

ENTREPRENEURIAL SKILLS OF PARTNER COMMUNITIES OF AN EDUCATIONAL INSTITUTION

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Abstract

Local partner communities play a crucial role in inclusive economic development, yet sustaining partnerships requires key entrepreneurial skills such as business planning, financial management, and innovation. Despite their importance, limited descriptive evidence exists on the current level of these skills among partner communities. To address this gap, this descriptive study assessed the entrepreneurial skills of 54 purposively selected respondents in a barangay of a highly urbanized city in Central Visayas for AY 2025–2026. Skills were measured using a content-validated instrument rated Very Good (4.33) with excellent reliability ($\alpha = 0.962$). Respondent profiles, such as age, years in business, and capitalization, were analyzed using frequency and percentage distribution, while skills across profiles were examined with mean scores and the Mann-Whitney U test to determine whether significant differences existed, testing the hypothesis of no significant differences. A self-made questionnaire with 10 items per skill area was used, and ethical standards, including voluntary participation, informed consent, confidentiality, and data protection, were observed. Findings indicate that most participants are older and operate higher-capital businesses. Overall, entrepreneurial skills were strong, though financial management, such as fund separation, saving, and profit calculation, needs improvement. Lower-capital and less experienced respondents struggle with record-keeping but often demonstrate greater creativity and perform strongly in business planning, financial management, and innovation compared to higher capital participants. In conclusion, respondents with high capital and experience have an advantage, while younger and lower-capital participants need support. Financial management gaps require targeted training, and limited resources often foster creativity and growth among low-capital participants.

Keywords: *Entrepreneurial skills, partner communities, educational institution, business planning, financial management, innovation and creativity*

Bio-profiles

Mary Joy O. Daguia earned her Bachelor's in Hospitality Management (Academic Achievement Award) from the University of St. La Salle-Bacolod and her Master in Business Administration at STI West Negros University. She is currently an Institutional Planning and Development Associate and has previously served as a Research and Planning Associate in one of the educational institutions in Bacolod City. Through these roles, she has gained experience in institutional strategic planning, research development, and academic support, which have inspired her to conduct this study.



Introduction

Rationale

Local partner communities play an important role in inclusive economic development, but sustaining partnerships depends on entrepreneurial skills such as business planning, financial management, and innovation. Studies show that these competencies enhance SME sustainability and local development outcomes. In particular, strong financial management improves decision-making, cash flow control, and overall business sustainability (Dahlstrom & Talmage, 2018; Brigham & Ehrhardt, 2021).

Creativity and innovation enable community enterprises to adapt to market changes and engage in large-scale value-creating activities that sustain partnerships with governments, non-governmental organizations, and private enterprises (Zhan, 2022). Despite these findings, there is limited descriptive evidence of the current level of these specific abilities among the partner communities that collaborate in sustainable partnership programs.

The United Nations Sustainable Development Goals, namely SDG 8 (Decent Work and Economic Growth) and SDG 11 (Sustainable Cities and Communities), are in line with this study. SDG 8 encourages innovation, entrepreneurship, and the expansion of micro, small, and medium-sized businesses in order to ensure sustained, equitable, and sustainable economic growth. In the meanwhile, SDG 11 places a strong emphasis on building community capacity to promote sustainable livelihoods and equitable urban development (United Nations, 2020).

In the context of partner communities within a highly urbanized city in Central Visayas, there is an increasing reliance on community-based enterprises as drivers of local economic participation. However, many of these communities' face challenges related to limited entrepreneurial capacity, particularly in financial literacy, strategic planning, and innovation. These gaps may affect the sustainability of partnerships and the ability of communities to scale or maintain livelihood initiatives. Current literature emphasizes that inadequate entrepreneurial skills can constrain enterprise growth and weaken long-term development outcomes, especially in urban and peri-urban settings (ADB, 2021; UNDP, 2022).

To address these gaps, this study aims to determine the level of entrepreneurial skills among the partner communities in one barangay of a highly urbanized city in Central Visayas for the academic year 2025-2026.

Literature Review

Sustainable entrepreneurship combines innovation, digital tools, and sustainability to support long-term community development (Avelar et al., 2024). Key competencies such as digital literacy, strategic thinking, and problem-solving are essential, especially when strengthened through education and experiential learning. Studies also emphasize that training, teamwork, and institutional support from schools and community organizations help develop entrepreneurial skills and improve innovation and sustainability outcomes (Blignaut & Botha, 2024; Leiva-Lugo et al., 2024; Ouyang et al., 2025; Hairunisya et al., 2023).

The literature highlights the importance of assessing entrepreneurial competencies in partner communities to guide effective development programs. Training initiatives such as planning and accounting workshops enhance financial inclusion, resilience, and MSME survival, while business planning supports better resource management and market opportunities. Entrepreneurial training and financial skills also strengthen sustainable partnerships, highlighting the need for competency



assessment before program implementation. Higher education institutions play a key role in building these skills and fostering long-term community development (Virasa et al., 2022; Magnaye, 2020; Senados, 2025; Tordillo, 2021; Delideli et al., 2022).

Entrepreneurial learning and financial management practices such as budgeting, cash flow management, and reporting improve SME performance in terms of revenue, profit, and growth. Strong planning and resource management support better decision-making, especially in resource-limited settings. Overall, entrepreneurial skills, experience, collaboration, and training enhance innovation and sustainability, contributing to long-term SME success (Shen et al., 2021; Rahman et al., 2024; Chen & Shen, 2023; Braunerhjelm et al., 2023; Mitzinneck et al., 2024; Somwethee et al., 2023).

Filipino SMEs face challenges in financial management, particularly in budgeting, record-keeping, cash flow monitoring, and investment decisions. While limited capital can encourage more careful financial practices, it still constrains growth and operations. Improving financial literacy, access to credit, and skills training is essential for better performance and innovation. Overall, effective planning, financial discipline, and innovation are key to building SME resilience and sustainability, especially during crises (Senados, 2025; Alferos, 2023; Flaminiano & Francisco, 2021; Morre, 2025; Aquino, 2022; Diaz, 2022; Ali, 2023).

Theoretical Underpinnings

This study is anchored on the Human Capital Theory (HCT) by Theodore W. Schultz (1961) and Gary S. Becker (1964). Human capital theory posits that personal skills, knowledge, and abilities are acquired and enhanced through education, training, and experience, thereby boosting productivity and economic value. Investing in human capital, including skill enhancement, financial knowledge, and creative thinking, fosters performance advancement and supports sustainable economic development.

In the community setting, human capital theory highlights the importance of developing entrepreneurial skills to promote empowerment and sustainable growth by enabling individuals to start, sustain, and expand small businesses. It is appropriate for this study as it links the development of skills such as business planning, financial management, innovation, and creativity to the ability of communities to effectively participate in and sustain collaborative initiatives. Improving these capabilities strengthens human capital, promoting self-sufficiency, sustainable livelihoods, and effective cooperation with business and government partners. The theory emphasizes that investing in human skills and competencies is essential for building sustainable partnerships and achieving economic empowerment.

Objectives

This study aims to determine the level of entrepreneurial skills among the partner communities in one barangay of a highly urbanized city in Central Visayas for the academic year 2025-2026. Specifically, it seeks to determine: 1) the respondents' profile in terms of age, number of years in the business, and capitalization; 2) level of entrepreneurial skills across key areas, including business planning, financial management, and innovation and creativity; 3) significant difference in the level of entrepreneurial skills of the partner communities when grouped and compared according to the aforementioned variables.



Methodology

This chapter discusses the research design, locale of the study, respondents, data gathering instrument, validity and reliability, data gathering procedure, analytical schemes, and statistical tools.

Research Design

This study used a descriptive research design to determine the level of entrepreneurial skills among the partner communities in one Barangay of a highly urbanized city in Central Visayas for the academic year 2025-2026. Given the nature of the data, a descriptive research design was used in this study. Descriptive research provides information based on observation and describes things the 'way they are' using surveys, questionnaires, rubrics, interviews, or rankings (Deckert & Wilson, 2023).

Locale of the Study

The study was conducted in one of the Barangays of a highly urbanized city in Central Visayas. The locale is one of the institution's partner communities in its community engagement program. The barangay consists of eight subdivisions, a well-known golf club, eleven schools, and several major businesses. It was recognized by the city's Department of the Interior and Local Government on December 8, 2023, as one of the Top 12 Best Performing Barangays. The award was based on its strong performance in governance, compliance, reporting, anti-drug initiatives (BIDA), and overall achievements, highlighting its contribution to the city's development.

Respondents of the Study

The respondents in this study were the 54 identified through purposive sampling. Purposive sampling (PS) is one of the most commonly used approaches in qualitative research. A researcher selected the research participants based on their presence in a population of interest, characteristics, experiences, or other criteria (Ahmad & Wilkins, 2025).

Data Gathering Instrument

The data-gathering instrument used in this study was a self-developed survey questionnaire consisting of two (2) parts. Part I collected information on respondents' profiles, such as age, years in business, and capitalization. Part II of the questionnaire consisted of questions designed to determine the level of entrepreneurial skills of the partner communities in the study areas, including business planning, financial management, and innovation and creativity. There will be ten (10) questions per area that will measure the level of entrepreneurial skills of the partner communities. The level of entrepreneurial skills of the partner communities shall be evaluated using a five-point Likert scale.

Instrument Validity and Reliability

The research instrument was tested for validity and reliability. Validity was established through expert review by two doctoral-level Business Administration experts and one registered



social worker, resulting in a “very good” rating ($M = 4.33$). Reliability was confirmed through a pilot test with 30 respondents using Cronbach’s Alpha, which showed excellent consistency ($\alpha = 0.962$). Overall, the instrument is valid and reliable for measuring entrepreneurial skills.

Data Gathering Procedure

After the research instrument was validated and shown to be reliable, the researcher prepared and printed enough copies to distribute to the study’s respondents. Quantitative data were collected using a self-developed survey questionnaire. Data gathered from the respondents were then converted into numerical codes using a coding manual to assess skill levels and difficulty levels. The encoded data were analyzed using Statistical Package for the Social Sciences (SPSS) and Microsoft Excel. Statistical tables were then created to help interpret and present the findings in line with the study’s research problems.

Research Ethics Protocol

This study followed ethical principles of voluntary participation, informed consent, confidentiality, and avoidance of plagiarism. Participants joined freely and could withdraw at any time without explanation. They were fully informed about the study’s purpose, procedures, benefits, and risks before data collection. All personal information was kept strictly confidential and used only for research purposes. These measures ensured that the study was conducted with integrity, transparency, and respect for participants’ rights and dignity.

Analytical and Statistical Schemes

Objective No. 1 used a descriptive-analytical scheme and employed frequency and percentage distributions to determine respondents’ profiles for the selected variables: age, years in business, and capitalization. Objective No. 2 used a descriptive-analytical approach and mean to determine the level of entrepreneurial skills among the partner communities across the following areas: business planning, financial management, and innovation and creativity. Objective No. 3 used a comparative analytical scheme and mean to determine the level of entrepreneurial skills of the partner communities, grouped according to the aforementioned variables. Objective No. 4 used a comparative-analytical scheme and Mann-Whitney U test to determine whether a significant difference exists in the level of entrepreneurial skills among the partner communities when grouped and compared according to the aforementioned variable.

Results and Discussion

This section summarizes the study’s findings, which come from careful data gathering, in-depth analysis, and thoughtful interpretation. After this, meaningful conclusions were drawn from the initial phase, offering valuable insights



Table 1*Profile of the Respondents*

Variable	Category	Frequency	Percentage
Age	Younger (below 40 years old)	25	46.3
	Older (40 years old & above)	29	53.7
Number of Years in Business	Shorter (less than 6 years)	27	50.0
	Longer (6 years or more)	27	50.0
Capitalization	Lower (less than Php15,000)	25	46.3
	Higher (Php15,000 or more)	29	53.7
Total		54	100.00

Table 1 shows that 53.7% are in the older age group, and 46.3% are in the younger age group. 50% are in the shorter-term and 50% are in the longer-term, indicating an equal distribution of years in operation. Regarding capitalization, 46.3% of respondents are in the lower capitalization category, and 53.7% are in the higher capitalization category. The results show that most respondents belong to the higher capitalization group, are older, and have an equal distribution of years in business.

Level of Entrepreneurial Skills of the Partner Communities on Business Planning, Financial Management, Innovation and Creativity

Table 2*Level of Entrepreneurial Skills of the Partner Communities on Business Planning*

Items	Mean	Interpretation
As a member of the partner community, my entrepreneurial skill is...		
1. Preparing a simple business plan before starting a business activity.	3.85	High
2. Identifying my target customers and understanding their needs.	4.05	High
3. Setting clear goals and objectives for my small business activities.	4.14	High
4. Planning the basic steps needed to start or improve a business.	3.96	High
5. Analyzing simple strengths, weaknesses, opportunities, and threats (SWOT) in my business environment.	3.96	High
6. Determining the resources needed (materials, labor, capital) for my business plans.	3.61	High
7. Creating simple strategies to attract and keep customers.	4.16	High
8. Forecasting potential challenges and risks in my entrepreneurial activities.	3.81	High
9. Organizing tasks and schedules to support my business operations.	3.88	High
10. Reviewing and updating my business plans when needed.	3.94	High
Overall Mean	3.94	High

Table 2 shows a high level of entrepreneurial skills in business planning, with an overall mean of 3.94. The highest-rated item is Item No. 7, “Creating simple strategies to attract and keep customers” (M = 4.16, high), while the lowest is Item No. 6, “Determining the resources needed (materials, labor, capital) for my business plans” (M = 3.61, high).

The study shows that while respondents have strong business planning skills, they are weaker in identifying and allocating key resources such as materials, labor, and capital. This indicates that, in practice, business plans may not be effectively translated into implementation due to limitations in resource management.



This gap may affect SME performance and sustainability, leading to cash shortages, delays, and inefficiencies. Effective resource management is therefore essential, especially for SMEs with limited capital, as small planning errors can hinder growth (Scarborough, 2021).

Table 3

Level of Entrepreneurial Skills of the Partner Communities on Financial Management

Items	Mean	Interpretation
As a member of the partner community, my entrepreneurial skill is...		
1. Making a budget for my business.	4.05	High
2. Keeping track of my income and expenses regularly.	4.14	High
3. Separating personal money from business money.	3.57	High
4. Saving a portion of my income for future business needs.	3.57	High
5. Keeping organized financial records and documentation for transactions.	3.70	High
6. Making informed decisions about spending based on my budget.	3.98	High
7. Evaluate financial information to assess whether my business is earning or losing money.	3.72	High
8. Computing simple profit, loss, and break-even points.	3.61	High
9. Comparing prices and choosing cost-effective supplies or materials.	4.22	High
10. Managing debts or loans responsibly to support business activities.	3.92	High
Overall Mean	3.85	High

Table 3 shows a high level of entrepreneurial skills in financial management among the partner communities, with an overall mean of 3.85. The highest-rated skill is Item No. 9, “Comparing prices and choosing cost-effective supplies or materials” ($M = 4.22$, high), while the lowest are Item No. 3, “Separating personal and business money” and Item No. 4, “Saving income for future business needs” ($M = 3.57$, high).

The study shows that many entrepreneurs have weak financial management, especially in budgeting, planning, and long-term money handling. This condition reduces financial clarity, limits savings, and weakens cash flow control, which may negatively affect business performance and stability.

Mixing personal and business funds affects financial clarity, savings, and cash flow control. Improving practices like separating finances and saving for future needs is important for better business performance and stability (Oketch & Kibet, 2023; Boateng et al., 2021).



Table 4

Level of Entrepreneurial Skills of the Partner Communities on Innovation and Creativity

Items	Mean	Interpretation
As a member of the partner community, my entrepreneurial skill is...		
1. Generating new ideas to improve my products or services.	3.79	High
2. Finding creative ways to solve problems in my business.	4.24	High
3. Adapting my business strategies when customer needs change.	3.98	High
4. Experimenting with new methods, materials, or designs.	3.61	High
5. Introducing small improvements that make my product or service better.	3.83	High
6. Being open to new technologies, tools, or processes.	3.72	High
7. Thinking of unique ways to differentiate my product from competitors.	3.53	High
8. Seeking feedback to create new or improved business offerings.	3.92	High
9. Recognizing new opportunities in the community or local market.	3.92	High
10. Applying creative ideas to increase customer satisfaction or attract more buyers.	4.14	High
Overall Mean	3.87	High

Table 4 shows a high level of entrepreneurial skills in innovation and creativity, with an overall mean of 3.87. The highest-rated item is Item No. 2, “Finding creative ways to solve problems in my business” ($M = 4.24$, high), while the lowest is Item No. 7, “Thinking of unique ways to differentiate my product from competitors” ($M = 3.53$, high).

The findings show that respondents struggle with product differentiation due to limited market insight and innovation and reducing competitiveness. As a result, it reduces their ability to distinguish their products from competitors, thereby weakening market competitiveness.

This can lead to price competition, customer loss, and lower sales and profits. SMEs need to turn creativity into market-relevant innovation to improve performance and long-term sustainability (Jiang et al., 2023; Lumpkin et al., 2021).

Table 5

Difference in the Level of Entrepreneurial Skills of the Partner Communities on Business Planning When Grouped and Compared According to the Aforementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	25	26.98	349.500	0.820	0.05	Not Significant
	Older	29	27.95				
Number of Years in the Business	Shorter	27	28.11	348.000	0.774		Not Significant
	Longer	27	26.89				
Capitalization	Lower	25	34.66	183.500	0.002	0.05	Significant
	Higher	29	21.33				

Table 5 shows no significant difference in entrepreneurial skills in business planning based on age ($p = 0.820$) and years in business ($p = 0.774$), but there is a significant difference based on capitalization ($p = 0.002$), indicating variation in skills between lower and higher capitalized respondents.

The results suggest that capitalization influences entrepreneurial skills, with lower-capitalized participants showing stronger business planning abilities. Limited resources appear to encourage more careful planning, efficient resource use, and smarter decision-making. In contrast, higher-



capitalized participants may rely more on available funds than on structured planning, which can reduce the use of formal strategic processes (Acar et al., 2026; Kusumawardhany, 2025; Luo, 2025).

Table 6

Difference in the Level of Entrepreneurial Skills of the Partner Communities on Financial Management When Grouped and Compared According to the Aforementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	25	27.66	358.500	0.944	0.05	Not Significant
	Older	29	27.36				
Number of Years in the Business	Shorter	27	29.87	300.500	0.263		Not Significant
	Longer	27	25.13				
Capitalization	Lower	25	33.44	214.000	0.009	0.05	Significant
	Higher	29	22.38				

Table 6 shows no significant difference in financial management skills based on age ($p = 0.944$) and years in business ($p = 0.263$). However, there is a significant difference based on capitalization ($p = 0.009$), indicating variation in financial management skills between lower and higher capitalized respondents.

The results show that capitalization significantly affects financial management skills, with lower-capital participants performing better. Limited resources encourage disciplined practices such as close cash flow monitoring, cost control, and effective budgeting, leading to greater efficiency and sustainability. In contrast, higher-capital participants tend to show weaker financial discipline, as greater resources may reduce careful monitoring and expense control. Research supports that limited funds promote better financial practices, while abundant resources can lead to less disciplined financial management (Fasano, 2025; Liang et al., 2023).

Table 7

Difference in the Level of Entrepreneurial Skills of the Partner Communities on Innovation and Creativity When Grouped and Compared According to the Aforementioned Variables

Variable	Category	N	Mean Rank	Mann Whitney U	p-value	Sig. level	Interpretation
Age	Younger	25	26.98	349.500	0.819	0.05	Not Significant
	Older	29	27.95				
Number of Years in the Business	Shorter	27	27.81	356.000	0.882		Not Significant
	Longer	27	27.19				
Capitalization	Lower	25	33.70	207.500	0.008	0.05	Significant
	Higher	29	22.16				

Table 7 shows no significant difference in innovation and creativity skills based on age ($p = 0.819$) and years in business ($p = 0.882$). However, a significant difference is found based on capitalization ($p = 0.008$), indicating variation in innovation and creativity skills between lower and higher capitalized respondents.

The findings suggest that lower-capital entrepreneurs develop stronger innovation and creativity, as limited resources push them to think creatively, use resources efficiently, and adapt to challenges, supporting long-term business resilience (Flaminiano, 2024). In contrast, higher-capital entrepreneurs may innovate less, as abundant resources reduce the pressure to explore new ideas,



leading to reliance on existing practices and weaker long-term competitiveness (Nguyen & Trinh, 2020).

Conclusion

The survey results indicate that many respondents have greater financial resources and business experience, giving them an edge in business opportunities and decision-making. It also highlights the importance of supporting young and small-capital participants in developing entrepreneurial skills fairly and equitably for all members. Although the respondents generally have some entrepreneurial skills, there are considerable gaps in financial management. This shows the need for targeted training and support to develop essential financial practices that support business stability, growth, and long-term success. Financial management challenges are facing entrepreneurs of all ages and experience levels, but specific needs vary depending on their level of capital. As a result, targeted interventions such as improving the recording of low-capital individuals and promoting better savings strategies for high-capital individuals are key to improving the sustainability and performance of companies. It is interesting to note that limited financial resources can also lead to greater ingenuity and skills development. This suggests that participants with low capital often build stronger entrepreneurial skills than participants with more capital. This shows how resource constraints can effectively stimulate creativity, strategic thinking, and overall entrepreneurial growth within the communities involved.

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Conflict of Interest

The author declares the absence of any conflict of interest that could have influenced the content or conclusions of this paper. She affirms that no financial, personal, or professional relationships with other individuals or organizations have compromised the objectivity, integrity, or impartiality of the research work. As a final point, no external parties influenced the study design, data collection, analysis, or interpretation.

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