



Community Extension Services of the College of Business and Accountancy of Catanduanes State University to the Beneficiaries of Good Neighbors International Philippines, Inc.

Article History:

Received: 15 March 2025
First Decision: 22 March 2025
Published: 06 May 2025

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Abstract

This study evaluates the extension services of the College of Business and Accountancy (CBA) of Catanduanes State University to the beneficiaries of Good Neighbors International Philippines (GNIP) in Gigmoto, Catanduanes. Utilizing a mixed method design, data were collected from fifty (50) beneficiaries of GNIP through surveys and interviews. The study determined the demographic profile, entrepreneurial skills in management, production, finance, and marketing, post-training activities, and socio-economic status of the beneficiaries. Findings revealed that the beneficiaries developed significant skills in business structuring, production management, financial assessment, and marketing strategies. Many continued their ventures, including kakanin making, sari-sari store businesses, meat trading, organic farming, and handicrafts making. Some beneficiaries relocated for better opportunities, while others faced setbacks due to financial mismanagement within GNIP. Despite challenges like uncollectible payments and financial difficulties, they improved their financial literacy, budgeting, and business resilience. In addition, GNIP provided cash assistance and business opportunities, but the beneficiaries requested further training in customer relations, pricing, digital marketing, bookkeeping, food processing, handicrafts, and technology transfer. They also sought additional equipment and materials for production. The training positively impacted their mindset, enabling them to manage business finances effectively, prioritize needs, and practice proper budgeting. Their families also benefited through better financial management, savings, and economic stability. The study concludes that CBA's extension services significantly enhanced beneficiaries' entrepreneurial competencies, financial independence, and socio-economic well-being. It recommends additional training in digital marketing, bookkeeping, and customer relationship management to reinforce business sustainability. Expanding similar programs to other marginalized communities is encouraged to promote long-term development and poverty alleviation.

Keywords: beneficiaries, entrepreneurial skills, community extension services, socio-economic status, Good Neighbors International Philippines, Inc.



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INTRODUCTION

Good Neighbor is a global humanitarian development non-governmental organization (NGO) dedicated to creating positive change for children and communities worldwide. Through various international development projects and social welfare initiatives, it aims to eliminate hunger and foster harmonious living among people. Good Neighbors Philippines (GN-PHL) was established and became a daughter organization of Good Neighbors International

Philippines, Inc. (GNIP) mandated to do resource mobilization or fundraising in 2015. It was established to start the initiative of introducing local sponsorship. This strategy is rooted in the belief that Philippine society can support its fellow Filipinos, particularly marginalized children and vulnerable communities. The organization aims to enhance the lives of Filipinos, especially children, through integrated and child-centered community development programs designed to foster lasting positive change.

In 2019, the Municipality of Gigmoto was chosen to be one of the eleven (11) Community Development Project (CDP) areas in the Philippines. Originally, the identified municipality in the Province of Catanduanes was Baras, but this did not materialize for the reason that the local government is not willing to provide free accommodation for the staff and personnel of Good Neighbors Philippines Inc.

Since the Municipality of Gigmoto is few kilometers away from the Municipality of Baras, the organization decided to propose the program and explain the benefits that the community will derive from it to the Local Government of Gigmoto and laid down their request to be given free accommodation in exchange of the services of their staff and personnel. Considering the numerous benefits that the communities will gain from the organization, the local government unit of Gigmoto agreed to the proposal and accommodated the Good Neighbors Philippines in their Municipality.

As part of their thrust to uplift the lives of children and their families, GNIP implemented livelihood projects for the residents of Gigmoto through strengthening activities related to entrepreneurship or business. A partnership through a Memorandum of Agreement between GNIP representatives and University officials of Catanduanes State University (CSU) was then undertaken to provide training for the residents of Gigmoto.

To further develop the entrepreneurial skills of the beneficiaries of GNIP-Gigmoto, Entrepreneurial Skills Training was conducted along with the topics in Management, Production, Financial, Marketing, and most importantly Business Plan Preparation through the help of the faculty extensionists of the College of Business and Accountancy of CSU by providing lectures, coaching, and mentoring that will aid them in developing the necessary competencies in their pursuit of engaging in an entrepreneurial undertaking. This training was designed to instill to the members the benefits of engaging in entrepreneurial undertakings and its advantages in improving their lives.

Participants in the skills training were grouped according to their proposed project/business. They were taught to effectively manage the production, the people, the finances of the business, and the strategies that they can implement in marketing their product. The topic of Business Plan Preparation was emphasized as the primary requirement for giving financial assistance to the member-participant. The application of the salient areas in the Business Plan was explained and executed thoroughly by the resource speaker. Given the deliverables conducted by the college, this study investigated the extension activities to beneficiaries in partnership with GNIP in Gigmoto, Catanduanes with the following objectives:

1. To determine the profile of the beneficiaries of the training conducted by the College of Business and Accountancy (CBA);
2. To determine the acquired skills of the beneficiaries from the conducted training;
3. To determine the activities undertaken by the beneficiaries after the conducted training.
4. To evaluate the socio-economic status of the beneficiaries in Gigmoto, Catanduanes; and,
5. To propose extension programs, activities, and projects for the CBA.

Conceptual Framework

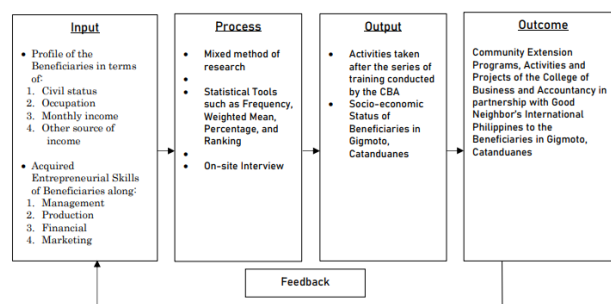


Figure 1
Research Paradigm

The input stage consists of responses of the key informants as essential information data on the profile and acquired entrepreneurial skills after the beneficiaries attended a series of trainings.

The process includes the methodology used in the data collection and analysis gathered from the beneficiaries using mixed methods of research, with descriptive statistics, and onsite interviews. The output reflected tangible evidence of the extension services through the activities undertaken after a series of training conducted by the College and the socio-economic status of beneficiaries. Lastly, the outcome suggests continuous partnership with the GNIP to conduct community extension programs, activities, and projects for the beneficiaries in Gigmoto, Catanduanes.

LITERATURES

Smith et al. (2007), as cited by Lyons (2002), defines entrepreneurial skills as essential for developing innovative products, services, and solutions that meet emerging market demands. This includes identifying business opportunities through environmental scanning. The study highlights that recognizing market opportunities is crucial for entrepreneurs, as it enables them to identify viable business concepts and strategies. The ability to take calculated risks and make informed decisions is at the heart of entrepreneurship. The knowledge base of an entrepreneur encompasses several key skill areas. Cognitive skills involve creative thinking, problem-solving, and decision-making, which are critical for managing uncertainty and navigating complex business environments. Social and relational skills, such as communication and teamwork, are necessary for building networks and managing relationships with stakeholders. Technical skills refer to specific expertise related to the product or service offered, while management skills are essential for setting strategies, planning, and making critical business decisions (Sousa & Almeida, 2014). The development of business management systems, including human resources, financial management, and marketing, is also pivotal for the sustained growth of a business.

Various studies have explored the role of extension programs in skill development and their impact on communities. Salazar (2020) conducted a study on the extension programs

implemented by Camarines Sur Polytechnic Colleges in the Bicol Region, Philippines. The research focused on community extension services like skills training, health education, computer literacy, and livelihood programs across multiple barangays. The study found that the program outputs were satisfactory, with noticeable economic and social impacts on the communities. The extension services helped improve the livelihood of the community members by providing them with skills that enhanced their employability and small business opportunities. Similarly, Natividad and Constantino (2023) examined the impact of entrepreneurial programs offered to the Women's Association in Barangay Communal, Cabanatuan City. Their study explored the economic, social, and environmental effects of these programs over five years (2017-2022). Findings showed that the entrepreneurial training had a significant positive impact on the participants' lives. The skills learned helped members secure employment, start small businesses, and generate self-employment opportunities. However, the environmental impact was minimal. The study suggests that long-term and relevant projects are essential to sustain the entrepreneurial spirit and ensure continued success in community development. These studies reinforce the importance of skill development in entrepreneurship, particularly through extension programs that provide practical knowledge and resources to marginalized communities. They highlight the need for comprehensive training that addresses various aspects of entrepreneurship, from business planning and management to market identification and financial management. Furthermore, the studies suggest that for extension programs to have a lasting impact, they must be designed with sustainability in mind, ensuring that beneficiaries can continue to thrive after the programs conclude.

METHODS

The researchers utilized a mixed method research design. The quantitative approach, done through a survey questionnaire, was used to determine the profile and the acquired

entrepreneurial skills of beneficiaries in terms of marketing, production, management, and financial aspects of the beneficiaries. In this part, descriptive statistics, such as frequency count, percentage, and weighted mean, were employed. On the other hand, a face-to-face interview for the qualitative approach was conducted through a categorical interpretation of data to describe the activities taken after a series of training conducted by the College of Business and Accountancy and the socio-economic status of the beneficiaries.

The study was conducted at Barangay Dororian, Biong, San Pedro, District 1 & 2, San Vicente, Sioron, and Sicmil, Gigmoto, Catanduanes where the beneficiaries of the Good Neighbors International Philippines are located. A total of fifty (50) beneficiaries participated in this study, serving as the primary sources of data. Taken from the record of the extension services office, the respondents were participants of the training conducted by CBA. Other sources such as books, theses, internet journals, magazines, and other reference materials deemed necessary to gather the needed information for the study were used as secondary sources of data.

Furthermore, the researchers conducted a baseline survey to determine the problem by gathering information from the beneficiaries. This was made through consultation and monitoring of the organization/association with the help of GNIP staff. A non-standardized questionnaire was made which consists of two parts: part 1 consists of the profile of the beneficiaries; and part 2 includes the acquired skills in terms of management, production, financial, and marketing. The other tool for gathering the data was an interview guide wherein the researcher asked questions to the beneficiaries. It also underwent face validation by knowledgeable persons in the field.

The survey questionnaire was reviewed by the Institutional Research Ethics Committee to ensure that the researchers follow the policy for the responsible conduct of research and abide by the ethical principles of the University. After some modifications and revisions, it was

presented for final approval. A letter request was prepared by the researchers and submitted to the GNIP staff and coordinator for approval to conduct an onsite study. During the interview, the researchers explained the content of the consent form and the confidentiality of the data to the key informants to ensure that the participants were fully informed about the study.

RESULTS

Profile of the Beneficiaries. The data below presents the profile of the beneficiaries of Good Neighbors International Philippines, Inc. (GNIP). As to the profile of the beneficiaries in terms of age, results showed that majority of the beneficiary respondents (30%) belong to the age bracket of 41-50 years old, indicating that the program primarily benefited middle-aged individuals. In terms of sex, results revealed a significant gender disparity among the beneficiaries with females comprising 96% of the total.

With civil status, majority of the beneficiaries (62%) were married, suggesting that the program had a significant impact on family units. In terms of occupation, results showed that housekeepers constituted the largest occupational group among the beneficiaries with 64% followed by fishermen or fish vendors with 4%. This finding highlights the program's potential to empower women, particularly those engaged in domestic work.

As to the monthly income earned by the beneficiaries, majority of them had a monthly income ranging from 1,000 to 3,000 pesos. This indicates that the program targeted low-income individuals and families, aligning with its goals of poverty alleviation.

As to other sources of income, a significant proportion of the beneficiaries (38%) reported having no additional source of income. This finding suggests that the training program conducted by CBA may have been particularly beneficial for individuals and families with limited financial resources.

Table 1
Profile of the Beneficiaries as to Age, Sex, Civil Status, Occupation, Monthly Income and Other Sources of Income.

Profile	Frequency	Percentage
Age		
21-25	2	4
26-30	2	4
31-35	5	10
36-40	8	16
41-45	10	20
46-50	5	10
51-55	8	16
56-60	2	4
Above 60	8	16
Total	50	100
Sex		
Male	2	4
Female	48	96
Total	50	100
Civil Status		
Single	5	10
Separated	1	2
Married	31	62
Live-in	6	12
Widowed	7	14
Total	50	100
Occupation		
Housekeeper	32	64
Farmer	6	12
Brgy. Official	10	20
Fisherman/Fish Vendor	2	4
Total	50	100
Monthly Income		
1,000-3,000	27	54
3,001-5,000	14	28
5,001-7,000	6	12
9,001-11,000	2	4
11,001-13,000	0	0
13,001-15,000	1	2
Above 15,000	0	0
Total	50	100
Other Sources of Income		
Business	16	32
Remittances	4	8
Salary of Spouse	10	20
Caregiver	1	2
None	19	38
Total	50	100

Acquired Entrepreneurial Skills of Beneficiaries. The following data present the descriptions of their acquired skills, activities

undertaken, socio-economic status, and proposed extension programs, activities and projects of the beneficiaries.

Entrepreneurial Management. The data presented in Table 2 revealed the positive acquisition of entrepreneurial management skills among the beneficiaries as indicated by a weighted mean of 4.12. Statements rated "Strongly Agree" (1,2,4,5 and 6) have weighted means ranging from 4.20 to 5.00. This rating suggests a generally favorable evaluation of the skills acquired, particularly in management-related competencies. More specifically, these statements indicate a strong consensus among beneficiaries about their enhanced abilities in critical aspects of business management. The remaining two statements, which were rated "Agree", further corroborated to the overall positive assessment of these competencies.

Table 2
Acquired Entrepreneurial Skills of Beneficiaries as to Management

Skills	Frequency Count					WM	QL
	5	4	3	2	1		
1. I am able to outline the business structure.	19	27	3	0	0	4.30	Strongly Agree
2. I am able to assess the operation of the business operation.	17	26	5	1	1	4.20	Strongly Agree
3. I am able to evaluate the performance of my co-members in the organization/association.	18	24	6	0	0	4.18	Agree
4. I am able to identify the activities that must be undertaken for the business to operate.	18	26	5	0	0	4.24	Strongly Agree
5. I am able to compute the expenses that need to be incurred.	17	29	3	0	0	4.26	Strongly Agree
6. I am able to identify the required assets for the organization/association.	16	30	2	2	0	4.20	Strongly Agree
7. I am able to compute the administrative cost to be incurred.	15	27	6	1	1	4.10	Agree
8. Awareness of members especially in the financial aspect	1	0	0	1	2	3.50	Agree
						WM	4.12

Legend: WM-Weighted Mean 4.20-5.00 Strongly Agree
QL - Qualitative Response 3.40-4.19 Agree
2.60-3.39 Neutral
1.80-2.59 Disagree
1.0-1.79 Strongly Disagree

Production Management. In Table 3, the beneficiaries of the College of Business and Accountancy (CBA) and extension activities of Good Neighbors International Philippines (GNIP) have demonstrated a high level of proficiency in acquired entrepreneurial competencies, particularly in the area of production. The beneficiaries rated their skills as "Strongly Agree", with a weighted mean of 4.26, suggesting that the training was highly effective in enhancing their capabilities. A closer examination of the data showed that

statements 1, 2, 3, 5, 6, 9 and 10, which relate to key aspects of production management, were rated "Strongly Agree" with a weighted mean ranging from 4.20 to 5.00. These findings revealed that the beneficiaries not only gained essential skills but also effectively implemented them in their businesses.

Table 3
Acquired Entrepreneurial Skills of Beneficiaries as to Production

Skills	Frequency Count					WM	QL
	5	4	3	2	1		
1. I am able to implement the production process.	25	21	2	2	0	4.38	Strongly Agree
2. I am able to prepare a production schedule.	23	22	4	0	0	4.32	Strongly Agree
3. I am able to identify the raw materials needed and their cost in the production.	24	24	1	0	1	4.40	Strongly Agree
4. I am able to compute the direct cost, indirect cost, and overhead expenses.	21	21	5	2	0	4.18	Agree
5. I am able to identify the equipment needed in the production.	23	21	4	1	1	4.28	Strongly Agree
6. I am able to motivate workers in the production.	20	26	2	2	0	4.30	Strongly Agree
7. I am able to control the involved factory overhead expenses.	18	25	2	5	0	4.12	Agree
8. I am able to determine the cost of production per unit.	20	19	7	3	0	4.10	Agree
9. I am aware of the disposal of my business wastes.	23	21	3	0	1	4.28	Strongly Agree
10. Practice segregation & training in meat processing	3	0	0	0	0	5.00	Strongly Agree
						WM 4.34	Strongly Agree

Legend: WM-Weighted Mean 4.20-5.00 Strongly Agree
QL- Qualitative Response 3.40-4.19 Agree
2.60-3.39 Neutral
1.80-2.59 Disagree
1.0-1.79 Strongly Disagree

Financial Management. The results focusing on financial management (Table 4) showed that beneficiaries felt they had significantly improved their financial and entrepreneurial skills with a weighted mean of 3.86 indicating agreement that they acquired essential skills.

Table 4
Acquired Entrepreneurial Skills of Beneficiaries as to Financial

Skills	Frequency Count					WM	QL
	5	4	3	2	1		
1. I am able to assess the profitability of the business operation.	20	24	4	1	1	4.26	Strongly Agree
2. I am able to compute the pre-operating expenses and total capital requirements.	19	25	1	3	2	4.16	Agree
3. I am able to evaluate the financing requirements of the business operation.	21	22	4	2	0	4.24	Strongly Agree
4. I am able to prepare a simple financial statement of the business operation.	21	23	2	3	1	4.22	Strongly Agree
5. I am able to assess the viability of the business operation.	18	23	5	3	0	4.12	Agree
6. I am able to distinguish if a loan is needed and the equity contribution of an entrepreneur.	17	23	6	1	3	4.04	Agree
7. Proper recording of income	0	0	0	2	0	2.00	Disagree
						WM 3.86	

Legend: WM-Weighted Mean 4.20-5.00 Strongly Agree
QL- Qualitative Response 3.40-4.19 Agree
2.60-3.39 Neutral
1.80-2.59 Disagree
1.0-1.79 Strongly Disagree

Notably, the ability to assess profitability, evaluate financing needs, and prepare financial statements received particularly high ratings (between 4.20 to 5.00) which were rated as "Strongly Agree". Statements 1, 3, and 4 were rated as "Strongly Agree" indicating the extension program successfully enabled participants to master key financial competencies. The program appears to have made a substantial impact on participants' financial literacy.

Marketing Management. As reflected in Table 5, the beneficiaries who acquired entrepreneurial skills along with marketing were rated as "Strongly Agree" with a weighted mean of 4.27. Out of eleven (11) statements, nine (9) statements were rated as "Strongly Agree".

Table 5
Acquired Entrepreneurial Skills of Beneficiaries as to Marketing

Statement	Frequency Count					WM	QL
	5	4	3	2	1		
1. I am able to describe our products in detail.	30	18	1	0	1	4.56	Strongly Agree
2. I am able to compare the quality and price of our products with the competitors.	20	24	2	4	0	4.22	Strongly Agree
3. I am able to assess the location that will be covered by our business.	18	27	2	3	0	4.22	Strongly Agree
4. I am able to identify the target market for our business.	22	24	1	2	1	4.30	Strongly Agree
5. I am able to estimate how much of the product is currently being sold.	24	20	1	4	1	4.28	Strongly Agree
6. I am able to conduct a market survey.	19	24	3	3	0	4.18	Agree
7. I am able to compute the market share or percentage that is captured by our business.	19	24	3	3	0	4.18	Agree
8. I am able to compute the price of our products using the cost-plus method, comparative method, and market-will-bear Method.	20	25	2	3	0	4.26	Strongly Agree
9. I am able to apply promotional measures to sell our products.	21	23	3	2	0	4.26	Strongly Agree
10. I am able to compute sales projections.	20	24	3	2	0	4.22	Strongly Agree
11. I am able to compute the marketing budget needed to promote and distribute our product.	23	21	1	4	1	4.26	Strongly Agree
						WM 4.27	Strongly Agree

Legend: WM-Weighted Mean 4.20-5.00 Strongly Agree
QL- Qualitative Response 3.40-4.19 Agree
2.60-3.39 Neutral
1.80-2.59 Disagree
1.0-1.79 Strongly Disagree

The beneficiaries were able to describe their products in detail, compare the quality and price of their products against their competitors, were able to assess the location, identify the target market, estimate the viability of the product being sold, were able to compute the price of the product using the pricing strategies, able to apply the promotional measures in selling their products, able to compute their sales projection and compare the marketing budget in promoting and distributing their

products. Further, "Agree" ratings were obtained from statements 6 and 7 with a weighted mean of 4.18 for both indicators. The beneficiaries agree that after the training conducted by the College, they were able to conduct a market survey and able to compute the market share captured by their respective businesses.

Activities Undertaken After the Training of Extension Services Conducted by the College of Business and Accountancy. After completing the training, some of the beneficiaries have continued running their businesses, such as "making kakanin", operating "sari-sari" stores, producing "longganisa," skinless fish lumpia, engaging in meat trading, practicing organic farming, crafting Abaca twine, and creating handicrafts. They have applied the knowledge and skills learned during the training and workshop. As one beneficiary put it, "In the training, we were able to adapt the lessons in our own way of making a living." Another said, "We started a business, and then Typhoon Rolly hit. But we were able to use what GNIP taught us." Others mentioned, "In business, we lacked financial support. But now we know what we should be doing. Before, we had no idea."

However, it was also discovered that some beneficiaries no longer reside in the province, as they found better opportunities elsewhere. Nevertheless, GNIP still provides many opportunities to its beneficiaries where cash assistance were given for their start-up. They were also able to showcase their products at trade fairs outside the province. Other government agencies likewise helped the beneficiaries in starting their businesses along with trainings and seminars to equip them with the necessary skills to run their business.

Nonetheless, the beneficiaries requested another set of training to enhance their knowledge and skills in different areas like handicraft making, abaca twine making, dressmaking, meat processing, hog raising, baking and cooking. The beneficiaries also expressed a desire to have a machine and equipment for use during production.

Table 6

Activities Undertaken after the Training of Extension Services conducted by the College of Business & Accountancy

Categories	Description
Status of Beneficiaries after the Training Conducted by the CBA in partnership with GNIP	
- Learned to adapt to daily living. - Learned about proper costing. - Used the money given by the GNIP. - Started a business. - Conflicted in time. - Business is lack of financial/capital.	The beneficiaries started their business using the cash assistance given by the GNIP. They have applied a costing strategy and adapted their learning to their daily lives. However, due to financial constraints, they suffered a lack of capital/funds in their business operation. They also experienced conflict in time in managing the business.
Business of Beneficiaries and its Nature	
2020-Sari-sari store, Kakanin, Skinless Fish Lumpia and Longganisa, Abaca Twine making and handicrafts, and organic farming. 2018-Sicmil Meat Trading 2020-Gigmoto Neighbors Association Cooperative (GNACO)	Some beneficiaries sell <i>kakanin</i> , skinless fish lumpia, and longganisa. Other beneficiaries have a sari-sari store which is managed by their own family to sustain their daily needs as one of their sources of income. It was started in the year 2020. The organized groups such as the meat trading business in Sicmil, Gigmoto, Catanduanes was started in 2018 which is composed of 15 members, the Abaca Twine making and organic farming in San Pedro, Gigmoto, Catanduanes was started in 2020, and the GNACO was also started in 2020. These groups were formed through the guidance of GNIP. However, because of some issues and conflicts between the members of GNACO and the staff of GNIP due to money, they failed to register the association at the Cooperative Development Authority in the same year.
People behind Business Operation and their Role.	
- Continued business after the hit of Typhoon Rolly and the COVID-19 pandemic. - The GNIP assists in showcasing the products of their beneficiaries in Metro Manila. - Conflict arises between GNIP staff and its beneficiaries due to financial matters.	Some beneficiaries continued their business even after the hit Typhoon Rolly and the COVID-19 pandemic. The GNIP also provides assistance and opportunities to members of San Pedro Twine Making & Handicrafts. They were able to participate in the Trade Fair at the SM, Metro Manila. However, the members of the GNACO association pulled out their interest in joining the organization because the money they invested was stolen by one of the staff of GNIP.
Government/NGO Assistance in the Business Operation	
- The DTI conducted training on fish processing. - The CatSU conducted training on financial literacy and business planning in partnership with GNIP.	Government agencies such as the Department of Trade and Industry and Catanduanes State University conducted trainings in the municipality of Gigmoto such as fish processing, financial literacy training, and business planning.
Participation and Experience in the Activities conducted by the Government/Organization to Showcase the Product	
- No participation even within the community or municipality - Training on handicrafts made of "balacbac" - Processing of business license	Some beneficiaries have not participated in different activities to showcase their product. However, members of San Pedro Twine Making and Handicrafts have been engaged in the training for "Balacbac" handicraft making. They also joined the Abaca Festival in May and the Catandungan Festival in October initiated by the Provincial Government of Catanduanes and the Department of Trade and Industry.
Needed to Enhance the Development of the Business	
- Training on handicraft making, abaca twine making, dressmaking, meat processing, hog raising, financial literacy, baking and cooking - Business planning seminar and workshop - Additional capital/funding - Abaca Handicrafts Display Center - Abaca Twine machine and equipment - Sustainable supply of fine abaca - Livelihood program	The beneficiaries want to enhance their skills and knowledge in different areas through training, seminars and workshops. To continuously operate the business, there must be sufficient capital or funds. Also, there must be a display center for their products, machinery and equipment to be used during production, a sustainable supply of raw materials, and a livelihood program for the community.

Legend: CBA – College of Business and Accountancy
CatSU – Catanduanes State University
GNIP – Good Neighbors International Philippines
GNACO – Gigmoto Neighbors Association Cooperative
DTI – Department of Trade and Industry

Socio-Economic Status of the Beneficiaries in Gigmoto, Catanduanes. The impact of the training towards the GNIP beneficiaries gave a positive result in their mindset of putting up a business. This is supported by the qualitative data reflected in Table 7. In the day-to-day business operations, they gained new ideas and

applied them in their everyday life. They knew how to manage the finances of their business and channeled their problem within the GNIP personnel. The training also changed their life because they extend help to those who were in need in their community.

Table 7
Socio-Economic Status of Beneficiaries in Gigmoto, Catanduanes

Nature	Socio-Economic Status
1. In Everyday Business Operation	• Gained new ideas and applied the knowledge in everyday living. • Know how to manage a business and handle finances. • Help the family's daily needs. • Improved living and livelihood • Channeled the problems within GNIP personnel
2. Life Before the Training vs. After the Entrepreneurial Skills Training	• A borrower/debtor before, now a lender/creditor. • Learned how to create a product. • Becomes busy after establishing a business. • Learned to prioritize the needs over wants. • Learned to budget finances properly. • Improved the financial need. • Gained more knowledge on business.
3. Learnings that Change the Way of Thinking in Managing Financials	• Separate the needs of the business from personal needs. • Apply proper budgeting. • Should have financial freedom. • Work hard. • The expenses should not be over the income. • Prioritize the important needs. • Need to save money.
4. Difficulties Encountered and Challenges	• Uncollectible payment from the clients. • Unreturned fund/Break-even. • Inefficient management of finances. • Break-even. • Repayment of debt from savings of the clients. • Minimal profit gained. • Tight budget due to illness of family member. • Discerning customer.
5. Life Changing of the Family	• Applied the SWOT analysis in life. • Sustained the needs of the family because of the business. • Profit from business should not be used for personal. • Knows how to control the budget. • Valued the money and savings. • Became aware of the finances.
6. Difficulties in Financial Matters in terms of Business and Personal Life	• Learned to discipline and control the self. • Debt of clients. • Typhoon
7. Most Important Learning from the Training	• Manage the finances (financial literacy) and be patient with the customers. • Weaknesses can be seen but do not be affected. • Don't be discouraged by everything. • Business doesn't always win. Sometimes, it loses too. • Look for another business opportunity. • There must be a passion for business. • Adapt the knowledge shared by other people. • Businesses collapsed due to debt. • The food business should be cleaned and sanitized.
8. Suggestions to Improve the Current Business and Skills as an Entrepreneur	• Training in customer relationships, pricing, and costing, digital marketing, bookkeeping, and financial statement reporting. • Training in food processing, meat processing, baking, cooking, and hog raising. • Seminar on logistics/distribution channels, entrepreneurial mindset, good governance, and transparency. • Adopt a greenhouse facility. • Additional equipment and materials for production, like molders for abaca, • Additional training related to handicraft • Technology transfer.

Likewise, the beneficiaries change their way of thinking in terms of managing finances. They were able to separate the needs of the business from personal needs, apply proper budgeting, and have their own financial freedom. At some point, the beneficiaries encountered difficulties, but they managed to deal with it and overcome these challenges. Nevertheless, the life of their family has also changed for the better.

The beneficiaries realized the most important learnings from the training wherein they were able to manage the finances and be patient with customers. They turned their weaknesses into opportunities with passion and adapt the knowledge shared by faculty extensionists.

Lastly, the beneficiaries look forward to more trainings and improvements to enhance their skills as entrepreneurs and for the success of their businesses. With this, they want more trainings on customer relationship, pricing, and costing, digital marketing, bookkeeping, and financial statement reporting. Training also on food processing, meat processing, baking, cooking, and hog raising as well as seminars on logistics/distribution, entrepreneurial mind setting, good governance and transparency; also, to adopt greenhouse facility, have additional equipment and materials for production, and additional training relative to handicraft and technology transfer.

DISCUSSION

This study evaluates the community extension services of the College of Business & Accountancy to GNIP beneficiaries after they attended a series of training that aimed to determine their profile; the acquired entrepreneurial skills; the activities undertaken after the training conducted by the CBA; their socio-economic status; and the proposed extension programs, activities, and projects for the College of Business and Accountancy.

The study found that majority of the beneficiaries were middle-aged individuals, with age range of 41 to 45 years, aligning with the previous research of Sibal and Elizaga (2019) where a significant gender imbalance was noted, as 96% of their beneficiaries were female, contrasting with earlier findings where males predominated. The overwhelming participation of women in the program may suggest that the program targets women, possibly reflecting a focus on gender empowerment or addressing the specific needs of women in the community. The high percentage of female participants contrasted the study by Sibal and Elizaga (2019), where

gender distribution may have been different. Regarding civil status, majority of the beneficiaries were married, suggesting the program had a strong impact on family units. The largest occupational group was housekeepers, highlighting the program's potential to empower women, especially those in domestic work.

Most beneficiaries had a monthly income between 1,000 to 3,000 pesos, indicating that the program targeted low-income individuals, hence, aligning with the poverty alleviation goals. Additionally, some had reported having no other sources of income, suggesting that the program was particularly beneficial for financially disadvantaged families. A small percentage worked as caregivers, indicating some beneficiaries were balancing program participation with other responsibilities. The finding that many beneficiaries rely solely on the program for financial support suggests that the program effectively targets individuals with limited resources.

The study highlights the significant positive impact of the entrepreneurship training program offered through a partnership between the College of Business and Accountancy (CBA) and Good Neighbors International Philippines (GNIP) to the beneficiaries as they significantly acquired entrepreneurial skills. The beneficiaries demonstrated strong improvements in key financial competencies such as assessing profitability, evaluating financing needs, and preparing financial statements. These results reflect the program's success in enhancing financial literacy, which is crucial for business sustainability, particularly in the early stages of entrepreneurship. Prior studies (Brigham & Ehrhardt, 2021; Gerritsen & Mackay, 2020) emphasize that financial literacy helps entrepreneurs make informed decisions, manage operations efficiently, and secure funding, thus contributing to business growth and success.

The study also indicated that the beneficiaries gained broader entrepreneurial skills, including strategic thinking, problem-solving, and management skills showing that the program

equipped participants with the competencies necessary for effective business operation and long-term growth. These findings align with the research of Guevara et al. (2021), Park and Lee (2022), and Sharma and Gupta (2023), where they highlighted the importance of combining both technical and managerial skills in entrepreneurship training programs to provide a competitive edge, especially in resource-constrained environments.

In addition to financial and management skills, the program also successfully improved the beneficiaries' marketing competencies. The beneficiaries demonstrated strong abilities in product description, pricing, promotional strategies, market research, and sales projections. This aligns with previous research by Sousa and Almeida (2014), which stresses the importance of market analysis and competitive strategies for business success. The study also supports the notion that a comprehensive approach to business development, encompassing marketing, innovation, and resource management, is critical for entrepreneurial success (Sousa & Almeida, 2014).

In summary, the study underscores the effectiveness of the CBA-GNIP partnership in improving financial, managerial, and marketing skills, essential for the sustainability and growth of entrepreneurial ventures. These results support prior studies emphasizing the role of integrated entrepreneurial education in creating well-rounded, successful entrepreneurs. However, the study suggests that future programs could benefit from expanding the curriculum to include other key competencies like strategic planning, further enhancing the participants' business acumen and long-term success.

Beneficiaries reported applying the knowledge gained from the training, which helped them adapt to challenges such as financial shortages and even natural disasters like Typhoon Rolly. However, some beneficiaries faced challenges, including relocating for better opportunities or being affected by issues such as stolen cooperative funds. Beneficiaries expressed a

desire for additional training to enhance their skills in various areas like handicraft making, meat processing, and baking, as well as a need for equipment and capital to improve production.

The findings suggest that the GNIP program has been successful in fostering entrepreneurial skills and providing critical support for small businesses, leading to self-employment opportunities. However, some beneficiaries have unmet needs for further resources and training, highlighting the ongoing challenges in sustaining and growing their ventures.

These results are consistent with prior research on entrepreneurship training, such as Natividad & Constantino (2023), which emphasizes the role of extension services in addressing community needs by improving financial literacy, business planning, and market access. Additionally, the demand for more specialized training and equipment echoes findings from other studies (e.g., Nordin et al., 2020) that highlight the importance of continuous learning and access to resources for the sustainable growth of small businesses, particularly in resource-constrained environments. Furthermore, the challenges of group participation and issues with cooperative management reflect common obstacles faced in community-driven entrepreneurship programs (Markley, et al., 2010).

In summary, while the GNIP program has made significant strides in improving beneficiaries' entrepreneurial capacities, there is a clear need for continued support, including additional training, capital, and equipment, to help businesses thrive in the long term. These findings underscore the importance of comprehensive and adaptive training programs in entrepreneurship education, particularly for underserved communities.

The study highlights the transformative impact of entrepreneurship training on the beneficiaries of Good Neighbors International Philippines (GNIP). The training enabled them to create and manage their businesses. Beneficiaries reported significant changes in

their lives, including financial discipline, prioritizing business over personal needs, and learning effective budgeting and financial management. They were able to apply the knowledge gained from the training, such as proper budgeting, saving for emergencies, and separating personal expenses from business finances.

The results suggest that GNIP's entrepreneurship training has had a profound impact on the participants, equipping them with vital skills that helped them manage their businesses and personal finances better. However, the study also underscores the need for continued support and training in various business aspects, including customer relations, marketing, and financial literacy, to ensure long-term sustainability.

These findings align with prior research on the importance of comprehensive entrepreneurship training, which supports not only technical skills but also the development of key entrepreneurial competencies such as financial management, strategic planning, and customer relations. Studies by Abrea (2017) and others highlight the role of extension services in empowering communities, suggesting that providing training in both business skills and practical application is essential for poverty alleviation and sustainable development. Moreover, the demand for more advanced training and resources is consistent with research on the continuing needs of small-scale entrepreneurs in underserved communities (Lichtenstein & Lyons, 2010).

In conclusion, while GNIP's training program has made significant strides in improving beneficiaries' entrepreneurial capabilities, the findings suggest that ongoing training and access to resources are crucial for overcoming challenges and ensuring the long-term success of these small businesses.

Conclusion. The study demonstrates that the beneficiaries of the GNIP entrepreneurship training program acquired essential skills in business management, production, finance, and marketing. The results indicate that most

participants feel confident in managing their businesses, assessing profitability, and conducting financial planning. Additionally, they gained a strong understanding of marketing strategies, such as competitive pricing and promotional techniques. However, while the majority of beneficiaries have successfully applied these skills to sustain their businesses, challenges such as financial mismanagement, client payment issues, and personal struggles persist.

The training has significantly impacted the beneficiaries' socio-economic status, providing them with the tools to manage their finances more effectively and develop critical business management skills. Despite these positive outcomes, some beneficiaries have faced setbacks, such as relocating for better opportunities or dissatisfaction with GNIP staff actions. This underscores the need for continuous support, both in terms of additional training and tangible resources, such as equipment and machines, to help these businesses thrive.

The study suggests that while the GNIP program has been beneficial in fostering entrepreneurial skills, there is a clear demand for further training in specialized areas, such as digital marketing, bookkeeping, and more advanced production techniques. The beneficiaries also expressed a need for more support in scaling their businesses, including additional capital and improved production equipment.

The findings imply that entrepreneurship training programs, like the one offered by GNIP, have a significant positive effect on small-scale entrepreneurs, especially when they are equipped with practical skills that can be applied directly to business operations. These skills not only help improve business success but also enhance financial management, thereby empowering participants to achieve greater economic independence. The study also highlights the importance of providing ongoing support and training to address the evolving needs of entrepreneurs as their businesses grow.

However, the study also reveals that the impact of training programs can be compromised if there are issues with accountability, such as mismanagement of funds or lack of engagement from participants. It is crucial for future training initiatives to address these challenges by ensuring better coordination, enhanced participant engagement, and robust monitoring mechanisms.

Acknowledgment. This research was made possible through the generous funding and support of the administration of the Catanduanes State University.

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