



ENTREPRENEURIAL SKILLS AND MANAGERIAL CHARACTERISTICS OF THE COCONUT TRADERS IN NORTHWESTERN CAGAYAN, PHILIPPINES

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Abstract:

The study identified the entrepreneurial skills and managerial characteristics of the small and medium scale coconut traders in the Northwestern part of Cagayan province. Descriptive-correlation design was employed using descriptive statistics, Pearson's r and Chi-square in data analysis. Findings revealed that the coconut traders have a high level of human relations skill and average levels for both business management and technical skills. The dominant characteristics of the coconut-traders as managers include being a risk-taker, an opportunity oriented, reliable, independent, persistent in solving problems and being tolerant to failure. However, the coconut traders as managers do not have the characteristics of one needing achievement improvement in his field. The personal profiles of the coconut traders as to sex and highest educational attainment were found to be significant in both business management and human relations skills while in technical skill, it is significant in language/s spoken and highest educational attainment. On the other hand, as to their business profiles, it was found out that the number of years in the coconut industry, number of staff/workers, capitalization in coconut business, frequency of trading coconut products, volume of coconut products traded and annual income from coconut business were found significant to their managerial characteristics.

Key Words: Coconut Traders, Entrepreneurial Skills, Managerial Characteristics & Northwestern Cagayan

Introduction:

Entrepreneurship has been an issue examined by many theorists due to its positive contributions to economic and social life in each period of human history (Geri, 2013). Entrepreneurship as pointed out by Professor Howard Stevenson, the godfather of entrepreneurship studies at Harvard Business School, is the pursuit of opportunity beyond resources controlled. The definition sees entrepreneurship as a distinctive approach to managing rather than a specific stage in an organization's life cycle. The definition also provides a guidepost for entrepreneurial actions; it points to tactics entrepreneurs can take to manage risk and mobilize resources.

This rationalization expects the entrepreneurs to possess certain entrepreneurial skills and managerial characteristics for these spell the success or failure of a business venture.

While entrepreneurs have in common certain characteristics and skills, there is a wide range of individuality among them. Some of them receive formal training and skill development, others have a natural flair for it. Some succeed, others do not. Still others break every rule, possess their distinct characteristic or devise very unusual approaches, but still succeed. While there is no single recipe for becoming a successful entrepreneur, certain skills and characteristics are associated with entrepreneurial success.

Meanwhile, across the globe, the notion of engendering greater entrepreneurial activity has become a prominent goal for many national governments. Scase (2000) noted that governments across the world are increasingly recognizing the positive impact that the creation of new businesses can have on employment levels, as well as the competitive advantages that small firms can bring to the marketplace.

Coconut industry which plays a key role in shaping national development is one kind of enterprise which Filipinos venture into. In the Northwestern part of Cagayan province, Philippines, several entrepreneurs engaged in the coconut trading business. These coconut traders as one sector of this industry see a positive effect on the creation of businesses along this line of business venture. While entrepreneurship provides benefits in terms of social and economic growth, it also offers benefits in terms of individual fulfillment, with entrepreneurship now breaking through the barriers of class, age, gender, sexual orientation, and race.

Because of the foregoing situations and observations, the researchers have thought of identifying the personal and business profiles of these entrepreneurs, measuring the level of the coconut traders' entrepreneurial skills along business management, human relations and technical aspects, looking into their managerial

characteristics, as well as spotting the dominant characteristics of the coconut traders, and looking into the extent of the problems encountered by the coconut entrepreneurs to develop a growth-orientated coconut business.

The Department of Agriculture and the Philippine Coconut Authority in particular, as well as the Local Government Units (LGUs) in the Northwestern Cagayan to include the towns of Sta. Praxedes, Claveria, Sanchez Mira, Pamplona, Abulug, Ballesteros and Allacapan shall be provided with a baseline information and statistics as to the status of the coconut industry in the northwestern part of Cagayan.

The Cagayan State University at Sanchez being the coconut research center in the university shall be provided with information as the point of reference in terms of the entrepreneurial skills and managerial characteristics of these coconut traders in the Northwestern part of Cagayan. This is a basis in identifying the entrepreneurship skills to be enhanced, and the education and trainings needed by the coconut traders that is to be extended by the campus/college in order to develop a growth-orientated coconut business to realize the idea on the positive contributions of entrepreneurship to the economic and social life of the coconut traders.

Objectives of the Study:

Generally, this study identified the entrepreneurial skills and managerial characteristics of the coconut traders in the Northwestern part of Cagayan province. Specifically, it looked into the personal and business profile of the respondents. Also, it determined the level of the entrepreneurial skills of the coconut traders along business management, human relations and technical skills. Also, it looked into the dominant characteristics of the coconut traders and it established the relationship between the personal and business profiles of the respondents and the level of entrepreneurial skills and managerial characteristics of the coconut traders.

Methods and Procedures:

This study used the descriptive- correlational research design. This method was adopted since the study described and related the variables. Structured questionnaire was the main instrument in gathering the data needed.

This study was conducted in the Northwestern part of Cagayan during the calendar year 2017. This comprised the municipalities of Sta. Praxedes, Claveria, Sanchez Mira, Pamplona, Abulug, Ballesteros, and Allacapan. Within these municipalities are where most coconut trees are grown and people venture into coconut industry/trading.

The respondents in the study were the coconut traders involved in the buying and selling of coconut products and by-products from the identified towns in the province of Cagayan. They were selected through purposive convenient sampling procedure.

A modified questionnaire from readings and previous studies was used to determine the level of entrepreneurial skills along business management, human relations and technical skills of the coconut traders. An informal interview was also conducted to verify the correctness of the data reflected in the retrieved questionnaire.

To gather the needed data, approval was sought from the Local Chief Executives in the identified municipalities. A community survey was conducted to get the tentative list of coconut traders in each municipality. Informed consent was taken from the informants.

Frequency count, mean, and percentages was used in describing the profile of the respondents. A 5-point Likert scale was used in determining the level of entrepreneurial skills of the respondents along business management, human relations and technical skills. A 4-point Likert scale was used in determining the managerial characteristics, and ranking was adopted in the presentation of the top managerial characteristics possessed by the coconut traders. Pearson's r and the Chi-squared test of independence were used in testing the hypotheses.

Results and Discussion:

Personal Profile of the Coconut Traders in Northwestern Cagayan:

Most of the coconut traders belong to the age bracket 51-60. The mean age of 49.11 means that the respondents are in their adulthood stage. There are more male respondents than females- 57.45% against 42.55%. Majority of the coconut traders are married. It is dominated by Ilokans. Obviously, it is because the towns in the Northwestern part of Cagayan are Ilokano speaking communities. More than half of the total population can speak well in both Ilokano and Filipino languages. It is notable that a portion of the total respondents can also speak in the English language too. Most of the coconut traders are high school graduates. Though there are some who started their college education, graduated in college and in their graduate studies. Some are into the coconut business only as the source of their income. However, others are into other businesses aside from coconut trading, and most of them are engaged in sari-sari store business as additional source of income.

Business Profile of the Coconut Traders:

As shown in table 1 below, majority of the respondents buy and sell coconut products not just with one commodity but with a combination of the coconut products and by-products to include copra, dry coconut, fresh

buko, coconut seedlings, coconut broom/husk, coconut charcoal, and coconut food products. However, most of the products traded by the respondents are a combination of dry coconut and fresh buko only.

As to the number of years in the coconut industry, more than half of the total number of respondents are with the coconut industry for 1-10 years. The mean number of years in the coconut industry which is 12.75 could mean that the coconut traders are already seasoned coconut business enthusiasts. There has been a sustainability of the business that they have put up.

In terms of Coconut Business Ownership, majority of the respondents or almost three fourths of the total population owned solely the coconut business they have.

When it comes to the number of workers/ staff most of the coconut entrepreneurs have personnel of 3-4. Though some have more than five workers and a few with less than three workers. The mean number of workers is five. This could be due to the number and volume of coconut products that they trade. That is, if they have more kinds of coco- products to trade and more volumes of these products to buy and sell, the greater is the manpower needed or vice versa.

As to capitalization in the Coconut Business, more than two thirds of the respondents had a capitalization of 50,000 and below. Almost one third of the total population had a capital ranging from 51,000 pesos and even more than 100, 000 pesos. The mean capitalization of 70,596 pesos means that the respondents have merely established small-medium enterprises (SMEs).

For the frequency of Trading Coco-Products per Month, the Coconut Food Products top the list of products traded in a month. This is so because these products like buko pie, bibingka, tupig, buko chips, buko jam are sold in their restaurants and sari-sari stores daily. Among the other coconut products, buko fresh and dry buko came next with a frequency of five times a month of trading. The least is coconut seedlings considering that this is only sold in a particular season or on order basis only.

As regards the volume of coconut products traded in a month. There are more dry coconuts traded per month than that of fresh buko. It could mean that there are more supply and demand for dry coconuts than that of fresh buko. Noted is the volume of copra traded which is almost 5.7 tons per month. This totals to more than 68 tons of copra sold per year from Northwestern Cagayan. The number of coconut seedlings sold is quite low considering that this is on order basis only. This also means that only a few are coconut trees replanted. The number of coconut broom traded is quite high totaling to 784 pieces a month. The number of coco-charcoal traded is very few. It implies that only few demand its use.

In terms of the monthly net income of the coconut traders, most of the coconut traders had an income ranging from 10,001-20,000 pesos. The mean income of 38, 606.00 per month means that the monthly income of the coconut traders is above the average monthly income of a Filipino family of 22 thousand pesos based from a survey of the PSA in 2015.

Table 1: Frequency and Percentage distribution on the business profile of the respondents.

Variables	Items	F=47	%
Coconut Products traded	Dry coconut and fresh buko		
	Dry coconut and fresh buko and cocohusk/broom		
	Copra and fresh Buko	8	17.02
	Copra, dry coconut and fresh buko	5	10.64
	Coconut food products	3	6.37
	Dry coconut, cocohusk/broom	4	8.51
	Copra, dry coconut and fresh buko, and cocohusk/broom	5	10.64
		2	4.26
	Copra, dry coconut and fresh buko, and coconut seedlings	6	12.77
		2	4.26
	Copra, dry coconut and fresh buko, and coconut charcoal	5	10.64
		7	14.89
	Copra, dry coconut and fresh buko, and coconuthusk/broom		
Number of Years in the Coconut Industry Average=12.75 years	1-10 years	25	53.19
	11-20 years	17	36.16
	21-30 years	3	6.37
	31-40 years	1	2.13
	41-50 years	1	2.13
Nature of Coconut Business Ownership	Sole proprietorship	34	72.34
	Family- owned business	13	27.66
Number of Regular Staff/Workers Average=5 members	1-2	5	10.64
	3-4	19	40.42
	5-6	12	25.53
	7-8	8	17.02

	9-10	3	6.37
Capitalization in the Coco-business Average= 70,596	Below 25,000	13	27.67
	26,000-50,000	20	42.56
	51,,000-75,000	7	14.89
	76,000-100,000	3	6.37
	Above 100,000	4	8.51
Frequency of Trading Coconuts per month	Copra	3	
	Dry coconut	5	
	Coconut food products	30	
	Fresh Buko	5	
	Coconut seedlings	1	
	Coconut husk/broom	4	
Volume of coconut Products Traded	Copra	5,691 kgs.	
	Dry coconut	9,412 pcs.	
	Coconut Food Products	4,525 pcs.	
	Fresh Buko	8,243 pcs.	
	Coconut Seedlings	281 pcs.	
	Coconut husk/broom	784 pcs.	
Monthly Net Income from the Coconut Business	Below 10,000	5	10.64
	10,0001-20,000	11	23.40
	20,001-30,000	9	19.15
	30,001-40,000	9	19.15
	40,001-50,000	5	10.64
	Above 50,000	8	17.02

Areas where Coconut Products are Traded:

Table 2 shows the regions where the coconut products are bought and sold. The table clearly shows that these coconut products were also bought in the region (mostly in Cagayan province). These are sold to the nearby regions of Ilocos and Cordillera Administrative Region as shown in the table, and some products were even traded in Region 4A or the Calabarzon particularly in Quezon province as specified by the respondents during the gathering of data. Some few products were also traded in the region just the same, but in different towns like Tuguegarao and some provinces like Isabela.

Table 2: Frequency distribution on the areas where coconut products are traded

Coconut Products	Bought from	Sold to
Copra	Region 2	Cagayan Valley and Calabarzon
Dry Coconut	Region 2	Most in Ilocos, CAR & other parts of Cagayan Valley
Coco Food Products		Cagayan Valley
Fresh Buko	Region 2	Most in Ilocos, CAR, Calabarzon & other parts of Cagayan Valley
Coco Seedlings	Region 2	Most in Ilocos & CAR
Coco Husk/Broom	Region 2	Most in Ilocos, CAR & other parts of Cagayan Valley
Coco Charcoal		Cagayan Valley

Buying and Selling Price of Coconut Products:

Table 3 shows the buying and selling prices of the coconut products. The copra is sold with an average mark up of 12pesos per kilo. The coconut traders have a greater income in fresh buko as compared to selling dry coconut with 7 pesos and 6 pesos income respectively per piece. In selling coconut seedlings, they have an average income of 15 pesos per seedling, while in the coconut broom / husk, they have an earnings of 6 pesos per piece when they sell.

Table 3: Frequency distribution on the buying and selling price of coconut products

Coconut Products	Buying Price	Selling Price
Copra	32/kg	44/kg
Dry Coconut	9/pc	15/pc
Coco Food Products		30/pc
Fresh Buko	8/pc	15/pc
Coco Seedlings	11/pc	26/pc
Coco Husk/Broom	11/pc	16/pc
Coconut Charcoal		140/pc

Entrepreneurial Skills of the Coconut Traders:

Business Management Skill: The level of entrepreneurial skills of the coconut traders along business management is average. However, looking at each of the computed mean in every indicator, most of the times, the respondents establish a clear goal of the coconut business, maintain a continuous flow of information and good relationship with staff/workers and trading partners, participate in community activities that require the coconut business' involvement, and design a contingency plan in times of emergency. Those indicators were found that the respondents have a high level on those entrepreneurial skill along business management. In contrast, the coconut traders have low skill in business management particularly in keeping accurate record of the coconut business, maintaining a work plan or plan of activities and accomplish the same, providing a common posting board for announcement, notices, and other information for proper guidance of workers/staff, and conducting wide consultation among staff/workers when making decisions, In general, the entrepreneurial skill of the coconut traders along business management is just average, or it is neither high nor low based from the overall weighted mean of 3.04.

Human Relations Skill: In terms of the human relations skill of the coconut traders, the overall weighted mean of 3.69 means that the coconut traders have a high level in this entrepreneurial skills. Based from the computed mean in every indicator along this skill, most of the times these coconut traders as managers acknowledge the contribution of the staff/workers; promote harmonious working relationship within the coconut business; ensure that all staff and workers are aware of their roles, duties and obligations; mediate between conflicting staff/workers; resolve problems arising from complaints with the trading partners and the community; resolve conflicts by getting people discuss issues in which difference exist; keep calm in dealing with controversial situations and effective in bringing resolution; reprimand, scold or punish erring, or misbehaving, staff/workers; settle disputes through compromise, set a day for togetherness with the staff/workers (Christmas program, anniversary, outing etc.); and Maintain positive relationship with people including clients , workers/staff, trading partners , linkages , community etc.

Technical Skill: As regards the entrepreneurial skills of the coconut traders along technical skill, it is very evident that they have a high level as to the use of a language that is understood by staff/workers, trading partners and other linkages. On the other hand, they have low level on the technical skill including writing effective communication pertaining to the business - with trading partners, other linkages, staff/workers and the community; and Comprehending contract and other forms of written communication. They have a very low level of technical skill especially on manipulating the computer and internet effectively for linkages and possible business engagements; and using skype with ease and other forms of social media to keep posted with the staff/workers, trading partners and with the community. The overall weighted mean of 2.83 means that their technical skill is just average or it is neither high nor low.

Managerial Characteristics of the Coconut Traders:

Of the 23 managerial characteristics that an entrepreneur or a manager must possess based from literature, six of these managerial characteristics stood out as a reflection of the coconut traders themselves.

The dominant characteristics of the coconut-trader as managers include being a risk- taker (I am a risk taker, but at the same time, I prevent accidental loss to the business. I have the ability to calculate risk and being cautious for each risk); an opportunity- oriented (I see coconut business as an opportunity to improve the quality of life of my family, workers, and people in the community); reliable (I can be relied on or depended on by subordinates and other trading partners as of accuracy, honesty and achievement); independent (I am free and able to apply the best management style and business strategies that I think for the good of the coconut business); persistent in solving problems (I do not easily give up when problems in the coconut business arise. Instead, I am persistent in facing and solving the problem through root cause analysis) and being tolerant to failure (I am able to cope with failure. I do not easily give up especially when problems pertaining to the business arise).

Notable is the characteristic of the coconut trader-manager who does not need achievement or improvement in his field for he/she does not pursue training along business, management or entrepreneurship for updates, capacity building, and become as competitive as the managers of other coconut industries in the region/Philippines.

The overall weighted mean of 2.97 means that in most of the times, the coconut trader-managers possess those managerial characteristics identified.

Table 4: Managerial characteristics of the coconut traders

Indicators	Weighted Mean	Descriptive Value	Rank
I am a risk taker, but at the same time, I prevent accidental loss to the business. I have the ability to calculate risk and being cautious for each risk.	3.45	That's me for sure	1
I see coconut business as an opportunity to improve the quality of life of my family, workers, and people in the community.	3.32	That's me for sure	2

I can be relied on or depended on by subordinates and other trading partners as of accuracy, honesty and achievement.	3.30	That's me for sure	3.5
I am free and able to apply the best management style and business strategies that I think for the good of the coconut business.	3.30	That's me for sure	3.5
I do not easily give up when problems in the coconut business arise. Instead, I am persistent in facing and solving the problem through root cause analysis.	3.28	That's me for sure	5.5
I am able to cope with failure. I do not easily give up especially when problems pertaining to the business arise.	3.28	That's me for sure	5.5
I have a strong self-control. I can manage my emotion, and I am not easily dictated by it especially when making decisions.	3.23	That is me most of the times	7
I have a high tolerance for ambiguity. If there are uncertainties in the business, I find the best way amid obscurity and indefiniteness.	3.19	That is me most of the times	8
I am decided to continue the coconut business and pass it on to my siblings/children when I get tired working in spite of the difficulties, obstacles and discouragement we sometimes encounter in the coco-business.	3.15	That is me most of the times	9
I know the purpose why coconut business exists and the reasons why I am engaged into it is very clear to me.	3.13	That is me most of the times	10.5
I am optimistic that the coconut business I am currently engaged in will bring me to success.	3.13	That is me most of the times	10.5
I am dedicated to my coconut trading business. I prioritize attending to it over my other "businesses".	3.11	That is me most of the times	12.5
I have a sound and unimpaired condition of upholding moral and ethical principles. Honesty is my priority in dealing with workers, coconut farmers and trading partners.	3.11	That is me most of the times	12.5
I know myself. I can run the coco-business with my own ability, skills, judgment and power.	3.09	That is me most of the times	14
I possess a high energy level. To perform the task in managing a coconut business, I do exercise, visit the doctor and eat healthy food.	3.06	That is me most of the times	15
I compensate the efforts of my workers and accept responsibility whatever happens to the workers in the course of the fulfilment of their duties.	3.04	That is me most of the times	16
I am a team player. I can mingle with the staff, workers, trading partners and the whole community of all ages at all times.	3.00	That is me most of the times	17
I seek feedback/criticism from staff, workers, and even the community people, and I incorporate the evaluations/suggestions of these critics for the improvement of the coconut business.	2.91	That is me most of the times	18
I have a clear vision of the coco-business I am engaged in 10 years from now.	2.83	That is me most of the times	19
I expand linkages/networks with other coconut traders, coconut farmers in and out of province.	2.68	That is me most of the times	20
I create meaningful new ideas, forms and methods applicable in the coco-industry. I am creative.	2.13	That is me sometimes	21
I generate a new working method that removes barrier to progress. I think "outside the box". I am innovative.	2.09	That is me sometimes	22
I pursue training along business, management or entrepreneurship for updates, capacity building, and become as competitive as the managers of other coconut industries in the region/Philippines.	1.51	That is not me for sure	23

Relationship between the Personal Profile and the Level of Entrepreneurial Skills along Business Management:

Table 5 shows that sex and highest educational attainment are the only profile variables of the coconut traders which are significant to their level of entrepreneurial skills along business management.

As to sex, this means that female coconut-traders are better managers in their coconut business than the male traders. This is shown by the computed value in chi-square of 3.12 which is higher than the computed value for males which is only 2.99. Also, the highest educational attainment of the coconut traders have something to do with their business management skill. Based from the computed value at .01 level of significance, it has a positive correlation which means that the higher the educational attainment of the coconut trader, the better is her/his management skill in their coconut business.

Table 5: Relationship between the personal profile of the respondents and the level of entrepreneurial skills along business management

Profile	r – value	Prob – Value	Remarks
Age	0.189	0.204	Not Significant

Variables	DF	X ² computed	Prob - Value	Remarks
Sex	2	7.028*	0.0298	Significant
Civil Status	4	5.670	0.2252	Not Significant
Ethnicity	2	2.358	0.3076	Not Significant
Language/s spoken	8	11.310	0.1848	Not Significant
Highest educational attainment	10	34.589**	0.0001	Significant
Other sources of income other than coconut	22	3.258	.2361	Not Significant

Relationship between the Personal Profile and the Level of Entrepreneurial Skills along Human Relations:

The table 6 that follows shows that the variables sex and highest educational attainment have something to do with the level of entrepreneurial skills of the coconut traders along human relations.

At .05 level of significance, sex was found out to have something to do with the human relations skill of the respondents, and females have a better human relations skill to the staff/workers and their trading partners than those of the male coconut traders. This is based from the computed value using chi-square wherein 3.84 for females and 3.57 for males.

As to the highest educational attainment, again, it was found out to have a significant relationship at .01 level of significance. Since it has a positive correlation, the data mean that the higher the educational attainment of the coconut traders, the better is their human relations skill and vice versa.

Table 6: Relationship between the personal profile of the respondents and their level of entrepreneurial skills along human relations

Profile	r – value	Prob - Value	Remarks
Age	0.169	0.256	Not Significant

Variables	DF	X ² computed	Prob - Value	Remarks
Sex	2	8.13*	0.0171	Significant
Civil Status	4	4.374	0.3578	Not Significant
Ethnicity	2	0.889	0.6411	Not Significant
Language/s spoken	8	12.769	0.1201	Not Significant
Highest educational attainment	10	33.647**	0.0002	Significant
Other sources of income other than coconut	22	8.283	0.2139	Not Significant

Relationship between the Personal Profile of the Respondents and their Level of Entrepreneurial Skills along Technical:

It can be seen from Table 7 that the profile variable language/s spoken and highest educational attainment of the coconut traders have established a relationship on their level of entrepreneurial skills as to technical aspect.

This means that the languages that the coconut traders know and use in trading have something to do with the level of entrepreneurial skills as to technical. Based from the computed mean, it shows that the respondents who know Ilokano, Filipino and English are a better trader in terms of technical aspect than those who know only one, or two languages in their business transactions. In as much as the Northwestern part of Cagayan is mostly dominated by Ilokanos, they speak this language well, and since they are also exposed to English and Filipino languages, they are able to use these three languages in their business transactions.

Highest educational attainment is also found to be significant as to their technical skill. This means that the higher the educational attainment of the coconut traders, the better also is their entrepreneurial skill as to technical aspect.

Table 7: Relationship between the personal profile of the respondents and the level of entrepreneurial skills along technical

Profile	r – value	Prob - Value	Remarks
Age	0.056	0.710	Not Significant

Variables	DF	X ² computed	Prob - Value	Remarks
Sex	2	0.835	0.6586	Not Significant
Civil Status	4	5.003	0.2870	Not Significant
Ethnicity	2	1.449	0.4847	Not Significant
Language/s spoken	8	18.615*	0.0171	Significant
Highest educational attainment	10	23.107*	0.0104	Significant
Other sources of income other than coconut	22	6.109	0.5191	Not Significant

Relationship between the Business Profile of the Respondents and their Managerial Characteristics:

Table 8 shows that six of the identified business profiles of the respondents were found to have a relationship on their managerial characteristics. At .05 level of significance, the number of years in the coconut industry means that the longer the trader are engaged in the coconut industry, the better is their managerial characteristics. Also, as to the frequency of trading coconut products, the data denote that the more frequent the respondents trade coconut products, the better is their managerial characteristics.

On the other hand, at .01 level of significance, the variables number of workers/staff, capitalization in coconut business, and volume of coconut products traded were found to have established a relationship on the managerial characteristics of the respondents. This means that the more the number of staff/workers, the bigger is the capitalization, the greater the volume of coconut products traded, and the higher the annual income of the coconut traders, the better also is their managerial characteristics and vice versa.

Table 8: Relationship between the business profile of the respondents and the managerial characteristics

Profile	r – value	Prob - Value	Remarks
Number of years in the coconut industry	0.341 *	0.019	Significant
Number of staff/workers	0.382**	0.008	Significant
Capitalization in coconut business	0.456**	0.001	Significant
Frequency of trading coconut products	0.375*	0.014	Significant
Volume of coconut products traded	0.551**	0.000	Significant
Annual income from coco-business	0.580**	0.000	Significant

Variables	DF	X ² computed	Prob - Value	Remarks
Coconut Products Traded	18	8.023	0.3241	Not Significant
Areas where coconut products are traded	8	7.012	0.1921	Not Significant

Conclusion and Recommendations:

Conclusions:

Coconut trading is a business that is not distinctively for male. In the Northwestern part of Cagayan, matured adults manage the buying and selling of coconut products. One does not need to be a professional to engage in this industry. These coconut traders earn income from these coconut and by-products through trading outside Region 02.

The coconut traders in the Northwestern part of the Cagayan province are averagely skilled along business management, human relations and technical skills in the entrepreneurial skills set. The coconut trader-managers mostly possess the ideal managerial characteristics except for the quality on eagerness or wanting for achievement.

Female coconut entrepreneurs are a better business managers and have a better human relations skill than males. The educational attainment and language spoken by the coconut traders have something to do with their entrepreneurial skills.

The characteristics of a manager is affected by the number of years in the coconut industry, number of workers, capital, frequency and volume of trading coconut products and monthly income from coconut business.

Recommendations:

1. Women are encouraged to continue their active involvement in the coconut trading/industry.
2. In as much as the knowledge and use of more languages by coconut traders in their business transactions is a matter to enhance their technical skill, these entrepreneurs are encouraged to practice using other languages in dealing with trading partners.

3. Coconut traders have to strive attending seminars, trainings, and upgrading activities and develop the need for achievement to truly survive in the very competitive market economy, one has to continuously improve his existing knowledge and skills.

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