	n.a.	n.a.

Table 8. Organization Memberships

	Malimono			Carmona			Pasay			Batangas		
	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode
Organization membership individual	577	1.87	2	4,475	1.92	2	70,350	1.98	2	3,483	1.96	2
Organizational type	324	5.05	8	2,107	7.10	5	3,458	8.53	10	1,729	7.06	10

Table 9. Program Types, Effects, and Implementors

	Malimono			Carmona			Pasay			Batangas		
	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode
Program type	6,309	4.94	7	4,475	6.92	7	70,353	4.06	4	3,479	4.00	4
Program indicator	6,303	1.56	2	4,475	1.91	2	70,353	1.98	2	3,479	1.96	2
Implementor	2,762	1.59	1	1,025	3.10	3	198	3.67	3	2,310	3.23	3
Effect rating	2,762	1.01	1	1,025	1.09	1	198	1.27	1	2,310		1

Table 10. Education, Job, and Literacy

	Malimono			Carmona			Pasay			Batangas		
	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode	N	Mean	Mode
Education indicator	577	1.72	2	4,475	1.77	2	70,355	1.79	2	n.a.	n.a.	n.a.
Grade level	493	15.74	14	3,364	16.13	13	35,443	17.31	2	n.a.	n.a.	n.a.
School type	493	1.02	1	3,364	1.16	1	35,443	1.18	1	n.a.	n.a.	n.a.
Education attainment	577	18.37	16	4,475	20.02	25	70,355	23.64	25	n.a.	n.a.	n.a.
literi_1	577	1.03	1	4,475	1.02	1	70,350	1.00	1	n.a.	n.a.	n.a.
General occupation	570	6.38	6	4,403	6.60	7	63,534	5.84	5	3,385	6.35	6
Work class	570	1.57	1	4,403	2.48	2	63,534	2.45	2	3,385	2.56	2
Board passers	577	1.97	2	4,475	1.98	2	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
No. of board passers	121	1.21	1	397	1.18	1	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Table 11. Engagement in Entrepreneurial Activities by Sex

		Malimono			Carmona			Pasay		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
Engaged in crop farming and gardening	Count	1,661	284	1,945	236	35	271	61	23	84
	% Within total	57.80	50.00	56.50	1.90	1.30	1.80	0.10	0.10	0.10
Engaged in livestock/poultry	Count	564	55	619	66	14	80	40	16	56
	% Within total	19.60	9.70	18.00	0.50	0.50	0.50	0.10	0.10	0.10

Table 11 continued...

Engaged in fishing	Count	1,246	85	1,331	3	1	4	24	14	38
	% Within total	43.40	15.00	38.70	0.00	0.00	0.00	0.00	0.10	0.10
Engaged in forestry	Count	140	13	153	69	2	71	37	5	42
	% Within total	n.a.	n.a.	4.90	2.30	4.40	0.60	0.10	0.50	0.10
Engaged in wholesale/retail	Count	421	108	529	1,587	374	1,961	8,210	2,576	10,786
	% Within total	14.60	19.00	15.40	13.10	13.60	13.20	15.20	15.60	15.30
Engaged in manufacturing	Count	102	31	133	266	64	330	315	86	401
	% Within total	3.50	5.50	3.90	2.20	2.30	2.20	0.60	0.50	0.60
Engaged in community, social, and personal services	Count	42	10	52	311	93	404	384	130	514
	% Within total	1.50	1.80	1.50	2.60	3.40	2.70	0.70	0.80	0.70
Engaged in transportation, storage, and communication	Count	161	14	175	1,527	220	1,747	3,374	971	4,345
	% Within total	5.60	2.50	5.10	12.60	8.00	11.70	6.20	5.90	6.20
Engaged in mining and quarrying	Count	266	19	285	38	9	47	71	22	93
	% Within total	9.30	3.30	8.30	0.30	0.30	0.30	0.10	0.10	0.10
Engaged in construction	Count	275	24	299	571	89	660	792	224	1,016
	% Within total	9.60	4.20	8.70	4.70	3.20	4.40	1.50	1.40	1.40
Other activities NEC	Count	241	33	274	151	33	184	316	88	404
	% Within total	8.40	5.80	8.00	1.20	1.20	1.20	0.60	0.50	0.60

Table 12. Cross-Tabulation of Demographic Variables With
Program Type and Availment

	Malimono		Carmona		Pasay		Batangas	
	Value	Approx. Sig.	Value	Approx. Sig.	Value	Approx. Sig.	Value	Approx. Sig.
Gender × program type	-0.041	0.015**	0.001	0.932	-0.005	0.203	-0.005	0.203
Gender × program availment	0.001	0.945	0.012	0.146	0.005	0.148	0.005	0.148
Gender × effect rating	-0.155	0.200	0.032	0.281	n.a.	n.a.	n.a.	n.a.
Age × program type	0.004	0.793	0.008	0.323	-0.003	0.447	-0.003	0.447
Age × program availment	0.066	0.000**	-0.006	0.491	-0.001	0.850	-0.001	0.850
Age × effect rating	-0.123	0.309	0.020	0.506	n.a.	n.a.	n.a.	n.a.
Civil status × program type	-0.009	0.578	-0.012	0.128	0.005	0.230	0.005	0.230
Civil status × program availment	-0.008	0.637	-.023	0.006**	-0.007	0.081	-0.007	0.081
Civil status × effect rating	0.166	0.170	-0.005	0.874	n.a.	n.a.	n.a.	n.a.
Religion × program type	0.016	0.336	0.016	0.058	0.006	0.129	0.006	0.129
Religion × program availment	0.011	0.520	0.005	0.527	0.006	0.088	0.006	0.088
Religion × effect rating	0.089	0.462	-0.005	0.865	n.a.	n.a.	n.a.	n.a.
Educational attainment × program type	-0.009	0.609	n.a.	n.a.	0.001	0.706	0.001	0.706
Educational attainment × program availment	-0.005	0.787	n.a.	n.a.	0.003	0.473	0.003	0.473
Educational attainment × effect rating	-0.139	0.251	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

*Significant at the 0.05 level.
**Significant at the 0.01 level.

Table 13. Conditions for CBEs to Exist (*Carmona*)

| | Engaged in | | | | | | | | | | |
	Manufacturing	Services	Transportation	Mining/Quarrying	Construction	Crop Farming/Gardening	Livestock/Poultry	Fishing	Forestry	Wholesale/Retail	Other Activities NEC
Sex	0.00	-0.019	0.055	0.00	0.028	0.020	0.00	0.00	0.028	-0.01	0.00
Age in years	-0.018	-0.046	-0.046	0.00	-0.019	-0.062	-0.036	-0.01	-0.022	-0.081	-0.01
Civil status	-0.019	0.025	0.01	0.00	-0.023	-0.01	0.018	-0.01	-0.02	0.00	-0.025
Religion	0.00	0.01	0.01	-0.01	0.018	-0.01	0.00	-0.02	0.01	-0.025	-0.023
IP indicator	0.00	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	-0.01	0.00
Educational attainment code	0.039	0.00	0.065	0.01	0.103	0.112	0.048	0.01	0.074	0.020	0.01
Literacy indicator	-0.01	0.01	0.00	0.01	0.01	-0.027	-0.021	-0.040	0.00	0.00	-0.01
Member of any community organization	0.01	0.040	0.049	0.00	-0.01	0.01	0.01	-0.01	-0.02	0.030	-0.01
Type of community organization	0.067	0.055	-0.094	0.00	0.00	-0.03	0.02	n.a.	0.01	0.01	0.03
Job/work indicator	0.00	0.00	0.037	0.01	0.033	0.029	0.00	0.00	0.023	0.026	0.01
Occupation general code	-0.01	0.024	-0.103	-0.02	-0.090	0.00	0.00	0.01	-0.01	0.00	0.00
Sector code	0.00	-0.049	-0.086	-0.01	0.025	0.109	-0.01	0.00	0.040	-0.030	-0.01
Job status	-0.036	0.00	0.046	0.00	-0.088	-0.032	0.01	0.01	0.022	0.035	-0.02
Class of worker	-0.02	-0.037	-0.148	-0.01	0.041	-0.082	-0.026	-0.02	-0.075	-0.145	-0.01
Find job	-0.02	-0.02	-0.01	-0.01	-0.03	0.00	-0.02	-0.01	-0.01	0.01	0.00
Job search method	-0.07	0.02	-0.10	n.a.	-0.10	0.00	n.a.	n.a.	n.a.	-0.10	0.08

Table 13 continued...

Reasons for not looking for work	–0.02	0.02	0.00	–0.02	0.03	–0.02	0.00	0.00	–0.02	0.056·	–0.01
Last time they looked for work	–0.02	0.01	–0.044·	–0.02	0.01	0.00	0.00	–0.01	–0.01	0.04	0.00
Had opportunity for work?	–0.02	0.00	–0.046·	–0.01	–0.01	–0.01	0.00	0.00	–0.01	0.02	–0.01
Willing to take up work?	–0.02	0.00	–0.048·	–0.01	–0.01	–0.01	0.00	–0.01	–0.01	0.02	–0.01
With expected family members	–0.01	0.00	–0.01	0.00	0.00	0.019	0.00	0.00	0.00	0.01	0.00
Board passer indicator	–0.018	0.054·	–0.020·	–0.01	–0.024·	–0.01	0.020	0.00	–0.01	–0.02	–0.01
Number of board passers	–0.03	–0.05	0.05	n.a.	–0.07	–0.01	0.01	n.a.	n.a.	0.05	0.03
Received treatment/cure for sickness	0.019	0.00	0.01	0.02	0.00	0.00	0.01	0.01	–0.047·	0.01	0.01
How many couples?	–0.01	–0.01	–0.128·	–0.016	–0.075·	–0.029·	–0.01	–0.01	–0.022·	–0.043·	–0.01
Any member who died?	0.038·	0.01	0.01	–0.01	0.00	0.01	0.01	0.00	–0.01	0.018	–0.01
How many deaths?	0.03	0.02	–0.11	n.a.	0.03	0.02	0.01	n.a.	n.a.	0.06	0.01
Type of water facility	0.00	–0.018	0.02	0.00	0.01	0.037·	0.01	0.00	–0.02	0.00	0.00
Type of toilet facility	–0.01	–0.01	0.037·	0.01	–0.100·	–0.059·	0.01	0.00	–0.102·	0.028·	–0.018
Tenure status of house/lot	–0.041·	0.01	0.00	–0.01	–0.040·	–0.017	–0.020	–0.01	–0.125·	0.032·	0.00
Electricity indicator	–0.059·	0.00	0.025·	0.00	–0.056·	–0.081·	0.00	–0.01	–0.081·	0.01	0.00

Table 13 continued...

Own radio/cassette	-0.041	0.018	0.00	-0.01	-0.043	-0.02	0.021	0.00	0.00	0.025	0.01
Number of expected family members	0.00	0.06	-0.01	0.02	-0.03	-0.162	0.03	n.a.	0.02	0.04	0.04
OFW indicator	-0.024	0.00	-0.040	-0.01	-0.042	-0.018	0.01	0.00	-0.018	-0.01	-0.01
Number of OFWs	0.03	-0.06	-0.01	0.01	-0.02	0.00	0.03	n.a.	n.a.	-0.02	0.00
Single-parent indicator	0.022	0.01	-0.022	0.00	-0.02	0.00	0.00	0.01	-0.01	0.055	0.00
Number of single parent	-0.03	0.05	0.01	0.02	0.01	0.01	0.02	0.01	0.01	0.05	-0.03
With members with disability	0.01	0.01	0.00	0.030	0.02	0.020	-0.01	0.00	0.00	0.030	0.01
Number of members with disability	-0.02	-0.02	0.04	0.02	0.01	-0.02	0.01	n.a.	0.01	-0.01	0.03
Number of members 60 years old and above	-0.018	-0.020	0.00	0.00	0.022	-0.072	-0.028	0.01	0.00	-0.075	-0.01
Own electric fan	-0.061	0.018	0.038	0.01	-0.064	-0.076	0.00	-0.01	-0.065	0.031	0.00
Own TV	-0.043	0.01	0.046	0.01	-0.060	-0.057	0.018	0.00	-0.062	0.043	0.01
Own VHS/VCD/DVD player	-0.034	0.01	0.026	-0.02	-0.076	-0.049	0.02	0.01	-0.035	0.045	0.00
Own stereo/component	-0.019	0.032	0.00	-0.01	-0.074	-0.043	0.01	0.00	-0.034	0.058	0.00
Own karaoke	-0.01	0.047	0.024	0.01	-0.01	-0.01	0.035	-0.01	-0.01	0.058	0.00
Own refrigerator	-0.040	0.024	0.025	0.01	-0.094	-0.046	0.01	0.00	-0.046	0.136	0.01

Table 13 continued...

Own electric iron	-0.045*	0.016	0.057*	-0.01	-0.087*	-0.048*	0.01	0.00	-0.037*	0.040*	0.01
Own LPG/gas stove/range	-0.057*	0.01	0.040*	-0.01	-0.100*	-0.055*	0.00	0.00	-0.056*	0.053*	-0.01
Own washing machine	-0.036*	0.01	0.042*	0.00	-0.074*	-0.036*	0.02	0.00	-0.045*	0.092*	0.00
Own microwave oven	-0.025*	0.031*	-0.023*	0.00	-0.044*	-0.021*	0.01	-0.01	-0.023*	0.055*	0.01
Own computer	-0.030*	0.028*	-0.030*	-0.01	-0.060*	-0.029*	0.01	0.00	-0.030*	0.030*	0.00
Own cellphone	-0.040*	0.00	0.01	-0.01	-0.088*	-0.054*	-0.01	0.00	-0.066*	0.022*	0.00
Own Telephone	-0.01	0.042*	0.00	0.00	-0.024*	-0.01	0.01	0.00	-0.02	0.035*	0.01
Own air conditioner	-0.021	0.029*	-0.036*	-0.01	-0.044*	-0.028*	0.00	0.00	-0.021*	0.037*	0.01
Own sewing machine	0.076*	0.047*	0.01	0.00	-0.020	0.01	0.035*	0.02	-0.01	0.040*	0.020
Own vehicles	-0.028	0.026*	0.309*	0.023*	-0.064*	-0.020	0.030*	0.01	-0.024*	0.086*	0.00
Materials of walls	-0.079*	-0.024	0.01	-0.01	-0.077*	-0.024*	0.00	-0.01	-0.01	0.00	-0.02
Materials of roof	-0.01	0.01	0.00	-0.021	-0.036*	0.00	0.00	-0.01	-0.01	0.00	0.01

*Significant at the 0.05 level.
**Significant at the 0.01 level.

Table 14. Conditions for CBEs to Exist (Malimono)

	Engaged in Crop Farming and Gardening	Engaged in Livestock/Poultry	Engaged in Fishing	Engaged In Forestry	Engaged in Wholesale/Retail	Engaged in Manufacturing	Engaged in Community, Social, and Personal Services	Engaged in Transportation, Storage, and Communication	Engaged in Mining and Quarrying	Engaged in Construction	Other Activities NEC
Sex	0.058	0.096	0.216	0.047	−0.045	−0.037	−0.01	0.053	0.080	0.070	0.035
Age	−0.178	0.02	0.178	−0.01	−0.01	−0.063	−0.01	0.100	0.112	0.111	0.085
Civil status	0.042	0.02	0.00	−0.02	0.062	0.00	0.00	0.00	−0.051	−0.01	−0.074
Religion	0.02	−0.03	0.064	0.02	−0.01	0.01	−0.042	0.02	−0.121	0.02	0.00
IP group	0.14	n.a.	−0.821	n.a.	n.a.	−0.01	0.02	0.01	−0.054	−0.034	−0.083
Member community organization	0.01	0.01	−0.109	0.02	0.01	0.02	0.00	−0.081	0.054	0.01	0.055
Educational attainment	0.159	0.043	0.126	0.065	−0.095	−0.01	0.00	0.02	−0.01	0.00	−0.049
Literacy	0.01	0.02	0.02	0.02	0.042	−0.01	0.00	0.066	−0.044	−0.061	−0.03
Board passer	−0.091	−0.02	−0.124	−0.046	0.034	0.03	0.02	0.041	0.071	0.066	0.02
Job/work	0.070	0.104	0.218	0.065	0.03	−0.02	−0.02	−0.03	−0.155	−0.052	0.01
Occupation	0.042	−0.01	−0.02	0.01	−0.01	−0.044	−0.093	−0.241	0.081	−0.01	0.074
Sector code	0.273	0.063	0.246	0.072	−0.123	0.02	−0.051	0.02	−0.070	−0.148	0.037
Worker class	0.01	−0.01	0.085	−0.038	−0.113	−0.03	−0.03	−0.01	0.089	0.01	0.051
Had opportunity for work?	−0.05	0.00	0.183	0.06	−0.02	0.04	−0.02	0.098	0.05	0.04	0.02
Willing to work?	−0.03	0.04	0.158	0.06	0.00	−0.06	−0.04	0.04	0.00	−0.04	−0.080
With expected family members	0.047	0.01	−0.055	0.00	0.047	0.00	0.00	−0.047	−0.01	−0.03	−0.042

Table 14 continued...

Number of expected family members	-0.02	-0.106·	0.00	0.01	-0.04	0.053·	0.00	-0.02	-0.03	-0.02	0.00
Single parent	0.02	0.00	-0.068·	0.036	0.03	-0.048·	0.01	0.080·	0.086·	0.105·	0.046·
Members with disability	0.02	-0.01	-0.051·	0.03	-0.03	0.03	0.00	0.01	0.01	-0.01	0.061·
Number of members 60 years old and above	-0.138·	0.03	0.161·	0.00	0.035	-0.01	0.00	-0.01	0.03	0.00	-0.037
Received treatment/cure for sickness	0.02	0.01	0.00	0.048·	0.01	0.01	-0.02	-0.03	0.01	0.036	0.02
Experienced man-made disasters/natural calamity?	0.00	0.086·	0.046·	0.03	0.02	0.01	-0.01	-0.02	-0.01	-0.02	-0.041
Experienced food shortage	0.00	0.01	0.03	0.060·	-0.043	0.06	-0.367·	-0.18	-0.08	-0.08	0.04
Tenure status of house/lot	0.02	0.00	-0.105·	0.00	0.054·	0.00	0.00	0.01	-0.040	-0.077·	-0.070·
Construction materials of walls	-0.083·	-0.038	-0.057·	-0.02	0.065·	-0.03	-0.051·	0.01	-0.03	-0.03	-0.01
Construction materials of roof	-0.044	-0.02	-0.03	-0.047·	0.054·	0.04	n.a.	0.04	-0.238	0.14	0.09
Type of toilet facility	0.071·	0.049·	-0.072·	-0.02	0.087·	0.02	0.02	0.045·	-0.01	-0.057·	-0.089
Electricity indicator	0.03	0.073·	0.01	-0.035	0.126·	0.01	0.00	0.03	-0.01	-0.03	-0.073·
Own radio/cassette	0.01	0.079·	-0.01	0.00	0.112·	0.00	0.00	0.03	-0.01	-0.040	-0.061·
Own TV	0.00	0.063·	-0.061·	-0.01	0.178·	0.01	0.02	0.077·	-0.01	0.00	-0.086·
Own VHS/VCD/DVD player	-0.02	0.059·	-0.03	-0.01	0.200·	0.03	0.02	0.069·	-0.01	-0.02	-0.068·
Own stereo/component	-0.062·	0.02	-0.056·	-0.043·	0.145·	-0.02	0.03	0.048·	-0.03	-0.049·	-0.072·
Own karaoke	0.01	0.034	-0.061·	-0.01	0.153·	0.00	0.02	0.044	-0.053·	-0.037	-0.03

Table 14 continued...

Own refrigerator	−0.069	0.040	−0.110	−0.01	0.292	−0.02	−0.02	0.03	−0.082	−0.082	−0.091
Own electric fan	−0.078	0.02	−0.099	−0.02	0.160	−0.01	0.01	0.065	−0.073	−0.067	−0.089
Own electric iron	−0.046	0.02	−0.128	−0.01	0.162	−0.01	0.02	0.071	−0.072	−0.075	−0.095
Own LPG/gas stove/range	−0.077	−0.02	−0.134	−0.03	0.140	0.00	0.00	0.067	−0.078	−0.082	−0.071
Own washing machine	−0.072	−0.03	−0.133	−0.02	0.100	−0.01	0.01	0.054	−0.070	−0.069	−0.060
Own microwave oven	−0.042	−0.01	−0.085	−0.03	0.073	−0.03	−0.02	0.02	−0.03	−0.034	−0.037
Own computer	−0.03	0.00	−0.074	0.01	0.059	0.01	0.03	0.03	−0.03	−0.03	−0.02
Own cellphone	−0.065	0.039	−0.071	0.00	0.165	−0.01	0.041	0.085	−0.03	−0.02	−0.059
Own air conditioner	−0.02	−0.035	−0.082	0.01	0.058	−0.01	−0.01	0.01	−0.039	−0.040	−0.037
Own sewing machine	0.01	−0.01	−0.069	0.01	0.101	0.066	0.01	0.040	−0.03	−0.03	−0.039
Own vehicles	−0.088	0.01	−0.055	−0.034	0.089	0.01	−0.01	0.257	−0.037	−0.065	−0.060
Program indicator	−0.01	0.044	0.03	−0.01	−0.02	0.058	0.00	−0.01	−0.01	−0.01	−0.01
Received Philhealth for indigents?	0.067	0.134	0.050	0.03	0.03	0.01	0.02	0.00	0.119	0.055	−0.03
Household size	−0.090	−0.089	−0.123	−0.060	0.01	0.00	−0.03	−0.03	−0.051	−0.080	−0.048
How many couples?	−0.038	−0.084	−0.201	−0.03	−0.03	0.038	0.01	−0.082	−0.048	−0.082	−0.03
Number of waged household members	0.130	0.01	0.144	0.03	−0.048	0.02	−0.02	−0.043	0.079	0.078	0.075

*Significant at the 0.05 level.

**Significant at the 0.01 level.

Table 15A. Conditions for CBEs to Exist (Pasay)

	Engaged in Crop Farming and Gardening	Engaged in Livestock/Poultry	Engaged in Fishing	Engaged in Forestry	Engaged in Wholesale/Retail	Engaged in Publishing	Engaged in Manufacturing	Engaged in Maintenance Services
Sex	-0.003	-0.003	-0.007	0.007	-0.005	-0.002	0.003	0.003
Age in years	0.000	0.002	0.001	0.005	0.001	0.002	0.004	-0.009
Civil status	-0.002	-0.004	0.004	0.005	-0.004	-0.004	-0.002	-0.004
Religion	-0.001	0.001	0.005	-0.004	0.001	-0.003	0.001	-0.003
IP indicator	-0.001	-0.001	-0.001	-0.001	0.000	-0.001	-0.002	-0.002
IP group	n.a.	n.a.	n.a.	n.a.	0.091	n.a.	n.a.	n.a.
Educational attainment code	0.002	0.000	-0.005	-0.001	0.006	-0.001	0.004	0.006
Literacy indicator	0.001	0.001	0.001	0.001	0.003	0.002	0.003	0.004
Member of any community organization	-0.005	0.002	0.002	-0.002	-0.006	0.003	-0.001	0.002
Type of community organization	-0.001	0.071	-0.002	-0.009	-0.014	0.017	-0.023	-0.002
Skills indicator	0.001	0.001	0.006	-0.004	-0.001	-0.003	0.004	-0.002
Skills	0.015	0.005	-0.013	n.a.	-0.009	-0.013	0.008	0.009
Job/work indicator	0.001	0.001	-0.002	0.009	0.005	0.003	0.009	-0.002
Occupation general code	0.004	-0.005	0.008	-0.001	-0.003	0.003	-0.005	0.006
Sector code	0.001	0.000	0.000	0.007	0.004	-0.003	0.003	-0.002
Job status	0.003	0.000	-0.006	0.006	-0.007	0.005	-0.002	-0.002
Class of worker	-0.002	-0.008	-0.008	-0.001	-0.004	-0.002	-0.004	-0.002
Find job	0.004	0.011	-0.009	-0.005	0.014	0.009	-0.004	-0.016
Job search method	0.043	-0.027	n.a.	n.a.	-0.003	-0.021	0.030	-0.013

Table 15A continued...

Reasons for not looking for work	0.003	−0.006	−0.002	−0.013	0.009	−0.009	−0.003	0.004
Last time they looked for work	0.012	−0.008	0.013	−0.005	0.000	−0.009	−0.002	0.014
Had opportunity for work?	0.006	−0.004	0.011	−0.003	−0.015	−0.008	−0.006	0.004
Willing to take up work?	0.007	−0.004	0.011	−0.002	−0.019	−0.007	−0.012	0.005
Program type	−0.001	−0.008	0.002	0.005	−0.001	−0.001	−0.001	−0.002
Program indicator	0.011·	−0.003	−0.003	−0.003	0.000	0.003	0.000	0.000
Kind of housing	−0.007	−0.002	−0.018·	0.010·	0.015·	−0.005	0.001	−0.009
With expected family members	0.001	0.003	−0.002	−0.002	−0.002	0.002	0.001	−0.005
Number of expected family members	0.014	−0.198·	n.a.	n.a.	0.013	−0.055	0.029	−0.036
OFW indicator	0.008·	0.010	−0.002	−0.002	−0.033·	−0.004	−0.008	−0.013·
Number of OFW	0.001	0.012	−0.022	0.006	−0.012	−0.003	0.017	−0.016
Single-parent indicator	0.000	0.001	−0.001	0.002	0.055·	0.006	0.005	−0.008
Number of single parents	0.009	0.008	0.005	0.007	−0.031	0.015	−0.013	0.010
With members with disability	0.003	0.001	−0.003	−0.003	0.017·	0.003	0.001	0.008
Number of members with disability	0.008	0.006	n.a.	n.a.	−0.030	0.010	−0.069	−0.080
Number of members 60 years old and above	−0.005	−0.014·	−0.003	−0.004	−0.052·	−0.005	−0.024·	−0.009

Table 15A continued...

How many couples?	0.002	-0.008	-0.008	-0.004	-0.053	-0.009	-0.004	-0.036
Any member who died?	-0.004	-0.003	-0.002	-0.003	0.016	0.007	0.005	0.000
Type of water facility	-0.004	-0.006	0.003	0.003	0.012	-0.004	0.003	-0.008
Type of toilet facility	0.012	0.005	-0.024	0.006	-0.002	0.005	0.003	0.014
Tenure status of house/lot	-0.003	-0.001	-0.025	0.002	0.013	0.006	0.005	0.000
Electricity indicator	0.004	0.000	-0.061	-0.002	-0.012	0.001	0.004	0.000
Own other	-0.003	-0.003	-0.002	-0.002	-0.001	0.015	0.001	0.005
Construction materials of walls	0.000	0.002	-0.016	0.006	-0.026	0.006	0.009	-0.002
Construction materials of roof	0.010	0.008	-0.018	0.003	-0.007	0.015	0.011	0.001
Number of waged household members	0.011	0.015	0.023	0.014	0.245	0.019	0.033	0.058
Experienced food shortage	-0.002	-0.002	0.008	0.007	0.008	0.001	-0.002	0.002
Housing loan	-0.002	-0.002	-0.001	-0.001	-0.008	-0.007	0.004	0.004
Investment loan	0.008	0.010	0.012	0.000	0.009	0.005	0.002	0.001
Received Philhealth for indigents?	-0.004	-0.006	-0.008	-0.002	-0.052	-0.001	-0.011	-0.007

*Significant at the 0.05 level.
**Significant at the 0.01 level.

Table 15B Conditions for CBEs to exist (Pasay cont.)

	Engaged in Food Services	Engaged in Entertainment Services	Engaged in Community, Social, and Personal Services	Engaged in Computer Communication	Engaged in Transportation, Storage, and Communication	Engaged in Mining and Quarrying	Engaged in Construction	Other Activities NEC
Sex	−0.007	0.001	−0.004	0.002	0.006	0.000	0.004	0.003
Age in years	0.000	0.003	−0.001	0.001	−0.002	−0.002	0.003	0.000
Civil status	−0.005	0.003	−0.002	−0.002	−0.009*	−0.002	0.000	0.002
Religion	0.000	−0.006	−0.003	0.005	0.002	−0.002	0.001	−0.003
IP indicator	−0.003	0.024**	0.012**	0.006	−0.001	−0.001	−0.003	−0.002
IP group	n.a.	0.221	−0.149	−0.048	−0.375*	n.a.	n.a.	n.a.
Educational attainment code	0.001	0.001	0.001	−0.003	0.002	−0.002	0.006	0.004
Literacy indicator	−0.011**	0.002	0.000	−0.001	0.003	0.002	0.002	−0.001
Member of any community organization	−0.002	0.003	−0.002	0.004	−0.001	−0.001	−0.001	−0.004
Type of community organization	−0.007	−0.029	0.017	−0.004	−0.006	−0.015	0.015	0.019
Skills indicator	−0.004	−0.001	0.002	0.000	0.002	−0.002	0.011**	−0.001
Skills	−0.001	−0.020	0.012	−0.018	0.025	0.009	0.042*	0.029
Job/work indicator	−0.005	−0.002	0.006	−0.003	−0.002	0.002	0.007	0.003
Occupation general code	0.000	0.003	−0.004	−0.002	0.004	0.006	−0.003	−0.006
Sector code	−0.001	−0.002	−0.001	0.006	0.006	−0.003	0.001	0.007
Job status	−0.003	−0.002	0.000	0.000	0.003	−0.008	−0.005	0.001
Class of worker	0.000	−0.010*	−0.005	0.004	−0.005	0.003	0.002	0.006

Table 15B continued...

Find job	-0.006	-0.010	-0.001	0.012	-0.001	-0.002	-0.022**	-0.009
Job search method	0.017	0.002	0.005	0.021	0.001	0.002	-0.013	-0.015
Reasons for not looking for work	-0.011	0.003	-0.001	-0.002	-0.006	0.009	-0.018*	-0.005
Last time they looked for work	0.011	0.018*	0.002	-0.003	0.002	0.005	0.004	0.021*
Had opportunity for work?	0.001	0.016	0.016	-0.002	-0.001	0.005	0.010	-0.002
Willing to take up work?	0.002	0.016*	0.007	-0.002	-0.002	0.006	0.008	-0.002
Program type	0.003	0.003	0.000	0.000	-0.001	0.000	-0.008*	0.000
Program indicator	0.002	0.000	-0.001	0.005	-0.003	0.003	-0.005	0.000
Kind of housing	-0.001	0.003	-0.010*	0.007	0.030**	0.004	-0.013**	-0.006
With expected family members	0.005	0.012**	0.003	0.006	-0.006	0.005	-0.002	-0.003
Number of expected family members	-0.016	0.032	-0.008	-0.008	0.016	0.020	-0.123**	0.020
OFW indicator	-0.005	-0.002	-0.007*	-0.001	-0.035**	-0.004	-0.019**	0.005
Number of OFWs	-0.026	0.012	-0.018	-0.003	-0.005	0.008	0.009	-0.054**
Single-parent indicator	0.006	0.008*	0.021**	0.000	-0.017**	0.001	0.000	0.006
Number of single parents	0.016	-0.015	-0.006	0.019	-0.005	0.010	-0.017	0.008
With members with disability	-0.002	-0.003	0.006	-0.007	-0.003	-0.001	0.010**	0.000
Number of members with disability	0.017	0.006	0.018	0.006	0.011	0.006	-0.059	0.012

Table 15B continued...

Number of members 60 years old and above	−0.010**	−0.005	−0.016**	−0.001	0.018**	−0.001	−0.004	−0.012**
How many couples?	−0.025**	−0.003	0.003	−0.011**	−0.113**	−0.010*	−0.052**	−0.007
Any member who died?	0.001	−0.005	0.010**	0.003	0.001	0.000	0.011**	−0.001
Type of water facility	0.000	−0.004	−0.002	−0.012**	0.024**	0.005	0.018**	−0.013**
Type of toilet facility	0.020**	0.006	0.016**	0.018**	0.003	0.002	−0.019**	0.015**
Tenure status of house/lot	0.014**	0.008*	0.010*	0.011**	−0.022**	−0.004	−0.036**	0.015**
Electricity indicator	0.006	−0.001	−0.004	0.008*	−0.013**	−0.008*	−0.023**	−0.001
Own other	0.010*	0.009*	0.005	0.014**	0.006	0.009*	0.003	0.005
Construction materials of walls	0.019**	0.006	0.004	0.016**	−0.028**	−0.015**	−0.052**	0.002
Construction materials of roof	0.020**	0.007	0.009*	0.011**	−0.024**	−0.015**	−0.011**	−0.002
Number of waged household members	0.050**	0.025**	0.046**	0.031**	0.185**	0.024**	0.085**	0.048**
Experienced food shortage	0.003	0.006	0.007	−0.005	0.004	−0.002	0.012**	−0.002
Housing loan	−0.008*	−0.002	0.002	0.004	−0.006	−0.002	0.000	−0.002
Investment loan	0.003	0.005	−0.002	0.002	0.001	0.007	−0.002	0.006
Received Philhealth for indigents?	−0.005	0.000	−0.007	0.006	−0.031**	−0.010*	−0.016**	−0.001

*Significant at the 0.05 level.
**Significant at the 0.01 level.

Table 16. Conditions for CBEs to Exist (Batangas)

Batangas	Income From Entrepreneurial Activities										
	Crop Farming	Poultry	Fishing	Forestry	Wholesale and Retail	Manufacturing	Services	Transportation	Mining	Construction	Others
Age in years	0.00	0.005·	–0.019·	0.00	0.00	0.003·	0.005·	0.00	0.00	0.00	0.00
Civil status	0.00	–0.005·	0.011·	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Member of any community organization	–0.005·	–0.006·	0.016·	0.00	–0.005·	0.00	–0.006·	–0.005·	0.00	–0.004·	0.00
Type of community organization	0.00	0.010·	0.00	0.010·	–0.01	0.00	0.00	–0.010·	0.01	0.00	0.00
Job/work indicator	0.00	–0.008·	–0.017·	–0.006·	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Occupation general code	–0.017·	0.00	–0.018·	0.00	0.00	0.00	–0.015·	–0.005·	0.006·	0.00	–0.006·
Sector code	–0.071·	–0.018·	–0.050·	–0.012·	0.004	0.007·	0.018·	0.00	0.00	0.00	0.010·
Job status	–0.011·	–0.005·	0.009·	0.00	0.00	–0.004	–0.006·	0.00	0.007·	0.00	0.00
Class of worker	0.022·	0.008·	0.018·	0.00	0.00	0.004·	0.006·	0.00	0.00	0.00	0.00
Find job	0.00	0.01	0.008·	0.00	0.00	0.00	0.00	0.00	0.00	–0.020·	0.00
Job search method	0.02	0.01	0.023·	0.01	–0.01	0.01	–0.027·	0.01	0.01	0.02	0.01
Had opportunity for work?	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	–0.011·	0.00
Willing to take up work?	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.01	–0.011·	0.00
With expected family members	0.00	–0.009·	0.007·	0.00	0.00	0.00	0.00	–0.005·	0.00	0.00	0.00
Number of expected family members	0.033·	0.01	–0.01	0.012·	–0.01	0.01	0.01	0.015·	0.00	0.00	0.012
OFW indicator	–0.004·	0.00	0.026·	0.009·	0.004	0.004·	0.00	0.00	0.004	0.006·	0.00
Number of single parents	0.00	–0.01	–0.01	0.00	0.014	0.01	0.024·	0.00	0.01	–0.01	0.01
With members with disability	0.00	–0.004·	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Number of members with disability	0.00	0.019·	0.00	0.00	0.00	0.00	0.020·	0.01	0.00	0.00	–0.01
Number of members 60 years old and above	0.00	0.011·	–0.024·	–0.006·	0.007·	0.004·	0.00	0.00	0.00	–0.005·	0.00
Board passer indicator	0.00	–0.012·	0.016·	0.005·	0.00	–0.009·	–0.036·	0.00	0.00	0.00	–0.015·
Number of board passers	0.00	0.00	–0.01	–0.01	0.01	0.00	0.040·	–0.020·	–0.01	0.020·	0.01
Received treatment/cure for sickness	0.00	–0.007·	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
How many couples?	0.00	0.018·	0.034·	0.008·	0.010·	0.011·	0.00	0.00	0.009·	0.008·	0.007·
Any member who died?	0.00	0.00	0.005·	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Type of water facility	0.00	0.006·	0.038·	0.016·	0.00	–0.005·	0.008·	0.004·	0.00	0.00	0.00
Type of toilet facility	0.00	–0.010·	0.052·	0.022·	–0.008·	–0.010·	–0.010·	0.00	0.00	0.00	–0.011·
Tenure status of house/lot	0.00	–0.014·	0.029·	0.007·	–0.008·	–0.011·	–0.010·	0.00	0.00	0.00	–0.011·
Received Philhealth for indigents?	0.00	0.00	–0.007·	0.00	0.004	0.00	0.00	0.00	0.00	0.00	0.004

*Significant at the 0.05 level.
**Significant at the 0.01 level.

Table 17. Tabulation of Entrepreneurial Activity Income
with Program Type and Availment

	Malimono		Carmona		Pasay		Batangas	
	Value	Approx. Sig.	Value	Approx. Sig.	Value	Approx. Sig.	Value	Approx. Sig.
Entrepreneurial cash income × program type	0.000	0.689	−0.008	0.334	−0.003	0.380	0.000	0.974
Entrepreneurial cash income × program availment	−0.003	0.000**	−0.011	0.176	0.002	0.663	0.007	0.000**
Entrepreneurial cash income × effect rating	−0.003	0.397	0.003	0.926	n.a.	n.a.	0.007	0.402
Entrepreneurial cash income × CARP	0.009	0.587	−0.006	0.477	n.a.	n.a.	n.a.	n.a.
Entrepreneurial in-kind income × program type	0.000	0.577	0.004	0.621	−0.002	0.509	−0.003	0.046**
Entrepreneurial in-kind income × program availment	−0.002	0.019**	−0.007	0.395	0.005	0.167	0.004	0.015**
Entrepreneurial in-kind income × effect rating	−0.001	0.769	−0.086	0.004**	n.a.	n.a.	−0.002	0.833
Entrepreneurial in-kind income × CARP	0.021	0.218	0.000	0.965	n.a.	n.a.	n.a.	n.a.

Table 18. Summary of Conditions for CBEs to Exist

Conditions for CBE to Exist	Carmona Weighted Score		Malimono Weighted Score		Pasay Weighted Score		Batangas Weighted Score	
	Mean	Mode	Mean	Mode	Mean	Mode	Mean	mode
Social economic stress	1.76	1.58	2.83	1.75	1.71	1.70	1.62	1.61
Community size (average number of household members)	3.05	n.a.	2.92	n.a.	2.41	n.a.	2.94	n.a.
Available resources (physical resources)	1.74	1.37	1.94	1.73	1.92	1.07	1.68	1.10
Available financial resources (income)								
—From entrepreneurial activities	27,203		30,054		40,266		32,302	
—From wages	105,097		10,853		131,422		73,979	
Availability of social capital	1.92	2.00	1.87	2.00	1.98	2.00	1.96	2.00
Incremental learning	1.46	1.50	1.29	1.50	1.63	1.50	1.53	1.50
Available community skills and experience								
—Literacy	1.59	1.67	1.57	1.67	0.93	1.00		
—Educational attainment	18.08	19.00	17.06	15.00	20.48	13.50		
—Work experience	1.32	1.00	1.28	1.00	2.45	2.00	2.56	2.00
—Engagement in entrepreneurial activities	1.96	2.00	1.84	1.91	1.98	2.00		

Table 19. Overall Ranking of Conditions for CBE to Exist per City/Municipality/Province

Conditions for CBE to Exist	Carmona		Malimono		Pasay		Batangas	
	Mean Score	Rank	Mean Score	Rank	Mean Score	Rank	Mean Score	Rank
Social economic stress↓	1.76	3	2.83	4	1.71	2	1.62	1
Community size (average number of household members)↑	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
	3.05	1	2.92	3	2.41	4	2.94	2
Available resources (physical resources) ↓	1.74	2	1.94	4	1.92	3	1.68	1
Available financial resources (income) ↑	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
—From entrepreneurial activities	27,203	4	30,054	3	40,266	1	32,302	2
—From wages	105,097	1	10,853	4	131,422	2	73,979	3
Availability of social capital↓	1.92	2	1.87	1	1.98	4	1.96	3
Incremental learning↓	1.46	2	1.29	1	1.63	4	1.53	3
Available community skills and experience	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
—Literacy↓	1.59	3	1.57	2	0.93	1	n.a.	n.a.
—Educational attainment↑	18.08	2	17.06	3	20.48	1	n.a.	n.a.
—Work experience↓	1.32	2	1.28	1	2.45	3	2.56	4
—Engagement in entrepreneurial activities↓	1.96	2	1.84	1	1.98	3	n.a.	n.a.
Overall ranking	n.a.	2.18	n.a.	2.45	n.a.	2.55	n.a.	2.38