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## Research Article

### Success Stories of Subanen Entrepreneurs: A Narrative Inquiry

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#### ABSTRACT

This narrative inquiry investigates the success stories of Subanen entrepreneurs in Zamboanga del Sur, Philippines, addressing the research gap of limited localized studies on this specific indigenous group's entrepreneurial experiences. The study explores how cultural values, traditions, and socio-economic contexts influence their entrepreneurial success, highlighting the importance of cultural preservation alongside business innovation.

**Keywords:** *Subanen entrepreneurs, Narrative inquiry, Indigenous entrepreneurship, Philippines, Cultural heritage, Resilience, Sustainable development, Inclusive economic growth, Community support, Resourcefulness, Adaptability*

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### Introduction

This study examines the success factors of Subanen entrepreneurs in Zamboanga del Sur, Philippines. While existing literature explores indigenous entrepreneurship broadly, it lacks focused research on the unique challenges and opportunities faced by Subanen communities. This study aims to fill this gap by providing insights into the cultural and economic factors influencing Subanen entrepreneurial success. The findings will inform policy recommendations aimed at supporting sustainable development and inclusive economic growth within the Subanen community, emphasizing the preservation of their unique cultural heritage.

### Literature Review

Existing research on indigenous entrepreneurship highlights both the potential for economic empowerment and the significant barriers faced by indigenous communities. Indigenous Identity and Entrepreneurship studies show the interplay between indigenous identity, cultural practices, and entrepreneurial pursuits, often emphasizing the use of traditional skills and resources (Robaro & Erigbe, 2019). The preservation of cultural heritage is a strong motivator for many indigenous entrepreneurs. Economic Barriers and Resilience of Indigenous entrepreneurs often encounter significant obstacles, including limited access to capital, discrimination, and the impact of neoliberal policies (Mushimiyimana, 2024;

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Colbourne et al., 2023). However, research also reveals remarkable resilience and adaptive strategies employed by indigenous communities to overcome these challenges (Coburn et al., 2020). National and Regional Level Impact studies highlight the potential of indigenous entrepreneurship to reduce poverty and improve economic stability at both the community and broader levels (Amofah, 2021; Macpherson et al., 2021).

This study will focus on the Subanen context, examining how these broader themes manifest specifically within their community.

## Methods

### Research Design

This study employs a qualitative case study research design, using narrative inquiry as the primary methodology (Polkinghorne, 1988). Qualitative research aims to understand and elucidate human behaviors, experiences, and social events using non-numeric data (Creswell, 2014). Typically, it entails the implementation of open-ended interviews, observations, or the analysis of written texts (Denzin & Lincoln, 2011). The case study approach allows for a comprehensive examination of Subanen entrepreneurs (Yin, 2014).

### Research Environment

The study was conducted in the Subanen settlements of Zamboanga del Sur, which presented distinctive challenges and economic opportunities for Subanen entrepreneurs. The distinguishing characteristics of Subanen's successful businesses in the province might have varied in other sectors and industries. By focusing on this specific field, researchers acquired valuable knowledge about how these Subanen entrepreneurs navigated obstacles and exploited opportunities to manage their businesses successfully.

### Research Participants

Participants were selected purposively, focusing on Subanen entrepreneurs who met specific criteria:

1. Full-blooded or half-blooded Subanen origin
2. Ownership of a business in any field
3. Age between 20 and 60 years old

4. At least five years of business experience

After identifying the participants, six (6) Subanen entrepreneurs were selected for the study. Pseudonyms were used for their names to protect their identities: Josefa, Anna, Betina, Diana, Beth, and Maria. These pseudonyms were chosen based on common Filipino and English names.

### Research Instrument

The researchers collected data by conducting interviews with Subanen entrepreneurs in Zamboanga del Sur, utilizing a narrative inquiry approach outlined by Polkinghorne (1988). This methodology enabled researchers to thoroughly examine diverse experiences, investigating their goals, cultural significance, challenges, accomplishments, societal influence, and future ambitions.

The interviews used structured narrative inquiries rooted in deep listening, open-ended questioning, and developing insights into how the entrepreneurs thought about business as Subanens.

### Data Gathering Procedure

This participatory approach allowed researchers to quickly establish a better understanding with respondents, delve deeply into their accounts, and learn important insights about the business practices of the Subanen community in Zamboanga del Sur. By focusing on Subanen entrepreneurs, researchers learned about the constraints and opportunities these actors faced in their business lives and how cultural values impacted business practices.

Each participant was required to provide informed consent, highlighting the voluntary aspect of their involvement and their legal entitlement to withdraw from the study at any point without facing any negative consequences. Upon validation that all necessary preparations had been completed, the researchers scheduled interviews with the qualified participants. The researcher and the participants engaged in interviews solely in the Cebuano language. If needed, the researcher arranged for a translator proficient in the Subanen language.

### Data Analysis

The researchers aimed to employ first-person narratives to explicitly acknowledge the Subanen entrepreneurs' roles, perspectives, and the mechanics of their businesses in interpreting their data. This approach featured the presence of the researchers in this study, who recognized their personal experiences and biases. This method provided transparency to the analytical process, ensuring that personal interpretations were acknowledged.

### Ethical Considerations in Research

The researchers complied with the Data Privacy Act of 2012, guaranteeing that all personal information was gathered, handled, and retained according to the law. This involved acquiring consent for data utilization, implementing suitable security protocols, and restricting data access to approved workers.

They also received guarantees of protection of their rights, welfare, and trust in the research process. The researchers regularly followed the following guidelines during this investigation:

*Informed Consent.* Informed permission was required, and participants were able to withdraw from the study at any moment and were informed of its purpose, nature, and use of their data. A completed consent document attested to their free will.

*Confidentiality.* The study included Subanen entrepreneurs, who were notified that their participation was voluntary and could be terminated at any point. The study upheld the confidentiality of participants' identities and information. Informed consent was obtained before conducting interviews to ensure participants fully understood the study's nature and their rights.

*Respect for Cultural Sensitivity.* Researchers respected the Subanen culture and traditions and understood participant viewpoints without biases. Researchers approached interactions with sensitivity and appreciation for various cultures, avoiding biases and imposing their interpretations.

### Research Results and Discussion

Motivations of Subanen Entrepreneurs to start their Businesses. Operating a business in

this sector can be incredibly rewarding. Subanen entrepreneurs sometimes take considerable pride in their work, and managing a firm well may provide great personal fulfillment.

In this regard the subcategories emerged from Subanen entrepreneurs' motivation to establish a business are the following: *Motivation, Financial Independence, Cultural Influence, and Community Needs.*

*Motivation.* This category captures the strong motivation derived from the entrepreneurs' desire to support and secure their family's well-being, particularly focusing on the future of their children. The Subanen entrepreneurs often emphasized family as their primary source of inspiration and commitment to starting a business.

[Only my children, because instead of buying food from outside, they can get it here. And it is complete, rather than buying at a marked-up price.] Beth

[Money tends to run out quickly, but having a store provides a steady, albeit small, daily income. This helps cover our children's needs and personal expenses, turning what started as a side hustle into our main source of daily income.] Maria

[My primary motivation for starting a business is my family. Now that I am married, I want my children to have the same experiences and opportunities I had as a child, which drives me to pursue this venture.] Anna

[I am focused on supporting my family, including my children, who are still in school and my nieces and nephews, whom I helped graduate. Last year was particularly challenging as my eldest and two others started college simultaneously, leading to significant expenses for our family.] Betina

The participants are motivated to start their businesses primarily to support their families, especially their children, financially. They emphasize the importance of improving their loved one's living conditions and enhancing educational opportunities to ensure a better future. Utilizing local resources and skills, such as cooking, allows them to generate income while minimizing costs. This practical approach reflects their commitment to sustainable business practices that benefit their

families and the community. Drawing from their own experiences, the participants are inspired to create a better life for their children, preventing them from facing similar hardships. Their entrepreneurial journeys are deeply rooted in a strong commitment to family welfare and empowerment.

Based on the responses received by the researchers from the perspective of its customers for data triangulation, it is verified that the participant's motivation was deeply rooted in the well-being of their families. Accordingly, the well-being of their family motivates them to start their businesses. Using member checking, the researchers confirmed the integrity and validity of the participant's responses in the interview the researchers conducted.

*Financial Independence.* This category highlights the aspiration for self-reliance and long-term financial stability. The Subanen entrepreneurs expressed their desire to achieve personal and financial goals, such as owning a grocery store or ensuring their independence rather than depending on others.

[As what I have said I wanted to do before, and now it's been granted. I have it now, but I do not want to stop here. I have a vision that someday, in a few years, I want to have a big grocery store.] Maria

[I learned that you cannot rely on your parents or other people to make decisions about your future. You will need to put in a lot of effort to achieve it.] Josefa

All the participants have the same objective: to become financially independent and to accomplish personal ambitions, such as expanding their grocery shop. Instead of relying on other people, they want to expand their own business. A participant expresses her wish to develop her grocery shop in the future. In contrast, another participant emphasizes the importance of individuals working hard for their futures rather than relying on their parents or other people. To summarize, they are primarily concerned with achieving self-sufficiency and providing for their families.

*Cultural Influence.* This category captures how the Subanen entrepreneurs were influenced by their cultural upbringing, family practices, or personal inclination towards business. Their entrepreneurial mindset often stemmed

from inherited traditions or practical experiences within their community.

[Now that I am married, my husband runs a side business, which I eventually took over. I have been involved in business since high school, working as a helper carrying groceries for a pastor's family from grade 4 until I graduated. Despite the hard work and low pay of 20 pesos a day, it was rewarding, as I could buy essentials like soap and fish, making my parents happy when I brought home food.] Betina

[It is unique because it is bulad (dried fish), and even if it smells, as long as there is money, it is worth it. That is how we make a living for our children since my husband and I got married. We started small back then.] Betina

The participants' environment and the requirements they have in their daily lives are factors that impact their decision to launch a business. The participant discusses her history, elaborating on the fact that the participant's spouse is an entrepreneur and has his firm. At an early age, even while she was still in school, she started selling items, and she remembers generating modest money that was beneficial to her family for a while. Despite the difficulties of working in a variety of weather situations, participants express their satisfaction in being able to provide for their families. For example, they bring fish home for their mother. The participants emphasize that, despite the difficulties, their business has been fundamental in providing for their children and family.

*Community Needs.* This category emphasizes how the entrepreneurs' decision to start a business was shaped by the needs and opportunities within their immediate environment. Proximity and practicality played a key role in their entrepreneurial journey.

[Starting a business has been challenging for us as pastors because we need to stay in our assigned location. However, since we are new here and want the kids to attend school here, we've decided to pursue this venture. I enjoy cooking and already have some online orders, which is why I started this business and built a store. This way, I have a place to cook to fulfill orders and have a fallback option if there are no orders.] Maria

Since they are pastors and must serve in the area where they are assigned, participants are

aware that starting a business is challenging. Nevertheless, they decided to do so to support their children, especially since they are studying and cannot think of other ways to make a living because they are new to the area.

Based on the responses received by the researchers from the customers' perspective for data triangulation, it is verified that the participants' motivation in starting their businesses is to provide for the needs and opportunities in their community. She also added that the complex situation in the Cuban community encourages Cuban entrepreneurs to start businesses to meet the community's needs.

### **Strategies for Sustainability**

These are the various strategies that the participants used to sustain their business, including *Financial Management, Customer Relations, Community Support, Employee Well-being, Community and Religious Support, and Publicity & Outreach*.

**Financial Management.** Subanen entrepreneurs prioritize maintaining and managing their capital to ensure the smooth operation of their business. Strategies include collecting credit on time and allowing selective lending practices to maintain a balance between supporting customers and ensuring business stability.

[If there is the salary that my husband gets as a teacher it is often insufficient to cover expenses. So, it will lead us to borrow money to make ends meet, especially for the additional capital needed for our business.] Beth

[I lack experience but I am focused on reinvesting all earnings back into the business to help it grow. I have not taken any money out yet and rely on small loans, mainly lending to students. I use our earnings to buy necessary supplies and cook daily to keep costs down, as having someone to cook is more economical.] Maria

[I sustain my business by collecting payments from borrowers, ensuring they repay their debts to prevent them from growing. Additionally, my three professional children—a teacher, a seaman, and a policeman—provide me with a monthly allowance, which I use to support the business and purchase supplies.] Anna

The participants place a strong emphasis on efficient financial management in order to guarantee the smooth operation and expansion of their business. In order to prevent the growth of debt, they prioritize the maintenance and reinvestment of capital, the careful management of debts, and the early collection of outstanding loans. Although borrowing money is occasionally required, they are selective in their lending practices, especially when it comes to students, in order to reduce the dangers involved. Furthermore, in order to support the operations of their firm, they diversify their sources of revenue, such as accepting allowances from their children. The overall significance of these practices for the success and longevity of their businesses is brought to light by the strategic approach that they take to financial management.

**Customer Relations.** Participants focus on fostering strong and positive relationships with customers to ensure loyalty and continued patronage. They lend selectively to customers, remain approachable, and ensure that customer needs are consistently met.

[Sometimes, I have to lend money to people so that they can pay me back later. It is a way to keep the cash flowing. But I have to limit how much I lend. Also, I need to have everything that my customers need.] Beth

[The people who matter are the kids and teachers. You must take good care of them, talk to them nicely, be easy to talk to, and be friendly so they do not think it is a joke sometimes. And it is also like, I will give the kids here water if they do not have any. There may be kids here who do not have food, so I will share it with them. I treat them like friends simply because of that.] Maria

[With your customers, all you need to do is smile, be polite, and make yourself approachable. Your goal is to avoid being overly harsh or impolite. I will lend them money, that is for sure. Debt is something that will always be present if it is a store.] Diana

[To maintain customer loyalty, I lend money to customers but will not lend again if they fail to repay, as unpaid loans hinder business growth. I also excel in communication, remaining polite, composed, and orderly in my interactions with customers.] Anna

[I rely on loans and bills for my business, as simply displaying products is not enough for success. Our clients live far away, making it difficult for them to pay immediately. Many bills need to be settled, and I estimate that I have lost around 1 million pesos. While some old clients continue to return, others have left the business, and the reasons for their departure are uncertain.] Betina

To ensure the continued success and viability of their businesses, the participants place a strong emphasis on the need for proficient financial management and the cultivation of strong relationships with their customers. For ensuring financial stability, they place a high priority on the management of debts, the selective lending of money to clients, and the maintenance and reinvestment of capital. At the same time, they place a major emphasis on cultivating strong and good connections with consumers by being approachable, catering to their requirements, and offering further help when it is required. The need to maintain a healthy balance between customer service and financial operations is brought to light by this dual approach. Participants are aware that fostering trust and loyalty via polite encounters and proactive support is essential for fostering sustained patronage and ensuring the success of a business over the long run. In general, their initiatives demonstrate a dedication to both efficient management of their financial resources and the cultivation of meaningful relationships with their customers.

*Employee Well-being.* Treating employees fairly and meeting their salary expectations is an important strategy for sustaining the business. Participants recognize the role of satisfied employees in maintaining productivity and service quality.

[Well, for my staff, I treat them the same way I treat other people. I pay them their salaries on time, and of course, they get their 13th-month pay. That way, they can say, "This boss is good to work for." That is why many people come here looking for work.] Anna

Participants emphasize the necessity of employee happiness and fairness as vital components for the continued success of their business. They think that increasing job happiness may be accomplished by treating employees

with respect, which includes paying them a fair wage and offering perks such as a 13th-month pay. This contentment results in higher production as well as an improvement in the quality of service. In addition, fair treatment encourages the recruitment of additional prospective workers, which contributes to the development of a robust workforce. In general, participants acknowledge that it is essential for the long-term success of their businesses to make investments in the pleasure of their employees. The change was made for consistency in terminology.

*Community Support.* The entrepreneurs acknowledge the importance of support from community and religious figures. Assistance from these entities provides moral and sometimes material support, which helps sustain their operations during challenges.

[I am very grateful to Father Nestor. When we started this livelihood, I remember he gave us a hundred pesos to buy materials. That was in 2007. Father Nestor bought the materials and even sold our finished products. We even competed designs, it's true. At that time, the quality of our products was not great, but because of Father Nestor's influence, people bought them. He would bring bracelets and pin holders, and he sold everything. When he came back, he would immediately remit the earnings.] Josefa

[Things have been really tough this year and last year. My students have been struggling. But if we have God, we will fight. God will not abandon us. We just have to keep working hard and be diligent.] Betina

The Participants share how important community and faith are in overcoming tough times. Josefa remembers how Father Nestor helped them start their business by giving them money and selling their products. Betina talks about the challenges faced recently but believes that with hard work and faith in God, they can get through anything. Both express gratitude for the support they receive and show a strong determination to keep going despite difficulties.

*Publicity & Outreach.* To gain wider recognition and support, participants use publicity to connect with external entities, including

government agencies, to secure necessary resources or support for their business.

[So now, I sustain our livelihood through our tribal leader status. We did not have a certificate from the NCIIP (National Commission on Indigenous Peoples) that validated and recognized us. People would just say, "You are a tribal leader; it is your inheritance; you are a tribal leader because your parents were, your grandparents were." So, during a gathering of tribal leaders, I wore our finished products. It just so happened that the monitoring team from the NCCA (National Commission for Culture and Arts) was there.] Josefa

Participants understand that gaining recognition and support from external entities, particularly government agencies, is crucial for their business growth. They actively use publicity strategies, such as showcasing their products at gatherings and events, to attract attention and secure necessary resources. By collaborating with organizations like the NCCA, they gain access to valuable support and validation for their business endeavors. This proactive approach to publicity and external collaboration highlights their understanding of the importance of building connections and leveraging external support for long-term business success.

### Challenges

The participants share the challenges they encounter in maintaining their business over the past few months like: *Financial Struggles, Burnout, Family Issues, Workplace conflict, and Overwhelming Problems.*

**Financial Struggles.** Subanen entrepreneurs face financial difficulties that stem from misuse of capital, unpaid loans, and limited resources. These issues hinder business operations and create additional stress for entrepreneurs who must balance business sustainability with financial demands.

[We just keep rolling along because my husband is a teacher, and we used his salary to pay for things. The people who borrow money and do not pay it back are the biggest problem. They have so many unavoidable debts, especially from relatives. It is the number one problem. If you do not lend to them, they will think you are

mean because you will not lend money. That is how it is.] Beth

[At the start, we had money that was supposed to be used for capital. But since we did not have bills, we used it for something else. So, instead of using it for capital, we spent it on something else. So, it has been challenging to build up our capital again.] Maria

[Those who borrow money can have a headache, especially when you send them what they need, and they do not pay you back.] Betina

The participants discuss the financial struggles they face in their businesses. One participant explained how they misused money that was supposed to be for capital, making it hard to recover financially. Meanwhile, the other participants highlighted the headaches caused by people who borrow money but do not pay it back, especially when it involves family. These financial issues make it difficult for them to maintain and grow their businesses, adding stress to their efforts.

**Burnout.** Balancing the demands of business operations and personal life often leads to exhaustion. Participants experience a lack of sleep and struggle to manage their time, contributing to mental and physical fatigue.

[I am just lacking sleep. And when it comes to needing to wake up early, I have to arrange everything in advance so that I can manage my time well. It means I have to be up early, especially in situations like this. I cannot just wait around; I really need to wake up early because I need to have everything displayed even before recess starts.] Maria

[I was busy in 2011. I was in school and my first year of college. I received a grant from the NCCA, but I could not leave the parish yet because I had already set up all the tribal leaders in the fourteen barangays of Josefina.] Josefa

Participants discuss the physical and mental fatigue they experience from balancing business and personal life. One participant share that she often lacks sleep and must wake up early to manage her time effectively. Meanwhile, other participants reflect on their busy schedules while managing school and community responsibilities. Both participants feel exhausted due to their heavy workloads, which

makes it difficult for them to maintain their health and well-being.

**Family - Related Challenges.** Family-related issues create emotional and logistical hurdles for the participants. These include family members' lack of understanding about the entrepreneur's hard work, illnesses within the family, and insufficient support for their efforts.

[Your family does not understand you, your husband does not understand you, your children do not understand you. But because I have surrendered everything to God, I said, "Lord, I did not ask for this busy life. I did not ask for this kind of understanding for my livelihood. I did not ask to be a scholar of the NCIP." So, I just prayed, "Lord, help me overcome this." And by God's grace, I was able to.] Josefa

[When I first started this business, the biggest challenge I encountered was when my family got sick. Sometimes I have business meetings, and it is really difficult because I am at the meeting and then my family gets sick. That has been the hardest part for me. And the second thing is when my family does not understand why I must go out for business. They do not understand how important it is.] Anna

Participants highlight family-related challenges they face as entrepreneurs. They both express frustration over their families' lack of understanding regarding the demands of their work. Anna discusses the emotional difficulty of managing family illnesses while trying to fulfil business commitments, which adds stress to her responsibilities. One participant emphasizes her reliance on faith to help her navigate these struggles. Overall, both participants experience significant emotional and logistical hurdles due to family dynamics, impacting their entrepreneurial efforts.

**Workplace conflict.** Conflicts with employees arise from mistrust, resistance to feedback, and disagreements. These challenges affect workplace harmony and the efficiency of business operations.

[The first thing is managing the business. You cannot avoid it, especially when you are dealing with community members. They will always doubt you. Why? Because they have experienced people managing groups who pocket the money. So, they will be doubtful. That is

why it is a sacrifice for me. It is a sacrifice because I must prove to the community that their stories are wrong. I must prove that their stories are not true.] Josefa

[That is unavoidable. And that is the worst part. As I have mentioned, you need patience, and you need to be on the same level as your members. I will never forget the problem I had encountered with my group, when my group members would not accept corrections.] Josefa

The participant's workplace conflicts and employee issues in their businesses. Josefa points out that community members often mistrust business owners due to previous mismanagement, creating a challenging atmosphere. Additionally, she notes that some group members are resistant to feedback, making it difficult to work harmoniously. To address these challenges, she stresses the need for patience and understanding to build trust and improve collaboration within the team. Overall, these conflicts impact workplace harmony and the efficiency of their operations.

**Overwhelming Problems.** Entrepreneurs often encounter multiple challenges simultaneously, making it difficult to focus on solutions. The accumulation of issues adds to their stress and complicates decision-making processes.

[Well, there are a lot of challenges, but we are able to survive. We have had trials before, like when we joined Aman as an investment, but we just got scammed out of our money, so our wallets were empty because we spent everything on that investment. But we recovered. We were able to get back on our feet.] Diana

Participants share that they often encounter overwhelming problems, facing multiple challenges at the same time, which adds to their stress and complicates decision-making. However, they also demonstrate resilience, recalling how they managed to recover from difficult situations, such as starting their business with empty wallets. Despite these challenges, they emphasize their ability to survive and get back on their feet, showcasing their determination to overcome obstacles.

### **Coping Mechanisms**

Participants have their own ways in coping up the challenges they face in their business



like: *Financial Recovery, Family Support, Resilience, Resourcefulness, and Positive Outlook.*

*Financial Recovery.* To address financial difficulties, participants adopt practical methods such as taking loans and utilizing customer debt to stabilize their business. These strategies help maintain cash flow and ensure operational continuity during challenging times.

[About those who borrow money. Of course, it affects the capital. So, I looked for other ways, and I borrowed money. I look for places to borrow money to get additional capital. That is what I am doing now. Additional capital to keep up with the expenses... that is the situation.] Beth

[Just keep doing business with your customers; in that way, they will come back. I will just tell them, "Hey, just send money because I will use it to pay the supplier for the dried fish." Some people are stubborn. Only God knows what is going on with them. It is not easy to lend money, and then we are the ones who must borrow; It is tough. Lord, help us. We buy fish, and then we deliver it. It is like a cycle. That is how our business works.] Betina

Participants share their financial recovery strategies in response to difficulties they face in their businesses. They commonly take loans to secure additional capital, which helps them manage expenses. Additionally, they maintain relationships with regular customers and rely on customer debt to stabilize cash flow. However, they also express frustration with the challenges of dealing with stubborn customers and the ongoing cycle of borrowing and lending. Despite these hurdles, they demonstrate resilience in navigating their financial landscape.

*Family Support.* Entrepreneurs place trust in family members to help manage and run the business. This reliance not only lightens their workload but also fosters a sense of shared responsibility during challenging periods.

[There are only two of us here, my mother and me. So when I am not here, she will be the one left here. I am just at home, sending the student to school and then going straight home after.] Beth

Participants highlighted their reliance on family support in managing their businesses. They trust family members, which is essential

for maintaining operations when one is unavailable. This collaboration helps lighten their workload, allowing them to share responsibilities effectively. The sense of shared responsibility that comes from working together not only makes it easier to navigate daily challenges but also strengthens their bond during difficult times. Overall, family support plays a vital role in their business operations and resilience.

*Resilience.* Flexibility in personality and actions allows participants to navigate various challenges effectively. They demonstrate patience, adapt to changing circumstances, and remain focused on overcoming obstacles.

[You really need patience and flexibility in your attitude; you need to know how to work on the same level as your member.] Josefa[I'm incredibly flexible, ma'am. I handle everything from taking care of my children to managing the business. I'm so flexible that I do not even have time for myself because I'm so hands-on. That's why I can say I'm flexible.] Anna

Participants discuss the importance of adaptability and resilience in managing their businesses and personal lives. They emphasize that patience and a flexible attitude are crucial for navigating various challenges and collaborating effectively with colleagues. One participant shares their hands-on approach, managing both family and business responsibilities, highlighting their dedication and flexibility, even if it means sacrificing personal time. This resilience and commitment to overcoming obstacles illustrate how adaptability is a vital strength in their entrepreneurial journey, allowing them to thrive despite the difficulties they face.

*Resourcefulness.* When faced with limited resources, participants take proactive steps to generate income, such as starting small-scale activities like cooking food for customers. This resourcefulness enables them to rebuild and sustain their business.

[So, we started small. We only bought a little at first. But what I did was cook a lot. That's how I made up for it. When there are orders, I do not refuse them, even if I am very tired.] Maria

Participants illustrate the importance of initiative and resourcefulness in their

entrepreneurial efforts. When faced with limited resources, they take proactive steps to generate income by starting small-scale activities, such as cooking for customers. One participant shares how they began with minimal investments but focused on cooking large quantities to meet demand. Their commitment to fulfilling customer orders, regardless of fatigue, reflects a strong work ethic and determination to sustain and grow their business. This resourcefulness is key to rebuilding and maintaining their entrepreneurial ventures.

*Positive Outlook.* Entrepreneurs cultivate a positive attitude by ignoring challenges, striving harder, and turning to prayer for guidance and strength. Their faith and determination help them remain resilient in the face of adversity.

[Just ignore it, do not dwell on it. Just pray to God that you can handle it.] Diana

[I cope by persevering and praying, ma'am. I know that God can solve all problems, but we also need to take action. That is what I do, ma'am.] Anna

Participants highlight the significance of a positive mindset and spiritual strength in their lives. They cultivate a positive attitude by ignoring challenges and focusing on their goals, which helps them navigate difficulties effectively. Prayer serves as a vital source of guidance and strength, providing them with the spiritual support they need to remain resilient in the face of adversity. Additionally, participants acknowledge that while faith is important, it must be accompanied by action and perseverance to effectively address their problems. This combination of positivity, faith, and proactive efforts empowers them to overcome obstacles in their entrepreneurial journeys.

### **Lessons Learned**

Participants have acquired lessons from their journey of business like: *Financial Literacy, Persistence, Work-Life Balance, Strong Relationships, and Transparency & Trust*

*Financial Literacy.* Subanen entrepreneurs have learned the importance of financial discipline, including saving, tracking expenses, and adjusting to their financial conditions. These practices are crucial for ensuring long-term sustainability and growth.

[It is up and down. Sometimes business is good; sometimes it's slow; that is just how it is. Especially now, it is not easy—the prices of everything are going up, so you have to adjust constantly.] Beth

[My lesson is to always save, just in case. You never know what the future holds. Sometimes, it is slow, and then many people start borrowing money. Save up your capital because there will be times when you really need it. That's my lesson.] Beth

Participants emphasized the importance of financial discipline and management in their entrepreneurial journeys. They understand that business can fluctuate, with periods of both prosperity and challenges, particularly in the face of rising costs. A crucial lesson they share is the necessity of saving to prepare for uncertain times, as having a financial cushion can be invaluable during slow periods. By tracking expenses and adjusting their spending habits, they aim to ensure their businesses remain sustainable and can grow over time. This proactive approach to financial management is essential for navigating the complexities of running a business.

*Persistence.* The value of perseverance stands out as a key lesson. Participants emphasize the importance of never giving up, even in the face of exhaustion or challenges, as persistence ultimately leads to progress and success.

[Just keep going. That's how we started. It is not always a success. It is not always successful. Just keep going and find other alternative ways to grow. That is what you need to do – do not give up. But with business, you just have to keep going and keep persevering. If you give up, you will not succeed. You will not achieve success in your business. There will be times when you fail and feel like you are not selling anything. There will be times when sales are slow. Just keep going. Just keep going.] Beth

[Oh, there's so much more. Like the tiredness of running a store, it is not easy. People say, "Oh, you are so lucky because you sell things like that," but it is not that simple. Selling is not easy if you do not combine it with hard work; it is very tiring.] Diana

Participants stress the value of persistence and resilience in their entrepreneurial journeys. They recognize that challenges and

exhaustion are inevitable, but they believe that continuing to push forward is essential for achieving success. By seeking alternative solutions and adapting to changing circumstances, they can grow their businesses even in tough times. Additionally, they acknowledge the hard work involved in running a business, emphasizing that success is not as simple as it may seem to outsiders. This commitment to perseverance, despite difficulties, ultimately leads to progress and fulfilment in their ventures.

*Work-Life Balance.* While hard work is necessary for success, participants have learned the importance of resting, when possible, to maintain their health and productivity. Striking this balance ensures they can sustain their efforts over time.

[Nothing in life is easy. We all go through hardships. But no matter how hard you work, just keep going. If you want to rest, rest.] Maria

Participants highlight the importance of balancing hard work with rest in their entrepreneurial journeys. They acknowledge that while persistence is crucial for overcoming the hardships of life and business, taking time to rest is equally important for maintaining health and productivity. By recognizing the necessity of breaks, they can sustain their efforts over the long term. This balance not only enhances their capability to work effectively but also ensures their well-being as they navigate the challenges of running a business.

*Strong Relationships.* Entrepreneurs recognize the importance of humility in their interactions with customers and in their outlook on life. Being humble fosters stronger relationships with customers and keeps them grounded as they progress in their business journey.

[I have learned that something important throughout my business is to be humble. The humbler you are, the more blessings you receive from God. I am a giver, ma'am. If I see someone who needs help, I help them. If I can help someone, I will. I help people in need and never refuse anyone who asks for help because I know they need it. Who else will help them if not us? That is why I believe being kind to people is important – it comes back to you. It is about being good to your fellow human beings, and they will return kindness.] Anna

[You should always be humble, especially with your customers.] Betina

Participants underscored the importance of humility and relationship-building in their business endeavours. They believe that being humble fosters stronger connections with customers and the community, creating a foundation of trust and respect. Many express a commitment to kindness and generosity, viewing it as essential to their interactions; they readily offer help to those in need, understanding that such actions can lead to positive outcomes. This approach not only enhances their relationships but also encourages reciprocal kindness, ultimately benefiting their business and contributing to its growth.

*Transparency & Trust.* The importance of transparency, especially with employees, has been a critical lesson for the participants. Open communication and honesty help build trust and contribute to a positive working environment.

[The first lesson I learned in our organization is transparency. Let me explain why. Your members and customers are essentially the same – they both need to trust you. That is why transparency is essential, not just within the organization, but also with your members.] Josefa

Participants emphasize the critical importance of transparency and trustworthiness in their organizations. They have learned that being open and honest is essential for building trust among members, which contributes to a positive working environment. Open communication fosters a culture where team members feel valued and engaged. Moreover, they recognize that transparency should extend to interactions with customers as well, reinforcing the idea that honesty and openness are vital for long-term success in both internal and external relationships. This commitment to transparency ultimately strengthens their organizations and enhances overall trust.

The Subanen entrepreneurs' lessons—financial discipline, persistence, work-life balance, humility, and transparency—directly reflect Peter Drucker's management principles. Their financial prudence, resilience, and focus on strong relationships exemplify Drucker's emphasis on effective financial management,

goal-oriented leadership, and the importance of human relations in achieving sustainable business success. Their commitment to transparency and ethical conduct underscores Drucker's focus on integrity and trust as cornerstones of effective leadership.

The lessons learned by Subanen entrepreneurs offer invaluable insights for students. Developing strong financial literacy skills, including budgeting and saving, is crucial for long-term financial stability. Cultivating perseverance and resilience, learning to overcome setbacks and maintaining motivation are essential for navigating the challenges of entrepreneurship. Prioritizing self-care and maintaining a healthy work-life balance is vital for long-term productivity and well-being. Building strong relationships through humility and respectful communication is key to fostering trust with customers and employees. Finally, prioritizing transparency and honesty in all business dealings builds a strong ethical foundation for success. These lessons emphasize the importance of a holistic approach to entrepreneurship, encompassing financial discipline, perseverance, self-care, strong relationships, and ethical business practices.

## Conclusion

This study's findings demonstrate that despite significant challenges, Subanen entrepreneurs in Zamboanga del Sur have achieved notable success by combining traditional cultural strengths with adaptable business strategies. Their resilience and commitment to their communities offer valuable lessons for the broader field of entrepreneurship. Future research could explore comparative case studies across different indigenous groups in the Philippines, investigating variations in entrepreneurial motivations and strategies.

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## Recommendations

Policymakers, educators, and NGOs should collaborate to provide:

- Access to microfinance and business development resources tailored to the Subanen context.
- Culturally sensitive business training programs that integrate traditional skills and knowledge.
- Support for the preservation and promotion of Subanen cultural heritage through entrepreneurial initiatives.

Future research should include comparative studies across different indigenous communities in the Philippines, exploring the diversity of entrepreneurial experiences and strategies.

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