

Exploring How Filipino Nano-entrepreneurs Survive—Nay, Thrive—Through Resilient Reintegration

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Abstract:

Emboldened to expose some of the most unheard stories of the Filipino people, our study explores the resilience and coping mechanisms of Filipino nano-entrepreneurs, a vital yet mostly overlooked sector of the Philippine economy. Despite facing significant socio-economic adversities, such as financial instability, lack of access to formal financial systems, and marginalization, these entrepreneurs persist in their businesses, which creates the backbone of local economies. Through a qualitative, phenomenological approach, this research highlights the lived experiences of eight Filipino nano-entrepreneurs based in Manila, chronicling how their personal and business struggles shape their coping strategies. The study employs in-depth interviews using the uniquely Filipino practices of *pakikipagkumustahan* and *pakikipagkwentuhan* to gain raw, unfiltered insight into the emotional, financial, and social challenges these nano-entrepreneurs face. Our findings reveal that resilience through the lens of Filipino nano-entrepreneurs is not simply about overcoming adversity, but is driven by a deep, unwavering commitment to family and faith, which provide the emotional scaffolding needed during times of crisis. Additionally, the research identifies that while emotional stability plays a role in maintaining resilience, it is often fragile and vulnerable, making external support like family and community crucial in times of collapse. This study contributes to understanding the intersection of personal adversity and entrepreneurial resilience, emphasizing the importance of coping mechanisms in sustaining nano-enterprises. As such, it calls for greater recognition and support of this sector, which, although small in scale, plays a critical role in economic sustainability and offers a unique perspective on perseverance amid extreme hardship.

Key Words: Nano-entrepreneurs, resilience, family, faith in God, poverty

1. INTRODUCTION

Kung ang buhay ay isang laro, sino ang gumawa ng mga patakaran nito, at bakit tila imposible ang manalo para sa mga nagtitinda sa bangketa? (Golosino, 2012)

This heartbreaking question has been a long-standing battlecry and mystery for Filipino

nano-entrepreneurs—the seemingly voiceless sector situated below the micro-, small-, and medium-enterprises (MSMEs). Along the hustle and bustle of Manila, thousands of Filipino nano-entrepreneurs gamble their livelihoods in the streets. They rise before dawn and carry their entire livelihoods in carts and baskets, sometimes even setting them up wherever there is a small space down the road—only to be chased away, confiscated from, and marginalized repeatedly and



mercilessly, as if their existence only causes chaos and disorder to the society. But the next day, they return. They return by clinging to the little remaining hope that one day, there will be a better reality for themselves, for their families, and even for their dreams. And that, in itself, spells perfectly of their resilience.

With approximately 8 million nano-enterprises in the Philippines—outnumbering the combined MSMEs nationwide—these smallest business ventures form the invisible backbone of our local economies (Social Enterprise Development Partnerships, Inc., 2023, as cited in Lu, 2023). However, irrespective of their economic contributions, nano-entrepreneurs operate precariously on the edges of the formal economy, bereft of access to financial systems, digital infrastructure, and government support (Cottam, 2020; Goza & Dimaculangan, 2024). Moreover, their informal nature presents challenges in formalization and scalability, leading to their reliance on informal networks and household income. In turn, this makes them susceptible when external disturbances simultaneously impact both their personal and business finances (Cottam, 2020). Good thing nano-entrepreneurs demonstrate remarkable resilience through cultural traits like "*tibay ng loob*" (inner strength) and "*diskarte*" (strategic flexibility), which enable them to navigate adversities with adaptability, resourcefulness, and optimism (Isidro & Calleja, 2020; Morales, 2018). A recent study by Gano and Buccat (2024) illustrates how these culturally embedded traits shape business practices in the informal economy, serving as essential coping mechanisms against overwhelming odds.

In our attempt to understand and unravel the resilience stories of Filipino nano-entrepreneurs, we collectively aim to answer the question: **What coping mechanisms do Filipino nano-entrepreneurs employ to overcome their adversities, and how do their lived experiences shape their approaches to maintaining business operations during those challenges?**

Armed by our research question, we likewise commit our research to respond to these objectives:

- To examine the lived experiences of Filipino nano-entrepreneurs in overcoming adversity and the strategies they adopt to keep their businesses operational
- To uncover insights and themes that are uniquely applicable to the specific challenges faced by nano-entrepreneurs.

This study explores resilience stories of

Filipino nano-entrepreneurs, with a specific scope in Manila's food sector. The findings may not be generalizable to rural areas or contexts outside the Philippines.

2. METHODOLOGY

This qualitative study employed a phenomenological approach to explore the lived experiences of Filipino nano-entrepreneurs facing socio-economic adversities. The primary objective was to identify the coping mechanisms they adopt and how these influence their business continuity strategies.

2.1 Framework for Thematic Analysis

To ensure cultural and emotional nuance in analyzing the participants' lived experiences, this study anchored its thematic lens in the Resilient Reintegration Scale for Filipino Adolescents (RRS-FA) developed by Resurreccion (2024). While originally conceptualized for Filipino adolescents, the RRS-FA offered culturally grounded dimensions, such as relational strength, spiritual grounding, and adaptive coping, that resonated with the resilience narratives of nano-entrepreneurs. These dimensions supported our inductive coding approach in identifying recurring patterns across a data-saturated set of 8 in-depth interviews.

2.2 Participants and Sampling

We used purposive sampling to select eight nano-entrepreneurs based in urban areas of Manila. Phenomenological studies typically involve between five to 25 participants, as suggested by Creswell (1998), to facilitate an in-depth exploration of shared experiences. Our selection of eight participants ensures both a diverse range of backgrounds and a focused, manageable scope for data analysis.

Participants were selected based on the following criteria:

Table 1. Respondent Criteria

No.	Criteria
1	They operate either as an informal business or



	with permits, with an initial capital of ₱50,000 or less.
2	They have sustained business operations for at least one year.
3	They have faced significant socio-economic adversity that has affected either their personal life or livelihood.

The one-year minimum operation requirement ensured participants had sufficient exposure to challenges, allowing for more meaningful reflections on resilience. This aligns with findings from Tambunan (2011), who emphasized that entrepreneurial patterns, especially among informal and micro-enterprises, become more stable and analyzable after a year in operation.

Meanwhile, the ₱50,000 capitalization threshold follows the definition of nano-enterprises as ventures run by self-employed individuals with startup capital below ₱50,000 (Social Enterprise Development Partnerships, Inc., 2023, as cited in Lu, 2023). This benchmark was crucial for selecting participants whose resource constraints directly impact their ability to navigate adversity—a core interest of this research.

2.3 Data Collection

By using the uniquely Filipino way of *pakikipagkumustahan* and *pakikipagkwentuhan*, we collected our data through in-person, semi-structured interviews conducted between January and March 2025. Each session lasted approximately 15 to 45 minutes and was audio-recorded with the participants' consent for transcription and subsequent coding. The interview questions explored participants' personal and business backgrounds, the nature of the adversities they faced, the coping mechanisms they employed, and the decisions they made in sustaining their businesses during times of crisis.

2.4 Data Analysis

We then analyzed the transcribed interviews using ATLAS.ti, a qualitative data analysis software (Ronzani et al., 2020). We employed a thematic coding

process to identify emerging patterns related to resilience and coping mechanisms. Initial codes were generated inductively, followed by categorization into themes such as financial coping, emotional resilience, community support, and adaptive business strategies. Peer debriefing was conducted within the research team to ensure consistency and reliability of the codes.

Table 2. Respondent Information

No.	Subject	Food Product	Place of Interview
1	A	Buko juice	Santa Ana
2	B	Sago't gulaman	Santa Ana
3	C	Siomai rice	Binondo
4	D	Halo-halo	España
5	E	<i>Mani</i> (Peanuts)	Ermita
6	F	Assorted street foods (i.e., fish balls, <i>kikiam</i> , <i>kwek kwek</i>)	Ermita
7	G	<i>Turon</i> & pancake	Ermita
8	H	Dragonfruit juice	Binondo

3. RESULTS AND DISCUSSION

3.1 Results

Eight Filipino nano-entrepreneurs told their raw, unfiltered story to us. Based on their narratives, we discovered their personal and business circumstances and how they resiliently reintegrate from those adversities in order to sustain their business operations, as explicitly described below.

Subject A is a *buko juice* vendor in Santa Ana, Manila. During the interview, we saw her selling on the sidewalk in front of the National Shrine of Our Lady of the Abandoned. She started being a sidewalk *buko juice* vendor at the age of seven.

Her early years were a total nightmare. At 16, due to family instability, she decided to become exposed to substance use and survival sex work—and was raped.

In the same establishment where she worked, she met a former US Navy, and eventually married him, cluelessly being carried away by life. But after discovering her husband's fertility issues, she then chose to adopt a child—her newly found source of strength and hope. As such, despite her disheveled past, subject A's business continued to run consistently because she aspires to be a good resilience example to her adopted child and to shield the kid from the struggles that defined her youth. These are evident from the following interview results:

- *"Pilit ko sinisira ang buhay ko [noon]; may hinahanap akong gusto ko sa buhay."*
- *"[Sa ngayon ay] Wala akong bisyo. Libangan ko 'yan, ganyan, magtrabaho. 'Yan ang nagpapasaya sa buhay ko, ang kasipagan."*
- *"Maghanapbuhay ka, tuloy mo ang buhay. Doon ako nag-challenge. Hanggang ngayon, puro hanapbuhay."*
- *"Ang sikreto ko sa buhay, kasipagan. Unang-una, pananalig sa may Panginoon."*
- *"Kahit anong dumarating na pagsubok, o hirap, o problema, o sama na loob. Nakapit ako sa kanya, siya ang sandata ko."*
- *"Nabigyan niya (God) ako ng magandang pagkakataon na maayos ko lahat ng bagay, at binigyan niya ako ng pagkakataon na matikman ko na kahit hindi ako nagkaroon ng sariling anak, sa pamamagitan lang ng ampon, nagawa ko yung maging mabuting ina."*

Subject B is a 33-year-old *sago't gulaman* vendor in Santa Ana, Manila. During the interview, we saw her makeshift space right in the middle of the road, together with her children and her mother. Their space and their business have existed for over 30 years, which all started from her mother and was carried over to her.

Daily survival is key for subject B. Despite the scant revenue she receives from the business, what is more important for her is the fulfillment of her family's basic needs: food three times a day, rental payment, and no sickness. Moreover, children are her prime motivator for keeping the business going. She may not devote religiously all the time, but she still never forgets to pray. These are evident from the following interview results:

- *"Para sa mga anak ko, dahil sa kanila, para sa kanila, nasosolusyunan ko dahil nandyan sila."*
- *"Nalalagpasan din naman namin yung problema dahil sa araw-araw din na pagtitinda. Kahit papaano, kahit isa-isaang daan ang tubo diyang,*

nakakasurvive din naman. Kahit papaano, nakakakain din naman ng tatlong beses sa isang araw."

- *"Basta, nandyan kami, masaya kami. Sama-sama, walang sakit. Okay na yan."*
- *"Ako, hindi ako madasalin. Hindi nga ako pala-simba eh. Pero hindi ako nakakalimot sa kanya (God) na tumawag sa araw-araw."*

Subject C is a *siomai rice* (i.e., a rice meal with typically four pieces of siomai) vendor in Binondo, Manila. During the interview, we saw her food cart beside the sidewalk, particularly in the corner of a road intersection. She started her business one year ago.

In the morning, her supportive husband helps her set up the food cart while she takes care of her children going to school. The unrelenting educational needs of her children have kept her business and faith in God going, all while carrying the daily fear of her food cart being confiscated by roaming authorities. In handling problems, most of her emotional coping are done through entertainment. These are evident from the following interview results:

- *"Nananalig lang sa Panginoon. Kailangan mag-ano ng lakas ng loob dahil marami kang pinapaaral."*
- *"Isang taon na rin ako mahigit dito eh. Kaya nagtitiyaga lang kasi, dahil sa mga pangaraw-araw namin, sa mga baon ng mga anak ko, sa mga bayaran. Hindi naman pwede yung asawa ko lang."*
- *"Tuwing umaga, tinutulungan ako ng asawa ko."*
- *"Nagseselpon ako, nagkakakanta-kanta, nanonood ng TV."*

Subject D is a *halo-halo* vendor in España, Manila. During the interview, we saw her in the street just outside her house. She has been selling *halo-halo* for 10 years now. She is a solo parent after her husband passed away in 2006, and has four children. She started being a sidewalk vendor when she was nine years old.

A mother will do everything for her children, sometimes even if it means being deep in debt. Just like subject D, it was harder for her to take care of her children since the untimely demise of her husband. To handle everything alone became overbearing for her, to the point she considered taking her own life. But it is her children that has kept her alive, using them as her

strength to face daily struggles of being an all-time mother plus a nano-entrepreneur, all with the guidance from above. These are evident from the following interview results:

- “Alam mo ba yung namatay yung asawa ko, nagkaroon ako ng ano na anxiety na, at saka stress. Wala akong, yung nakakahiya... maghapon lang ako nasa CR. Nandito lang ako. Saka hanggang sa nakakatulog ako, doon lang ako. Maghapon nagdadasal, iyak ng iyak.”
- Siguro, mga apat na taon. Ang tagal, ang tagal. Kumbaga sa ano, may time naman na... ano, yung nagpapakamatay ako. Kasi, para bang iniisip ko na hindi ko na kaya, ayoko na, ganun.”
- “Alam mo, tuwing makikita ko yung mga anak ko, [sinasabi ko sa sarili ko na] kailangan ako ng mga anak ko. Kailangan ako ng mga anak ko.”
- “Talagang, pagkagising, pagkatulog, kahit na aalis... may aalis, mga anak ko, mga kapatid ko, pray lang, gano'n lang.”

Subject E is a *mani* (peanuts) vendor in Ermita, Manila. During the interview, we saw her selling *mani* right under the Light Rail Transit (LRT) 1 - Central Terminal station together with her new food cart, as the old one was recently confiscated by authorities. She is a solo parent after her husband passed away, and has five children. She has been a vendor for over 18 years.

There is no pain worse than compounded misfortunes. After losing her home to fire, subject E's family was forced to sleep on cardboard in the streets. Days after, authorities confiscated her food cart—her only remaining source of income. With literally nothing left, she had to rebuild a new food cart through a “5-6” loan program, an informal lending system usually operated by Indian immigrants in the Philippines. Amid harsh circumstances, her faith sustains her, including serious health scares that left her on a life-and-death situation in the hospital. What drives her forward are her children's education and dreams, with two still in school despite his eldest child's painful estrangement. Through it all, she finds fulfillment in counting coins at day's end, hoping that one day, she will become financially stable. These are evident from the following interview results:

- “Pag hinuli talagang... ‘pag ginawa nila lahat yan, pinagsisira nila. Iiyak ka talaga. Kasi yung

mga pinagpaguran mong yan, nakikita mo na lang na akala parang basura na itinapon nila.”

- “Yung anak ko naman, nagpadala sa pang-brainwash ng asawa niya. Kinalimutan niya rin ako, pero iyon yung malaking dagok sa buhay ko. Iginapang ko siya ng tuwid. Ginapang ko talaga siyang makatapos.”
- “Siyempre, wala naman akong inaasahan na ibang tatakbuhan. No choice ako kung hindi ako makautang ng 5-6.”
- “Ay oo. Lagi akong nasa Quiapo. Every Friday ako. Friday. First Friday. Kahit na gabi na, ‘pag nagsarado ako, sisimba talaga ako.”
- “Siyempre unang-una pinakasalamatan ko si Lord dahil sa kanya akong kumakapit talaga. Siya lang talaga yung inasahan kong makakaano sa buhay ko, makakaligtas.”
- “Ay, nagiiisip na lang ako na, minsan, biro-biro ko na lang na... ‘Ay, yayaman din ako.’ Hindi naman kasi habambuhay... sabi ko, ‘hindi habambuhay, vendor ako.’”

Subject F is a 24-year-old vendor of assorted street foods (i.e., fish balls, *kikiam*, *kwek kwek*) in Ermita, Manila. During the interview, we saw him selling on the sidewalk in front of Universidad de Manila, together with his wife and six-month-old child. He started selling face shields during the height of the COVID-19 pandemic at the age of 19 and has been a sidewalk vendor for over five years.

With family at the center of his priority, subject F has become more determined to make ends meet, especially now that he has a newborn child. But it is also juxtaposed with the way he relaxingly sees life. From the way he gave his answers to using mobile games as his pastime, subject F balances both his responsibility as a father and husband, and his personal interests as a Gen Z, which made him silently grateful for God's grace. These are evident from the following interview results:

- “Nagumpisa [yung business ko] sa... yung parang tumitingin-tingin lang ako, tapos, ayun, sinubukan ko.”
- “Tiis na lang kasi kailangan mo talagang gawin yung mga ano eh... iba kasi ‘pag may pamilya na eh.”
- “Pinapasalamatan ko ngayon ang Diyos siyempre. Kasi kahit na sobrang hirap, nakakabangon pa rin.”
- “Relax? Nag-ML lang ako.”

Subject G is a *turon* and pancake vendor in Ermita, Manila. During the interview, we saw him selling on the sidewalk in front of SM City Manila, together with his wife. He has been a sidewalk vendor for over a year, having relocated from Mindanao at his family's encouragement to reunite with them in Manila.

A textbook example of family love, subject G has a very supportive wife and children, and a strong faith in God. Because of the business, he was able to send his children to college. Moreover, despite initial fears from authorities, his business is now situated in a space that, at the very least, has a *barangay* permit—a rare chance for nano-entrepreneurs like him. These are evident from the following interview results:

- “Anak ko, nakatapos lahat. Sa dalawa kong anak, nagpapasalamat ako [sa Diyos].”
- “[Minsan] parang susuko [na] talaga. Pero sabi ko, sabi naming dalawa, laban lang.”
- “Oo, mayroon pa rin [kaming binabayaranang renta]. Kahit bayad na ‘to, yung area namin, mag-renta kami dito kasi nadamay kami sa hulihan. Kasi ‘yun ang policy, bawal, bawal, bawal daw.”

Subject H is a dragon fruit juice vendor in Binondo, Manila. During the interview, we saw him selling on the sidewalk with his small food cart. He has been a sidewalk vendor for over a year, with his sibling as his replacement from time to time. He sourced his capital through the “5-6” loan program.

He was meek and calm, all while carrying the story of the pros and cons of being a nano-entrepreneur. The daily fear of an unexpected clearing operation, his family as his push for sustaining the business, and his solid faith in God have collectively kept his strength and belief, as this is the only livelihood he is familiar with. These are evident from the following interview results:

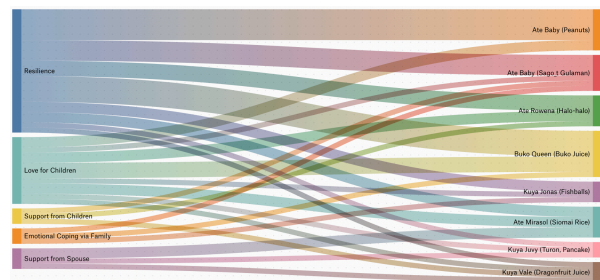
- “Maraming huli, maraming bawal. Bawal talaga dito. Nasira yung kariton ko... hinuhuli ng City Hall, kasi bawal daw... illegal.”
- “Kung wala ang bumbay (5-6) sa mga food vendor [para pahiramín kami ng pera, siguro wala kami dito ngayon].”
- “Kasi ito lang ang hanap-buhay [na alam ko].”
- “[Kumukuha ako ng lakas ng loob] Sa nanay ko, sa asawa ko, sa mga anak ko.”
- “Yung taas, huwag kalimutan manalangin.”

3.2 Discussion

The stories of Filipino nano-entrepreneurs reveal a form of resilience that is deeply human, grounded in the ability to endure hardship through familial ties, unwavering faith, and the pursuit of daily survival. Figures 1 and 2 illustrate the connection between resilience and these two crucial pillars—family and faith—through a Sankey chart.

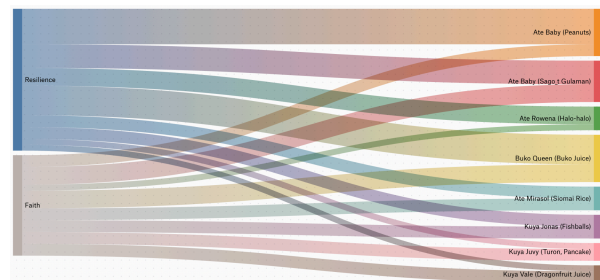
Across narratives, family emerged as the primary source of strength. Participants consistently cited their children, spouses, and elderly parents as the reasons they continued their businesses, even in the face of instability, physical exhaustion, and emotional collapse. The pressure to provide not only created a sense of purpose but also reinforced their decision to persist despite systemic barriers.

Figure 1. The Role of Family in Building Resilience



Faith, meanwhile, functioned as both a coping mechanism and a form of emotional regulation. In moments of crisis—loss of spouse, eviction, food insecurity—participants turned to prayer or spiritual reflection. These practices often restored a sense of internal order amidst external chaos.

Figure 2. Resilience Anchored in Faith

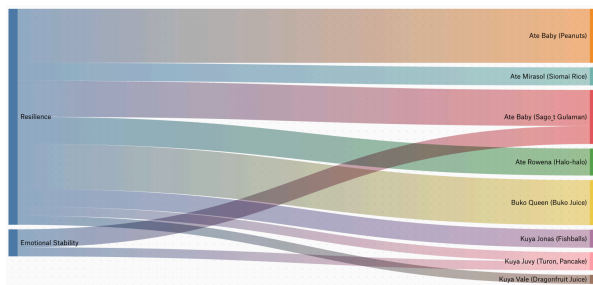


Resilience amid fragility

However, resilience was rarely portrayed as a steady or limitless resource. Several participants admitted feeling emotionally depleted or experiencing depressive episodes. This reveals a critical insight: resilience among nano-entrepreneurs is not the absence of struggle but the ability to move forward in spite of emotional fragility. This nuance complicates more romanticized views of entrepreneurial grit.

In applying the Resilient Reintegration Scale for Filipino Adolescents (Resurreccion, 2024) to adult nano-entrepreneurs, this study found that its relational and spiritual dimensions remain highly relevant. However, it also suggests that future resilience frameworks for adult entrepreneurs must more explicitly account for emotional depletion, community safety nets, and systemic precarity. Figure 3 illustrates the fragile link between emotional stability and resilience.

Figure 3. Emotional Grounding and Its Role in Sustaining Resilience



Implications for policy, technology, and SDG-aligned support

It is impossible to discuss these entrepreneurs' experiences without acknowledging the heavy emotional toll of poverty. While policies have traditionally focused on the economic aspects of entrepreneurship, such as access to capital, markets, and resources—the emotional and mental health challenges that these entrepreneurs face must be seen as integral to their success or failure. Living in poverty amplifies the emotional strain of entrepreneurship, making it significantly more difficult for these nano-entrepreneurs to survive, let alone thrive.

The path to supporting these entrepreneurs must be holistic and multidimensional. It requires addressing the full spectrum of their needs, financial, emotional, and psychological. Policies that fail to recognize the mental health implications of poverty and entrepreneurship risk leaving these entrepreneurs unsupported in their most vulnerable moments. A more integrated approach would not only empower nano-entrepreneurs with the tools they need to grow their businesses but would also ensure that their emotional well-being is prioritized as part of their success.

4. CONCLUSION

This study shares how Filipino nano-entrepreneurs continue their work through circumstances that most would find impossible to bear. Their stories show how people can carry on when the world around them is uncertain. They wake up early, push their carts into the streets, and do what they can to earn enough for the day. Along the way, they care for children, look after aging parents, and find small moments of peace in routines that offer little rest. Each choice they make is tied to something deeply personal, shaped by the people who rely on them and the meaning they attach to their everyday efforts.

Furthermore, what emerged from this study is far from a clear or predictable path. Resilient reintegration unfolds in ways that are messy, fragile, and shaped by circumstances people cannot always control. Some days, the only victory is showing up. Even after setbacks like eviction, loss, or the threat of confiscation, many still return to their stalls and continue their routines. This choice is not driven by a desire to succeed in the way most businesses are measured. It is shaped by relationships, beliefs, and a need to survive. These quiet decisions reveal a kind of strength that does not seek attention but speaks volumes about what it means to carry on.

This research invites a shift in how we understand what it means to thrive in business.

- For Filipino nano-entrepreneurs, thriving often means continuing despite setbacks. It means getting through the day, dealing with the next challenge, and holding onto the

things that make each struggle worthwhile. Moments like feeding a child or counting the day's earnings are not small or insignificant. They keep everything going.

- For entrepreneurs, these stories reflect a kind of resilience that grows in the midst of uncertainty. It is shaped by people's connections, grounded in small decisions, and visible in the quiet commitment to continue.
- For policymakers, these findings raise important questions about responsibility. Many vendors are left without protection or recognition, and the absence of support has lasting consequences. Real solutions involve everyday tools: secure vending spaces, mental health services, fair lending practices, and freedom from harassment, not just long-term economic plans.
- For academics, this work opens the door to deeper engagement with voices often left out of formal research. Studying resilience means paying attention to people who live outside of systems, and whose survival offers valuable insights that theory alone cannot explain.

In the end, the most meaningful step we can take is to see Filipino nano-entrepreneurs with honesty and respect. They are not waiting to be fixed or rescued. Their stories show what perseverance looks like in its most unrecognized form. They have been running businesses, supporting families, and keeping communities afloat long before anyone thought to pay attention. They have always held this role. What needs to change is how the rest of us respond to it.

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