

ISSN 1989 - 9572

DOI: 10.47750/jett.2023.14.01.045

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Journal for Educators, Teachers and Trainers, Vol. 14 (1)

https://jett.labosfor.com/

Date of reception:18 Nov 2022

Date of revision: 22 Jan 2023

Date of acceptance: 25 Feb 2023

Korina P. Legaspi, Darleen Joy J. Udtujan, Jane D. Sanoria, Alyssa R. De Veyra, Reann G. Asinas(2023). Causal Attributions of Poverty and Attitude towards Entrepreneurship as Solution to Poverty as Predictors of Entrepreneurial Intentions. *Journal for Educators, Teachers and Trainers*, Vol. 14(1). 486-496

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Journal for Educators, Teachers and Trainers, Vol. 14 (1)
ISSN 1989 –9572
https://jett.labosfor.com/

Causal Attributions of Poverty and Attitude towards Entrepreneurship as Solution to Poverty as Predictors of Entrepreneurial Intentions

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ABSTRACT

Poverty has always been a problem in the Philippines. According to the preliminary findings of the Family Income and Expenditure Survey (FIES) in 2021 - approximately 19.99 million Filipinos fell below the poverty line. Thus, this study investigated how 4Ps beneficiaries in Catarman, Northern Samar attributed the causes of poverty as well as their attitudes towards entrepreneurship as a means of eradicating it. Findings revealed that respondents agree that poverty is internally caused, they however only moderately agree to lack of effort or no attempt for self-improvement. It can be inferred that the respondents may have made certain efforts to improve their economic situation. Surprisingly the respondents agree that the Government somehow contributed to their poverty. Despite being a beneficiary and receiving certain amount of money at some period of time the respondents seemed to still expect from the government to provide assistance as regards livelihood assistance and agricultural support. Further, respondents agree that lack of opportunity is a cause of their poverty, it can be inferred that the respondents are probably willing to improve their economic conditions but may not have the opportunity to do so. Respondents somewhat have positive attitude towards Entrepreneurship as Solution to Poverty. This can be a good indicator that they are somewhat willing to improve their economic conditions by engaging in entrepreneurship provided they will be given needed skills, assistance and opportunities. Further, Entrepreneurial Intentions of respondents as to engagement in entrepreneurship revealed that respondents have moderate intentions of becoming an entrepreneur, it could be implied that respondents given the right opportunity may become an entrepreneur. Using Pearson correlation statistical data showed that the perceived attitude towards entrepreneurship as solution poverty has significant relationship with Entrepreneurial Intentions. This indicates that a positive attitude towards entrepreneurship may positively contribute to one's Entrepreneurial Intentions.

Keywords: Solution, Attributions, Causal, Entrepreneurship

INTRODUCTION

According to the preliminary findings of the Family Income and Expenditure Survey (FIES) in 2021—approximately 19.99 million Filipinos fell below the poverty line. The subsistence incidence, which is the percentage of Filipinos whose income is insufficient to cover even the most basic food needs, grew slightly to 5.9% in 2021. According to estimates, a family of five needs at least PhP 8,379 a month to cover their essential dietary needs. In Eastern Visayas, the poverty rate for households was predicted to be 22.2% in 2021. This suggests that in 2021, almost 22 out of every 100 households in the area were either impoverished or had incomes that fell below the poverty line, which is the amount required to meet a person's basic dietary and non-nutritional needs. In Eastern Samar and Northern Samar, there have been noticeable reductions in the prevalence of poverty among families. Family poverty in Eastern Samar decreased from 40.9 percent in 2018 to 29.4 percent in 2021. In contrast, the Northern Samar province had a decrease in the prevalence of poverty among families in 2021, from 27.6 percent to 19.3 percent.

Despite the decrease in prevalence of poverty in Northern Samar, there are still a large number of poor families in Northern Samar, hence, the Philippine government, through the Pantawid Pamilyang Pilipino Program (4Ps), offers conditional cash handouts to the most impoverished people in order to enhance their health, nutrition, and educational opportunities for kids between the ages of 0 and 18. Its design is based on conditional cash transfer (CCT) programs used in Latin American and African nations that have helped millions of people worldwide escape poverty.

Notwithstanding these measures, the Worldbank research lists several obstacles to accelerating poverty reduction, including a growth pattern that is less favorable to the poor, extreme income and opportunity inequality, and the negative effects of natural disasters and armed conflict.

Micro-level causes of poverty have been identified and numerous investigations were carried out. According to empirical investigations, the internal factors of poverty were lack of abilities and skills, lack of effort, bad money management, and alcohol misuse. (Attributions of Poverty among social work and non-social work students). On the other hand, being born into a poor family, living in a poor area, being a single parent, economy being bad, war, political upheaval, having no job opportunities, and natural disasters were all tested as external factors that were correlated with poverty (Attributions of Poverty among social work and non-social work students) (Worldbank, 2018)

To solve this global problem, solutions to poverty has been widely studied, one of which is thru entrepreneurship which is considered essential for reducing extreme poverty. Yet, research on this subject is divided across numerous academic fields and is characterized by differing perspectives on reducing poverty. As cited by Lee (2021) entrepreneurship policies can help underrepresented groups even if they are not directly addressed, but only if they are targeted at particular industries. One criticism of previous strategies that aimed to use entrepreneurship to help underprivileged groups is that these people infrequently possess the qualities or resources necessary to thrive in entrepreneurship (Frankish et al., 2014),

Northern Samar being one with the high poverty incidence is the main focus of these study, although measures are being done to alleviate poverty incidence for example just recently a signing of a memorandum of understanding in Catarman, Northern Samar on June 22, 2021 dubbed as "ENDING POVERTY" was launched in Northern Samar with Governor Edwin Ongchuan and Department of Social Welfare and Development (DSWD) 8 (Eastern Visayas) Director Grace Subong it aims to improve the wellbeing of the province's more than 44,000 recipients of conditional cash transfers.

Hence, a need to investigate how these 4Ps beneficiaries in Catarman, Northern Samar see the causes of poverty as well as how they feel about entrepreneurship as a means of eradicating it will be helpful in providing government entities the information of the applicable assistance and practical solutions.

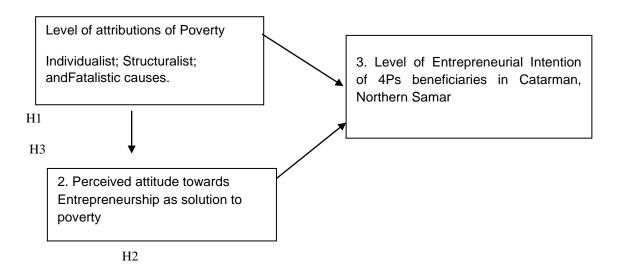
Objectives of the Study

- 1. Determine the profile of respondents as regards:
 - a. Age;
 - b. Sex;
 - c. Highest Educational Attainment;
 - d. Occupation;
 - e. Source of Income; and
 - f. Monthly Income/Salary.
- 2. Determine the level of attribution to poverty among wage earners as regards;
 - a. Individualist;
 - b. Structuralist: and
 - c. Fatalistic causes.
- 3. Determine the perceived attitude towards Entrepreneurship as solution to poverty as perceived by 4Ps beneficiaries in Catarman Northern Samar.
- 4. Determine the Level of Entrepreneurial Intention of 4Ps beneficiaries in Catarman, Northern Samar.
- 5. Find out the relationship between the causes of poverty and perceived attitude towards Entrepreneurship as solution to poverty.
- 6. Find out the relationship between Perceived attitude towards Entrepreneurship as solution to poverty and the Level of Entrepreneurial Intention of 4Ps beneficiaries in Catarman, Northern Samar.

Conceptual Framework

Guided by the Theory on Causal Attributions by Heider 1958, Jones and Davis 1965 and Kellet, 1972), this study aimed at knowing the perceived causal attributions of poverty as either individualist, structuralist and fatalist among 4Ps beneficiaries in Catarman, Northern Samar, further using Entrepreneurial Event Model developed by Shapero and Sokol (1982) this study expected to determine how attitude towards entrepreneurship as solution to poverty can affect one's Entrepreneurial intentions.

Paradigm



Null Hypotheses

- 1. There is no significant relationship between the level of attributions of poverty and Perceived attitude towards Entrepreneurship as solution to poverty.
- 2. There is no significant relationship between the level of attributions of poverty and the level of Entrepreneurial Intentions of 4Ps beneficiaries in Catarman, N. Samar.
- 3. There is no significant relationship between the Perceived attitude towards Entrepreneurship as solution to poverty and entrepreneurial intention.

REVIEW OF LITERATURE

Causes of Poverty

Brady (2019) asserts that the majority of theories of poverty may be usefully divided into three families: behavioral, structural, and political. The focus of behavioral theories is on how incentives and culture influence an individual's behavior. The backdrop of the job market and demographics, which influences both behavior and poverty, is emphasized by structural theories. According to political theories, the relationship between institutions, power, and policy is integral, as it influences poverty levels and alters the connection between behavior and impoverishment.

In a study conducted by Şansel Özpinar and Sacit Hadi Akdede (2022), the researchers investigated the attribution of poverty based on socioeconomic characteristics by surveying 1,110 participants residing in Turkey's three major cities: Istanbul, Ankara, and Izmir. They took into account the following socioeconomic factors: income, arbitrary class status, arbitrary perception of one's future, degree of education, political affiliation, gender, marital status, and age. Participants with higher education levels likely to use structural explanations for poverty, whereas those with lower education levels tend to use fatalistic explanations. individuals on the left tend to give structural explanations for poverty, whereas individuals on the right typically offer individualistic explanations. And finally, males are more likely than women to attribute poverty to individualistic factors. While the fatalistic view offers various specific solutions for eliminating poverty, individualistic and structuralist approaches agree on

Entrepreneurship as Solution to Poverty

Poverty remains a pressing global issue, with only slight reductions in the number of individuals residing at the bottom of the socioeconomic pyramid over time. Market-based solutions, such as entrepreneurship, offer the best opportunity to make significant and positive changes in impoverished conditions. The complexity of poverty is influenced by a range of personal and economic factors, compounded by various obstacles and limitations that hinder progress. Consequently, scholars should direct their attention towards exploring how business and entrepreneurship can provide solutions to improve the circumstances of underprivileged communities. In peaceful regions worldwide, relying solely on government, charitable, and organizational handouts as a remedy for poverty-related problems is likely to be ineffective (Easterly 2006; Easterly, Levine, and Roodman 2004). This special edition also addresses the challenges of social poverty, inclusive entrepreneurship, crowdfunding, and technology-based solutions, in addition to the aforementioned topics.

Entrepreneurial Intention

Otchengco Jr., A.M. and Akiate, Y.W.D. (2021) used social cognitive framework to investigate the adult population of the Caribbean's entrepreneurial inclinations. The results show that social cognitive evaluations were still important in explaining entrepreneurial inclinations in the area even after adjusting for demographic, socioeconomic, and national fixed variables. So, by examining an individual's thoughts and intents, insights are gained into understanding entrepreneurship, particularly the decision to start a new business.

In their study, Murtisari et al. (2021) discovered that the provision of farmland through the transmigration program has a positive impact on the skill development, entrepreneurship intentions, risk-taking capabilities, and social valuation of impoverished farmers. However, a disparity exists between skills and intentions, with the farmers exhibiting greater entrepreneurial intentions than their actual skill levels. The findings also revealed that transmigrant farmers demonstrate higher entrepreneurship competencies compared to local farmers. Nevertheless, local households receive higher social valuation due to their better adaptability within society. Regression analysis indicated that social valuation, skills, intentions, and risk-taking significantly influence both local and transmigrant entrepreneurship competencies. Consequently, it can be concluded that the transmigration program has successfully transformed the mindset of impoverished farmers, fostering a more entrepreneurial orientation, and serving as a crucial factor in reducing poverty levels, particularly in Gorontalo Province, Indonesia (Murtisari, Amelia, Irham, Irham, Mulyo, Jangkung Handoyo, and Waluyati, Lestari Rahayu, 2021).

Attitude towards Entrepreneurship and Entrepreneurial Intention

The relationship between attitude towards entrepreneurship and entrepreneurial intention is explored in studies conducted by Cuong Nguyen (2020) and Zhang (2015). Cuong Nguyen's findings suggest a positive correlation between attitude towards entrepreneurship and entrepreneurial intention. However, Zhang's study conducted in the USA found that attitude towards entrepreneurship did not have a significant impact on entrepreneurial intention.

A study focusing on tricycle drivers revealed that their entrepreneurial intention is positively influenced by their perceived behavior control and personal attitude. The more positive their perception of these factors, the higher their likelihood of having entrepreneurial intentions. Additionally, the relationship between perceived behavioral control, personal attitude, and entrepreneurial intention is moderated by perceived structural support. This indicates that the level of support available within the environment plays a role in shaping the impact of perceived behavior control and personal attitude on entrepreneurial intention (Otchengco Jr., A.M., and Akiate, Y.W.D., 2021).

In a study conducted by Nguyen (2017), it was determined that two key factors, namely attitude towards entrepreneurship and perceived behavioral control, have a significant impact on entrepreneurial intentions.

METHODOLOGY

The respondents of this study are the registered 4Ps Beneficiaries in Catarman, Northern Samar for FY 2022, with the help of Pantawid Pamilya staff, 196 4Ps beneficiaries were randomly selected.

This study investigated the factors affecting entrepreneurial intentions, particularly level of attributions to poverty and attitude towards entrepreneurship. A 4-section patterned questionnaire was used in the study, Part I focuses on Respondents Profile like age, sex, civil status, income. Part 2 focused on Poverty Attributions adapted previous studies of Feagin (1972); Nasser and Abouchedid 2001 and Heider, 1958. Part 3 was patterned from literatures focused on the Attitude toward Entrepreneurship as solution to poverty and Part 3 was patterned from the study of Francisco Liñán Yi-Wen Chen on the study Testing the Entrepreneurial Intention on a Two-Country Sample. The data were then analyzed using mean, percentage, and Pearson Correlation.

RESULTS AND DISCUSSION

As shown in Table 1, 30.26% (59) of the respondents were between the ages of 41-48 years old, majority are female with 91.71% (177), elementary graduates with 54.84% (102), and are housewives with 56.57% (99). With regards to household income, it is shown that 98.36% (180) earn below P10,957 and have been a member for 11-12 years (38.42% or 73 of the respondents) with an average amount received per month of P3,481 - P5,220 as 4Ps Beneficiary (59.69% or 114 responses), this data agrees to the Family Income and Expenditure Survey (FIES) in 2021 that many Filipino families fall below poverty line.

Table 1

Table 1		
Profile	f	%
Age	_	
17-24	5	2.56%
25-32	16	8.21%
33-40	44	22.56%
41-48	59	30.26%
49-56	42	21.54%
57-64	19	9.74%
65-72	7	3.59%
73-80	3	1.54%
Total	195	100%
Sex		
Male	16	8.29%
Female	177	91.71%
Total	193	100%
Highest Educational Attainment		
Elementary	102	54.84%
Secondary	73	39.25%
Tertiary	11	5.91%
Total	186	100.00%
Occupation	100	100.0070
BHW	12	6.86%
Construction	2	1.14%
Driver	1	0.57%
Farmer	17	9.71%
Housekeeper	34	19.43%
Housewife	99	56.57%
Labandera/Laundry Attendant	2	1.14%
Laborer	1	0.57%
LGU link	2	1.14%
Online seller	1	0.57%
Sari-sari store owner	1	0.57%
Security	1	0.57%
Self-employed	1	0.57%
Watchman	1	0.57%
Total	175	100%
Monthly Household Income		
below P10,957	180	98.36%
P10,597 - P21,914	3	1.64%
Total	183	100%
Length of Years as 4Ps Beneficiary		
1-2 years	16	8.42%
3-4 years	22	11.58%
5-6 years	11	5.79%
7-8 years	11	5.79%
9-10 years	43	22.63%
11-12 years	73	38.42%
13-14 years	14	7.37%
Total	190	100%
Average Amount Received per Month as	170	23070
4Ps Beneficiary		
P0 - P1,740	9	4.71%
P1,741 - P3,480	61	31.94%
P3,481 - P5,220	114	59.69%
P5,221 - P6,960	6	3.14%
P6,961 - P8,700	1	0.52%
Total	191	100%

Table 2 indicates that respondents agree that the cause of their poverty is attributed to internal causes, they however only moderately agree to lack of effort or no attempt for self-improvement. It can be inferred that the respondents may have made certain efforts to improve their situation.

Surprisingly the respondents agree that the Government somehow attributed to their poverty. Despite being a beneficiary and receiving certain amount of money at some period of time the respondents seemed to still expect from the government to provide assistance as regards livelihood assistance and agricultural support. Further, respondents agree that lack of opportunity is a cause of their poverty, it can be inferred that the respondents are probably willing to improve their economic conditions but may not have the opportunity to improve their economic situation. They however, moderately agree on exploitation of rich people and prejudice and discrimination, thus, it can be inferred that respondents somehow believed that private entities in some way or another had contributed to the cause of poverty probably because they expect assistance not only from the government but from other private entities as well.

Table 2

Tuble a				
Causes of Poverty	Mean	Interpretation		
Individualist (Status quo)				
Too many children per household	2.86	Agree		
Sickness and physical handicapped	2.59	Agree		
Lack of proper money management	2.93	Agree		
Lack of entrepreneurial education, skills and ability	2.82	Agree		
No attempt for self-improvement, lack of effort	2.45	Moderately Agree		
Weighted Mean	2.73	Agree		
Structural				
Government's difficulty to provide assistance to start-up and	2.59	Agree		
existing entrepreneurs.				
Government's difficulty to support agriculture	2.52	Agree		
High Taxes, and high prices of good and commodities	2.79	Agree		
Prejudice and discrimination	2.29	Moderately Agree		
Lack of opportunity	2.82	Agree		
Exploitation of rich people	2.33	Moderately Agree		
Weighted Mean	2.56	Agree		
Fatalistic				
Just bad luck	1.84	Moderately Agree		
Fate	2.69	Agree		
Weighted Mean	2.26	Moderately Agree		

Table 3 shows that the respondents somewhat have positive attitude towards Entrepreneurship as Solution to Poverty. Although this can be a good indicator that they are somewhat willing to improve their economic conditions by engaging in entrepreneurship provided they will be given needed skills, assistance and opportunities. Still, there is a need for respondents to fully appreciate how entrepreneurship will improve their economic condition, for them to have strong positive attitude towards entrepreneurship. Further, respondents must boost their entrepreneurial knowledge to boost their attitude that entrepreneurship indeed can be a solution to poverty. Extensive literature supports the notion that personal attitude serves as the primary catalyst for an individual's success or failure in overcoming obstacles amidst uncertain life circumstances (Darren Lee-Ross, 2017; Sullivan and Meek, 2012). It is widely observed that a person's inclination towards maintaining a positive attitude regarding a particular situation, such as entrepreneurial intentions, greatly enhances their chances of achieving success. Studies suggest that the attitude towards a specific behavior, such as initiating a new business, pertains to an individual's favorable assessment of engaging in that activity (Aragon-Sanchez et al., 2017). Similarly, Lee-Ross's (2017) research proposes that the attitude towards entrepreneurial behavior encompasses a general evaluation of its appeal. In essence, attitudes represent an individual's personal judgments and evaluations when contemplating certain actions during challenging decision-making processes.

Table 3

Attitude towards Entrepreneurship as		Interpretation		
Solution to Poverty				
Every able-bodied individual should actively seek gainful	3.20	Somewhat favor		
employment.				
People who live in poverty should learn to be more careful with	3.17	Somewhat favor		

their money.		
People should stand on their own two feet instead of depending on	3.08	Somewhat favor
government welfare.		
Being entrepreneur implies more advantages than disadvantages to	2.99	Somewhat favor
me and family.		
People must consider entrepreneurship as an attractive career.	2.98	Somewhat favor
Among various options, entrepreneurship is the best solution.	2.96	Somewhat favor
Weighted Mean	3.06	Somewhat favor

Table 4 presents the findings on the entrepreneurial intentions of the respondents, indicating that they possess moderate aspirations to become entrepreneurs. Shiri et al. (2012) define entrepreneurial intentions as the mindset that guides individuals in their actions to establish and develop new businesses or entrepreneurial ventures. Entrepreneurs possess the ability to recognize and assess business opportunities, gather the necessary resources to seize those opportunities, and take appropriate measures to ensure success (Davey et al., 2011; Yusuf, 2013). Literature suggests that the decision to embark on entrepreneurship is a deliberate and conscious choice, represented by entrepreneurial intention (EI), which is the mindful state preceding action and focused on achieving the goal of entrepreneurship. From a behavioral perspective, entrepreneurship is pursued by individuals who fervently believe they have identified a unique solution to an unmet need or unresolved problem, and they are willing to invest considerable effort to meet these demands (Kirkley, 2016; Lee-Ross, 2017). These individuals possess a strong determination to become entrepreneurs (Kirkley, 2016).

Table 4

Entrepreneurial Intentions	Mean	Interpretation
My goal is becoming an entrepreneur.	3.00	Somewhat intending
I'm ready to make anything to be an entrepreneur.	2.95	Somewhat intending
I'm determined to create a business venture in the future.	2.93	Somewhat intending
I will make every effort to start and run my own business.	2.92	Somewhat intending
I am willing to do anything to be an entrepreneur	2.76	Somewhat intending
I have very seriously thought of starting a firm/business.	2.70	Somewhat intending
Weighted Mean	2.88	Somewhat intending

Relationship between Level of Attributions of Poverty and Attitude towards Entrepreneurship as solution to poverty

This study tested if there is a significant relationship between the causes of poverty as to fatalistic, individualist and structuralist and the Attitude towards Entrepreneurship as solution to poverty using Pearson's r correlation. The result showed p-value of .122 for fatalistic on the other hand, result for individualist and structuralist showed a p-value of .336 and .289 respectively, thus this means that the null hypothesis is rejected. This means Fatalistic has no relationship with Attitude towards Entrepreneurship as solution to poverty. This indicates that whether or not respondents consider poverty to be beyond someone's control has no bearing on one's attitude towards entrepreneurship as solution to poverty.

On the other hand, this indicates that respondents consider things that can be worked on like one's self and certain external factors can affect one's attitude towards entrepreneurship as solution to poverty.

Table 5

		Perceived Attitude towards	Interpretation
		Entrepreneurship as Solution to	
		Poverty	
Fatalistic	Pearson Correlation	.122	Not significant
	Sig. (1-tailed)	.045	
	N	196	
Individualist	Pearson Correlation	.336	Significant
	Sig. (1-tailed)	.000	
	N	196	
Structuralist	Pearson Correlation	.289	Significant
	Sig. (1-tailed)	.000	
	N	196	

Relationship between Attitude towards Entrepreneurship as Solution to Poverty and Entrepreneurial Intention

This study tested if there is a significant relationship between Attitude towards Entrepreneurship as solution to poverty and Entrepreneurial Intentions using Pearson's r correlation.

Based on the obtained result with a p-value of .498, it was determined that the null hypothesis should be rejected. This finding signifies a significant association between the perceived attitude towards entrepreneurship as a solution to poverty and Entrepreneurial Intentions. It suggests that maintaining a positive attitude towards entrepreneurship can potentially have a beneficial impact on an individual's inclination towards engaging in entrepreneurial activities. These conclusions align with the findings of ---'s study, which emphasized that venturing into a new business involves overcoming uncertainties and risks that can be successfully managed by individuals possessing a personal positive attitude towards entrepreneurship, in contrast to those who exhibit negative PA (risk-averse) tendencies.

Table 6

		Entrepreneurial Intentions	Interpretation
Perceived Attitude	Pearson Correlation	.498**	Significant
towards	Sig. (1-tailed)	.000	
Entrepreneurship as	N	195	
solution to poverty			

Relationship between Level of Attributions of Poverty and Entrepreneurial Intention

This study tested if there is a significant relationship between the causes of poverty as to fatalistic, individualist and structuralist, and Entrepreneurial Intention using Pearson correlation.

The result showed a p-value of .155, .275 and .268, for Fatalistic, Individualist and Structuralist respectively, thus the null hypothesis is rejected. This means that the Causes of poverty have a significant relationship with Entrepreneurial Intention. This indicates that respondents consider the causes of poverty in their intention to engage in entrepreneurship. Further, it could be inferred that knowing why they are poor and the causes behind it, may push them to make efforts to lessen their poverty thru Entrepreneurship. This agree to the study of Otchengco Jr., A.M. and Akiate, Y.W.D. (2021) which indicates that social cognitive evaluations were still important in explaining entrepreneurial inclinations in the area even after adjusting for demographic, socioeconomic, and national fixed variables. So, by examining an individual's thoughts and intents, insights are gained into understanding entrepreneurship, particularly the decision to start a new business.

Table 7

		Entrepreneurial	interpretation
		Intentions	
Fatalistic	Pearson Correlation	.155*	significant
	Sig. (1-tailed)	.015	
	N	195	
Individualistic	Pearson Correlation	.275**	significant
	Sig. (1-tailed)	.000	
	N	195	
Structuralist	Pearson Correlation	.268**	significant
	Sig. (1-tailed)	.000	
	N	195	

SUMMARY, CONCLUSION AND RECOMMENDATION Summary

Findings of the study revealed that 30.26% (59) of the respondents were between the ages of 41-48 years old, majority are female with 91.71% (177), elementary graduates with 54.84% (102), and are housewives with 56.57% (99). With regards to household income, it is shown that 98.36% (180) earn below P10, 957 and have been a member for 11-12 years (38.42% or 73 of the respondents) with an average amount received per month of P3481 - P5220 as 4Ps Beneficiary (59.69% or 114 responses).

As to causes of poverty findings revealed that respondents agree that poverty is attributed to internal causes, they however only moderately agree to lack of effort or no attempt for self-improvement. It can be inferred that the respondents may have made certain efforts to improve their situation.

Surprisingly the respondents agree that the Government somehow attributed to their poverty. Despite being a beneficiary and receiving certain amount of money at some period of time the respondents seemed to still expect

from the government to provide assistance as regards livelihood assistance and agricultural support. Further, respondents agree that lack of opportunity is a cause of their poverty, it can be inferred that the respondents are probably willing to improve their economic conditions but may not have the opportunity to improve their economic situation.

As to Attitude towards Entrepreneurship findings showed that the respondents somewhat have positive attitude towards Entrepreneurship as Solution to Poverty. This can be a good indicator that they are somewhat willing to improve their economic conditions by engaging in entrepreneurship provided they will be given needed skills, assistance and opportunities. Further, it could be inferred that respondents must boost their entrepreneurial knowledge to boost their attitude that entrepreneurship indeed can be a solution to poverty and that they have moderate intentions of becoming an entrepreneur.

Data showed that fatalistic has no relationship with Attitude towards Entrepreneurship as solution to poverty. This indicates that whether or not respondents consider poverty to be beyond someone's control has no bearing on one's attitude towards entrepreneurship as solution to poverty.

Further, statistics showed that respondents consider things that can be worked on like one's self and certain external factors can affect one's attitude towards entrepreneurship as solution to poverty. As to perceived attitude towards entrepreneurship as solution poverty statistics showed to have a significant relationship with Entrepreneurial Intentions. This indicates that a positive attitude towards entrepreneurship may positively contribute to one's Entrepreneurial Intentions.

CONCLUSION

Based from the findings of the study the following conclusions were drawn:

- 1. Most of the 4Ps beneficiaries are female dominated, married, with low educational attainment and are either at home or housekeeper which makes them rely heavily on the assistance given by the 4Ps
- 2. As to causes of poverty respondents agree that poverty is attributed to internal causes, they however only moderately agree to lack of effort or no attempt for self-improvement. It can be implied that the respondents may have made certain efforts to improve their situation.
- 3. As to Attitude towards Entrepreneurship findings showed that the respondents somewhat have positive attitude towards Entrepreneurship as Solution to Poverty. This can be a good indicator that they are somewhat willing to improve their economic conditions by engaging in entrepreneurship provided they will be given needed skills, assistance and opportunities. Further, it could be inferred that respondents must boost their entrepreneurial knowledge to boost their attitude that entrepreneurship indeed can be a solution to poverty and that they have moderate intentions of becoming an entrepreneur.
- 4. This indicates that whether or not respondents consider poverty to be beyond someone's control has no bearing on one's attitude towards entrepreneurship as solution to poverty.
- 5. Respondents consider things that can be worked on like one's self and certain external factors can affect one's attitude towards entrepreneurship as solution to poverty.
- 6. As to perceived attitude towards entrepreneurship as solution poverty statistics showed to have a significant relationship with Entrepreneurial Intentions. This indicates that a positive attitude towards entrepreneurship may positively contribute to one's Entrepreneurial Intentions.

RECOMMENDATION

- 1. 4 Ps beneficiaries must be informed that government provided benefits are but temporary, and that they must make most of the opportunities given to them.
- 2. Department of Social Work and Development (DSWD) may look into beneficiaries who are willing to enhance their livelihood capacities and help them to partner with Government agencies to enhance their entrepreneurship skills.
- 3. Educational campaign on Personal Development or Character Development must be part of 4Ps trainings to help enhance the mindset of the respondents particularly on Poverty alleviation.
- 4. Government Institutions like DTI, DSWD thru (SLP), DOST and the like must make the necessary education/information dissemination of the projects and programs offered to Filipinos willing to engage in entrepreneurship.
- 5. Private entities may tap 4Ps Beneficiaries as partners in their programs and livelihood training programs, entrepreneurial ventures or provide opportunities as part of their Corporate Social Responsibilities.
- 6. 4Ps beneficiaries as well as their young adult children should be taught on the importance of Entrepreneurship in alleviating their poverty.
- 7. Effectiveness in entrepreneurship and personal change are increasingly essential components of entrepreneur training programs.
- 8. The College of Business Administration may provide Entrepreneurial Skills Training / Assistance to the 4Ps Beneficiaries to enrich their knowledge and skills for them to be equipped with the needed skill to eventually engage in entrepreneurship.

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