

Research Article

Navigating Challenge, Growth, And Innovation: Stories of Student Entrepreneurs in A Philippine State College

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Abstract:

This study explored the lived experiences of student entrepreneurs at Camarines Sur Polytechnic Colleges (CSPC) through a qualitative narrative inquiry approach. Seven participants, each managing a small business while enrolled in college, were purposively selected and interviewed in August 2025. Their narratives revealed five key themes: (1) entrepreneurship as a survival strategy, (2) time management tug-of-war, (3) resilience through struggles, (4) innovation born from limitations, and (5) learning beyond the classroom. Most participants engaged in entrepreneurship out of financial necessity, using their ventures to sustain education-related and family expenses. Despite academic pressures and limited institutional support, the participants demonstrated adaptability and creativity—often leveraging digital platforms to operate their businesses with minimal resources. The study concludes that student entrepreneurship fosters not only income generation but also the development of critical life skills. However, the dual demands of academics and business create stress and role conflict. Based on the findings, it is recommended that CSPC establish targeted support systems such as mentorship programs, flexible academic arrangements, and integration of entrepreneurial learning into the curriculum. Recognizing and supporting student entrepreneurs can enhance their well-being, academic success, and long-term entrepreneurial potential.

Keywords: Student entrepreneurship; Narrative inquiry; Philippine state college; Lived experiences; Entrepreneurial learning.

1. Introduction

1.1 Background of the Study

Entrepreneurship has become an essential pillar in modern education systems, particularly as global economies increasingly rely on innovation, adaptability, and self-employment. With rapidly shifting labor markets and the growing demand for job creators over job seekers, institutions of higher learning are now emphasizing entrepreneurial development as part of their academic mission (Global Entrepreneurship Monitor [GEM], 2021). This paradigm shift is not only visible in developed countries but is also gaining traction in developing nations, where youth face distinct social and economic barriers to employment.

In Southeast Asia, and particularly in the Philippines, student entrepreneurship has emerged as both a necessity and an opportunity. Many Filipino students view starting a business as a way to supplement family income, pay for educational expenses, or gain independence. The Department of Trade and Industry (DTI, 2020) has reported a steady increase in micro-entrepreneurial ventures among youth, signaling a growing entrepreneurial culture within the student population. This growth, however, is occurring within a context marked by socioeconomic disparity, resource limitations, and systemic institutional challenges.

State colleges in the Philippines often cater to students from low- to middle-income families. These institutions, while pivotal in democratizing access to education, typically operate under constrained budgets and limited infrastructure. As a result, students enrolled in these colleges must often balance academic demands with financial responsibilities, sometimes taking on jobs or launching small businesses to sustain their education (Douglas & Attewell, 2019). Entrepreneurship, for them, becomes a pathway not just to income, but to survival and self-empowerment.

However, the entrepreneurial journeys of students are not without obstacles. Access to startup capital, mentorship, and market networks is often limited. Moreover, academic schedules, bureaucratic red tape, and lack of entrepreneurial training in traditional curricula can hinder student-led ventures from achieving sustainability (Otuya et al., 2013). These challenges are compounded by the psychological stress of multitasking between academic and entrepreneurial responsibilities, which can affect both business performance and educational outcomes. Similar tensions were observed during the COVID-19 pandemic, when students also had to navigate abrupt shifts to digital learning. Pontillas (2023) highlighted how students at a Philippine state college coped with limited resources, unstable connectivity, and the digital divide. Despite these barriers, they demonstrated resilience, adaptability, and community-building strategies.

Despite these barriers, many student entrepreneurs exhibit a high degree of resilience, creativity, and adaptability. They learn to navigate complex environments, leverage limited resources, and cultivate innovative solutions to real-world problems. Such experiences often accelerate personal growth, enhance leadership skills, and foster an entrepreneurial mindset that goes beyond financial gain (Rae, 2006). These intangible benefits are as important as the businesses themselves and deserve equal attention in entrepreneurship research.

Existing literature has largely focused on entrepreneurial intentions, motivation, and business outcomes, often from a quantitative or institutional perspective. Yet, what is frequently missing is a grounded, qualitative understanding of what it means to *be* a student entrepreneur—especially in under-resourced educational settings. There is a need to listen to students' own voices, to capture their reflections, struggles, breakthroughs, and hopes. As Creswell and Poth (2018) argue, qualitative research provides rich insights into lived experiences that cannot be reduced to numbers alone.

This study aims to explore the lived experiences of student entrepreneurs enrolled in a Philippine state college. It focuses on how these students navigate the intertwined challenges of academic life and entrepreneurship, and how these journeys shape their personal and professional growth. The research seeks to identify common themes and patterns in their stories—ranging from struggle and resilience to innovation and transformation.

By centering the narratives of student entrepreneurs, this research hopes to contribute to a more inclusive understanding of entrepreneurship in higher education. It provides a foundation for designing responsive support systems, curricular interventions, and policy frameworks that align with the real conditions of student life in state colleges. Ultimately, this study aims to give voice to a group of young innovators who are learning, struggling, and growing at the intersection of education and enterprise.

1.2 Literature Review

Entrepreneurship is widely regarded as a key driver of innovation, job creation, and economic development in both developed and developing countries (Acs et al., 2018). In the educational context, student entrepreneurship has gained increasing attention as universities and colleges seek to prepare learners for dynamic labor markets. According to Nabi et al. (2017), student entrepreneurs contribute not only to economic vitality but also to the creation of socially relevant solutions within their communities.

Higher education institutions have responded to this trend by integrating entrepreneurship into curricula, co-curricular activities, and support systems. Entrepreneurial education fosters skills such as risk-taking, opportunity recognition, and innovation (Fayolle & Gailly, 2015). However, the quality and availability of such education differ widely between institutions, particularly between elite universities and resource-constrained state colleges (Guo & Leun, 2021). In many cases, student entrepreneurs must seek informal learning opportunities or learn through trial and error.

In the Philippine context, student entrepreneurship is shaped by socioeconomic conditions, educational access, and institutional support. According to Douglas and Attewell (2019) many Filipino student entrepreneurs are driven by necessity rather than opportunity, using entrepreneurship as a means to support themselves financially while studying. This aligns with Bosma et al. (2020), who argue that in low- and middle-income economies, necessity-based entrepreneurship is often more common than opportunity-driven initiatives.

Despite this reality, entrepreneurship still offers meaningful learning experiences for students. Rae (2006) suggests that entrepreneurial learning is experiential, reflective, and deeply personal. Students who start businesses while studying gain real-world insights into failure, resilience, and creative problem-solving. In many ways, entrepreneurship becomes an informal but powerful educational pathway, especially in environments where formal entrepreneurship education is limited or ineffective (Pittaway & Cope, 2007).

Balancing academics and business responsibilities poses a significant challenge for student entrepreneurs. According to Pedroso et al. (2023), time management, stress, and conflicting obligations are persistent themes in the lives of student entrepreneurs. These challenges are more pronounced in state colleges, where students often come from marginalized backgrounds and have limited access to capital and institutional support (Soriano, 2018).

Access to funding remains one of the biggest barriers for student entrepreneurs. According to Fatoki (2014), lack of startup capital is a universal challenge, but it is especially acute for students who lack collateral, credit history, or financial networks. In the Philippines, local government units and agencies like the DTI have launched youth entrepreneurship programs, but awareness and accessibility remain uneven (DTI, 2020). As a result, many student entrepreneurs rely on personal savings, family loans, or micro-enterprises that require minimal capital.

Mentorship and support networks are also critical to entrepreneurial success. Studies have shown that student entrepreneurs with access to mentors and peer support are more likely to sustain their businesses and overcome challenges (St-Jean & Audet, 2012). Technology and social media have opened new avenues for student entrepreneurship. Platforms like Facebook Marketplace, TikTok, and Shopee have enabled students to reach wider markets with minimal startup costs (Shahzady, 2024). Digital literacy thus becomes an enabler of entrepreneurship, especially among young Filipinos who are highly engaged online (We Are Social, 2023). However, reliance on digital tools also introduces new challenges, such as platform dependency and competition saturation.

The COVID-19 pandemic also reshaped the landscape of student entrepreneurship. According to Modgil et al. (2022), the pandemic accelerated digital entrepreneurship while also exposing gaps in support systems and infrastructure. For students, the pandemic

brought both disruption and opportunity: some were forced to pivot or shut down their businesses, while others innovated to meet emerging needs such as food delivery or online retail.

Gender also plays a role in student entrepreneurship. Research by Henry et al. (2016) shows that female student entrepreneurs often face additional hurdles, such as cultural expectations, safety concerns, and limited access to entrepreneurial networks. In the Philippines, gendered expectations persist, though there is growing visibility of women-led student ventures (Lobo et al., 2025).

Another important dimension is entrepreneurial identity—the way students see themselves as entrepreneurs. Smith et al. (2017) note that entrepreneurial identity is formed through experience, feedback, and personal reflection. For many student entrepreneurs, especially in contexts where entrepreneurship is undervalued, affirming this identity can be both empowering and transformative.

While many studies have focused on entrepreneurial intention and performance metrics, there is a growing call for more qualitative, narrative-based research. Creswell and Poth (2018) advocate for exploring the lived experiences of individuals to uncover the deeper meaning behind their actions, struggles, and choices. In line with this, McAdams (2001) emphasizes the power of personal stories in shaping identity and understanding complex social phenomena.

Despite the growing interest in entrepreneurship, student voices, especially those from underrepresented groups and institutions, remain underexplored. Most existing research focuses on elite universities or urban contexts, overlooking the unique experiences of students in provincial state colleges. This study aims to address this gap by centering on the lived experiences of student entrepreneurs in a Philippine state college, with particular attention to how they navigate the challenges, growth, and innovation that define their journeys.

1.3 Framework and Research Questions

This study is anchored on the **Entrepreneurial Learning Theory** (Rae, 2006), which emphasizes that entrepreneurship is not only a business process but also a personal learning journey shaped by lived experiences, reflection, and interaction with the environment. According to Rae, entrepreneurial learning is context-bound, experiential, and social—qualities that align with the dynamic, real-world situations faced by student entrepreneurs. The framework provides a lens to examine how students develop entrepreneurial identities, build competencies, and adapt to challenges while navigating academic life.

Guided by the framework, the research is directed by the following central question: (1) **How do student entrepreneurs in a Philippine state college experience and navigate the challenges of combining business with academic life?**

2. Methodology

2.1 Research Design

This study employed a qualitative narrative inquiry approach to explore the lived experiences of student entrepreneurs at Camarines Sur Polytechnic Colleges (CSPC). Narrative inquiry is concerned with how individuals construct meaning through personal stories, particularly as they navigate challenges and changes in their lives (Clandinin & Connelly, 2000). This design is appropriate for understanding the entrepreneurial journeys of students, as it emphasizes context, personal agency, and temporality—all critical in capturing how these individuals manage business responsibilities while pursuing academic goals.

By focusing on student narratives, the research sought to explore not only what participants experienced but also how they made sense of those experiences over time. The narrative approach allowed the researcher to uncover patterns of challenge, adaptation, and transformation that may otherwise remain invisible in more structured or quantitative methodologies (Creswell & Poth, 2018).

2.2 Research Locale and Participants

The research was conducted at Camarines Sur Polytechnic Colleges (CSPC) in Nabua, Camarines Sur—a state-run institution that primarily serves students from low- to middle-income families in the Bicol Region. CSPC's socioeconomic and geographic context made it a fitting locale for studying student entrepreneurship in a setting where financial constraints and resource limitations are common.

Seven (7) participants were selected using purposive sampling based on the following criteria: (1) currently enrolled at CSPC, (2) running a business for at least six months, and (3) willing to share their entrepreneurial journey in narrative form. The selection process aimed to represent diverse business types and academic backgrounds. Data saturation was observed during the seventh interview, where no new significant themes emerged, signaling that the range of experiences and patterns had been adequately captured.

2.3 Data Collection

Data collection was conducted through in-depth narrative interviews in August 2025. Each interview invited participants to tell the story of their business journey—from its beginnings to current challenges and future aspirations. Open-ended prompts guided participants to reflect on key events, motivations, setbacks, support systems, and lessons learned.

Interviews lasted between 60 and 90 minutes and were conducted in a quiet, safe environment, either face-to-face or online, depending on participant preference. All interviews were audio-recorded with participant consent and transcribed verbatim for analysis. Field notes were also taken to capture non-verbal cues and contextual observations.

2.4 Data Analysis

Narrative data were analyzed using the three-dimensional narrative inquiry space developed by Clandinin and Connelly (2000), which considers the interaction (personal and social), continuity (past, present, future), and situation (context and setting) of each story. This model allowed the researcher to view participants' experiences as unfolding within specific personal, social, and institutional environments.

The analysis involved narrative coding followed by a restorying process, in which participant accounts were reorganized into coherent narratives while preserving their voice and meaning. Key episodes, turning points, and emotional reflections were coded, and emerging themes such as "resilience," "resourcefulness," and "identity development" were identified across cases.

2.5 Ethical Considerations

Participants received a written informed consent form that outlined the research purpose, the voluntary nature of participation, and the measures taken to ensure confidentiality and data protection.

All participants were assigned pseudonyms to protect their identities. Interview recordings, transcripts, and other data were stored securely and used exclusively for academic purposes. The researcher remained sensitive to emotional and personal disclosures, ensuring that participants felt respected and supported throughout the process.

2.6 Trustworthiness of the Study

To ensure the trustworthiness of the study, several strategies were employed. Credibility was established through member checking, where participants were given the opportunity to review and verify the accuracy of their transcribed stories. Transferability was supported by providing thick descriptions of the setting, participants, and contextual factors, allowing readers to determine the applicability of findings in similar contexts. Dependability was enhanced by maintaining a clear and transparent audit trail of all methodological decisions and research steps. Finally, confirmability was addressed through reflexive journaling, which allowed the researcher to remain aware of personal biases and maintain objectivity during data interpretation.

3. Results and Discussion

This section presents the results of the narrative inquiry conducted with seven student entrepreneurs from Camarines Sur Polytechnic Colleges (CSPC). The stories gathered revealed five major themes: (1) Entrepreneurship as a Survival Strategy, (2) Time Management Tug-of-War, (3) Resilience Through Struggles, (4) Innovation Born from Limitations, and (5) Learning Beyond the Classroom.

3.1 Entrepreneurship as a Survival Strategy

Most participants revealed that they started their business out of financial necessity. Entrepreneurship was not a choice driven by opportunity or passion, but a response to personal or family hardships. As P3 shared:

"Kailangan ko talagang magbenta ng ulam kasi 'di sapat ang allowance ko. Minsan 'yun lang ang paraan para may pamasaha ako papuntang school."

"I really had to sell home-cooked meals because my allowance wasn't enough. Sometimes, it was the only way I could afford to go to school." (P3)

This highlights how student entrepreneurship in state colleges like CSPC often stems from economic pressure. The stories shared were not about launching scalable ventures or innovating new markets, but rather about survival and daily sustenance. The businesses were small, often informal, and run using personal or borrowed capital. In most cases, the profit margins were narrow, and the motivation was urgent.

Entrepreneurship becomes a coping mechanism for students who receive limited financial support from their families or institutions. This reality shows that many students are forced to adopt adult responsibilities while still pursuing education. Their businesses, while small, serve as lifelines to continue their studies and support basic needs.

This supports Douglas and Attewell's (2019) findings that necessity-driven entrepreneurship is common among Filipino college students, especially in provincial and state-funded institutions. It also reinforces Bosma et al.'s (2020) categorization of entrepreneurship in developing countries as largely necessity-based rather than opportunity-based.

3.2 Time Management Tug-of-War

A recurring concern among all participants was the difficulty of managing both academic responsibilities and business operations. P1 shared how her schedules often collided:

"May exam ako kinabukasan pero kailangan ko munang ihatid 'yung orders sa mga customers. Minsan, pinagsasabay ko, pero nakakaburnout talaga."

"I had an exam the next day, but I still had to deliver customer orders first. Sometimes I do both at once, but it really leads to burnout." (P1)

This quote demonstrates the emotional and physical strain caused by overlapping priorities. Students often had to choose between

academic performance and customer satisfaction, resulting in stress and fatigue. The situation was made worse by rigid school schedules and a lack of formal recognition or support for student entrepreneurs.

Without institutional policies that acknowledge and support entrepreneurial students, this tug-of-war affects both their academic outcomes and business growth. Some participants reported missed deadlines, low grades, or customer complaints due to the competing demands.

This aligns with Pedroso et al. (2023) concept of "role strain" in student entrepreneurs, where the mental load of multitasking results in burnout. It also reflects the broader struggles of student-entrepreneurs identified in Rae's (2006) framework, where balancing learning and doing is a significant challenge.

3.3 Resilience Through Struggles

Participants consistently described setbacks in their businesses but also showed determination to continue. P5 recalled a costly mistake but chose to learn from it:

"Nagkamali ako sa pag-order ng stocks. Nalugi ako ng dalawang linggo. Pero sabi ko sa sarili ko, okay lang 'yan. Lesson learned."
"I made a mistake with my stock orders. I lost money for two weeks. But I told myself, it's okay. Lesson learned." (P5)

This story illustrates the mindset shift many participants experienced. Rather than seeing failure as a reason to quit, they reframed it as an opportunity to grow. This internal resilience became a recurring pattern and was often self-taught or developed through trial and error.

Such resilience is a powerful trait that supports not only business continuity but also personal development. These stories suggest that student entrepreneurs are building long-term competencies that may benefit them beyond college—especially in uncertain job markets.

This theme connects directly with Rae's (2006) theory of entrepreneurial learning, where personal experience, including failure, becomes a core learning process. It also supports Smith et al.'s (2017) work on how students form entrepreneurial identity through struggle, adaptation, and reflection.

3.4 Innovation Born from Limitations

Participants shared how they adapted and innovated in response to constraints, particularly financial ones. P6 illustrated this clearly:

"Wala akong pang-arkila ng pwesto kaya online na lang muna ako nagbebenta. Sa Facebook Marketplace lang, pero okay naman ang benta."

"I didn't have money to rent a stall, so I started selling online instead. Just on Facebook Marketplace, but the sales are good." (P6)

This quote reveals how limitations often sparked creative problem-solving. Most participants used free or low-cost platforms like social media to bypass traditional barriers such as rent, inventory storage, or marketing budgets. Innovation was not always technological—it was often logistical, adaptive, and strategic.

These adaptive strategies demonstrate the resourcefulness of student entrepreneurs in low-capital environments. Their stories highlight the potential of digital tools as enablers of micro-entrepreneurship and as equalizers for students without access to large capital or networks.

Shahzady (2024) found similar patterns among young entrepreneurs who used platforms like Facebook and Shopee to start their businesses with minimal resources. This also relates to Rae's (2006) view that innovation in entrepreneurship is often context-driven and emergent from real challenges, not formal training.

3.5 Learning Beyond the Classroom

Several participants expressed how running a business helped them develop skills and confidence not gained through academic instruction. P2 reflected on her transformation:

"Dati tahimik lang ako sa klase. Pero simula nang nagnegosyo ako, natuto akong makipag-usap, mag-market, makipag-deal sa tao."

"I used to be quiet in class. But ever since I started my business, I learned how to talk to people, market myself, and close deals." (P2)

P2's reflection shows that entrepreneurship can be a site for practical learning and identity development. Participants gained communication skills, negotiation experience, and financial literacy—all through real-world exposure. These skills were rarely taught in their academic programs but were essential to business success.

This theme highlights the value of entrepreneurship as an educational experience. It suggests a gap in the formal curriculum, where experiential learning could be integrated more intentionally. For many participants, their business was their real "classroom."

This echoes Pittaway and Cope (2007), who emphasized the importance of learning-by-doing in entrepreneurship education. It also confirms Rae's (2006) view that entrepreneurial capability is developed through social interaction, experience, and personal growth.

4. Conclusions and Recommendations

This study explored the lived experiences of student entrepreneurs at Camarines Sur Polytechnic Colleges (CSPC) through narrative inquiry. Using in-depth interviews with seven participants, five key themes emerged: entrepreneurship as a survival strategy, the

challenge of balancing time, resilience through struggles, innovation under constraints, and learning beyond the classroom. These narratives revealed not only the practical difficulties of managing school and business but also the emotional and personal growth that came from navigating this dual role.

From these findings, it can be concluded that student entrepreneurship at CSPC is largely driven by necessity rather than opportunity. Most participants started their businesses to support daily needs such as transportation, tuition, and family expenses. While the ventures were often small-scale, they were deeply meaningful to the students' survival and independence. Despite systemic limitations, the participants developed innovative ways to sustain their businesses, especially by leveraging social media platforms and community-based marketing.

The study also highlighted the overwhelming pressure student entrepreneurs face in juggling schoolwork and business responsibilities. Without formal institutional support, they often struggled with stress, fatigue, and scheduling conflicts. However, these challenges fostered resilience and adaptability. Students learned through trial and error, gradually building confidence, communication skills, and financial literacy. These experiential learnings, while valuable, were not directly supported or recognized by their academic programs.

Based on these conclusions, it is recommended that CSPC and similar institutions develop entrepreneurship support programs tailored to the needs of actively operating student entrepreneurs. These could include flexible academic arrangements, access to mentorship, startup funding assistance, and entrepreneurial skills workshops. A dedicated student entrepreneurship hub or office could serve as a resource center to connect students with training, partnerships, and opportunities.

Lastly, the study recommends that entrepreneurship be more deeply embedded in the curriculum—not only as a theoretical subject but as a practice-oriented learning experience. Recognizing student businesses as valid forms of experiential learning could encourage more students to pursue entrepreneurship meaningfully. Future research may explore longitudinal stories of student entrepreneurs post-graduation or investigate the specific gender-related or industry-based challenges faced within this unique population.

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