

Building Entrepreneurial Capacity Among Aspiring Women Entrepreneurs: Competencies, Challenges and Gender and Development Interventions

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Abstract

Women's participation in entrepreneurship provides an important avenue for strengthening household livelihoods and promoting broader economic participation. However, aspiring women entrepreneurs often face competency gaps and resource-related constraints that may hinder their transition from entrepreneurial interest to actual business creation. This study examined the entrepreneurial competencies of aspiring women entrepreneurs in Cabanatuan City, Philippines, with particular attention to the challenges they experience and their perceptions of Gender and Development (GAD) initiatives. A descriptive quantitative approach was used, with data gathered from 126 members of the Barangay Pastoral Council of the mother of Perpetual Help (MOPH) representing clustered barangays. Respondent profiling showed that most participants were 36 years old or older, had attained high school education and were primarily interested in establishing food and beverage businesses. The competency assessment revealed comparatively stronger performance in marketing, customer relationship management and product development, while business planning, financial management and production-related technical skills emerged as areas needing further development. GAD initiatives received generally favorable assessments, particularly for their perceived contribution to entrepreneurial awareness, skills development and inclusive participation. At the same time, respondents pointed to insufficient access to advanced training, mentoring, technology-related assistance and continuing business support. Financial limitations, inadequate technical knowledge and difficulties associated with developing or improving products were likewise identified as important constraints to entrepreneurial pursuit. The findings point to the need for community-based interventions that combine practical entrepreneurship training with financial and technical assistance, mentoring, technology-oriented learning and sustained follow-up support.

Keywords: Community Extension, Entrepreneurial Competencies, Entrepreneurs, Entrepreneurship, Gender and Development.

Introduction

Entrepreneurship plays a significant role in strengthening local economies because business formation can create employment, generate household income, encourage innovation and open opportunities for community-based economic activity. The establishment and growth of enterprises can therefore contribute to livelihood improvement and economic resilience across both developing and developed settings (1). However, the capacity to establish and sustain a business extends beyond the willingness to become an entrepreneur. It is also shaped by the knowledge, skills, entrepreneurial orientation and support mechanisms available to prospective business owners, including financial, technical and institutional assistance (2). In the Philippines,

micro, small and medium enterprises (MSMEs) represent approximately 99.5% of registered businesses and provide employment to a substantial portion of the workforce (3). Within this business sector, women play an important role through their participation in enterprise creation, income generation and activities that contribute to more inclusive economic development (4).

Despite the growing participation of women in entrepreneurial activities, entering and maintaining a business remains difficult for many women because of interconnected economic, institutional and social conditions. Limited financing, inadequate business networks, discriminatory practices and prevailing social expectations have been identified as factors that can restrict women's

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ability to enter entrepreneurship and expand their enterprises (5).

These difficulties may be particularly evident in the Philippine context, where women often continue to assume substantial responsibilities for household management and family care. The competing demands of business and family may limit the time available for enterprise activities and constrain access to resources needed for business establishment and management. Consequently, prospective women entrepreneurs may have to balance financial pressures, family responsibilities and institutional limitations while attempting to develop viable enterprises.

Strengthening entrepreneurial capability is consequently important in preparing women to respond to the demands of business ownership. Skills related to recognizing opportunities, managing finances, planning business activities, introducing innovations, leading others and making informed decisions can assist entrepreneurs in identifying viable markets and managing the various functions of an enterprise (6). Evidence also suggests that entrepreneurship education, mentoring and other capacity-building interventions can contribute to improvements in confidence, managerial capability and business-related performance among women entrepreneurs (7). However, opportunities to access training, mentoring and professional networks are not equally available to all aspiring entrepreneurs (8). When exposure to these forms of support is limited, prospective business owners may enter entrepreneurship without sufficient preparation, thereby affecting their ability to establish and maintain viable enterprises.

The study draws on Human Capital Theory to explain the importance of developing knowledge and skills among prospective entrepreneurs. From this perspective, education and training constitute investments that can strengthen an individual's capabilities and, consequently, improve productive performance (9). Applied to entrepreneurship, the knowledge and competencies acquired through learning and experience can provide women with greater capacity to plan, establish, manage and sustain business activities. Empowerment Theory provides a complementary perspective by emphasizing the importance of access to information, resources and opportunities in

enabling individuals to exercise greater agency in decisions affecting their economic participation and self-reliance (10). Taken together, these perspectives support the examination of entrepreneurial competencies and GAD initiatives as factors associated with the preparedness of aspiring women entrepreneurs.

Gender equality is likewise incorporated into Philippine development planning through the institutionalization of Gender and Development (GAD) in government planning, budgeting and program implementation. Gender-responsive initiatives of government agencies, local government units and higher education institutions provide opportunities for women to engage in activities such as entrepreneurship education, financial literacy, leadership development, livelihood assistance and other forms of capacity building. At Nueva Ecija University of Science and Technology (NEUST), GAD-related extension activities include community-based entrepreneurship and livelihood initiatives intended to strengthen women's economic participation and entrepreneurial capabilities. Such programs can contribute to financial awareness, entrepreneurial confidence and practical business knowledge. Their contribution, however, depends on the extent to which program activities correspond with the actual circumstances, competency requirements and aspirations of the women they are intended to serve.

A further issue concerns the limited availability of community-level evidence on the needs of women who aspire to become entrepreneurs but have not yet established their own enterprises. Much of the existing research considers women who already operate businesses or examines gender-responsive programs from institutional or broader policy perspectives (11). Less attention has been given to determining whether GAD interventions adequately prepare women during the early stage of their entrepreneurial journey. This limitation is also evident in the local context, where relatively little empirical evidence is available concerning the capacity of higher education institutions and community-based initiatives to respond to the entrepreneurial development needs of aspiring women entrepreneurs in Cabanatuan City. Without localized evidence, extension programs may not fully reflect the specific competencies, constraints

and support requirements of the intended beneficiaries.

Against this background, the study focuses on aspiring women entrepreneurs in Cabanatuan City and examines their socio-demographic characteristics, entrepreneurial competencies and experiences of challenges related to pursuing entrepreneurship. It also considers how the respondents perceive the contribution of Gender and Development initiatives to their entrepreneurial development. The resulting evidence is

intended to guide the formulation of a community extension program that responds to identified competency needs and strengthens existing GAD interventions. In particular, the proposed direction emphasizes practical capability development together with appropriate institutional, financial, technical and mentoring support to enhance women's preparedness for enterprise development and contribute to inclusive local economic activity.

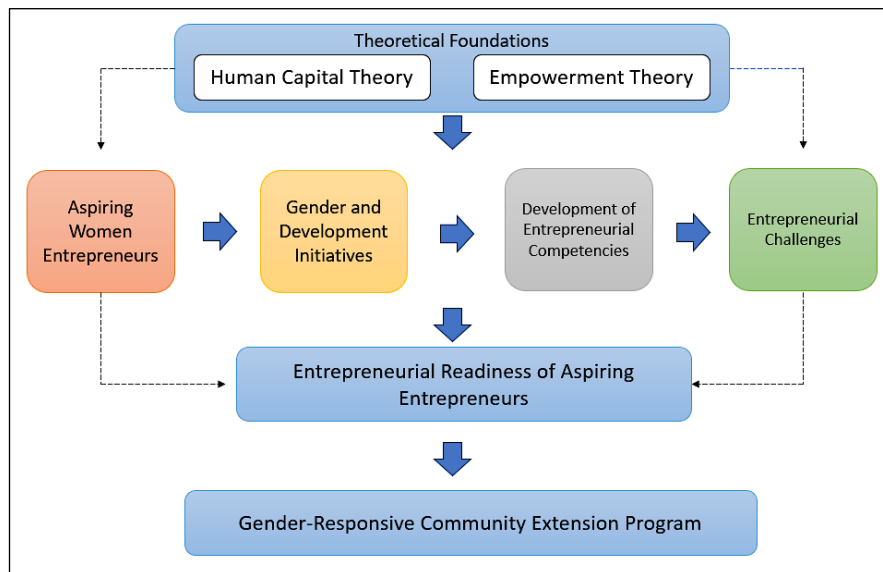


Figure 1: Conceptual Framework of the Study

As presented in Figure 1, the conceptual framework is founded on Human Capital Theory and Empowerment Theory, which collectively explain how GAD initiatives contribute to strengthening the entrepreneurial readiness of aspiring women entrepreneurs. These initiatives, such as entrepreneurship education, financial literacy programs, mentoring and gender-responsive extension services, are designed to enhance essential entrepreneurial competencies, including business planning, financial management, marketing, technical operations and product innovation. The extent to which these competencies develop is influenced by several entrepreneurial challenges, including inadequate access to training, financial limitations, limited technological adoption and insufficient technical expertise. The interaction between GAD initiatives, entrepreneurial competencies and the challenges encountered by aspiring entrepreneurs ultimately shapes their preparedness to establish and sustain business ventures. Guided by these

interrelationships, the framework serves as the foundation for formulating a gender-responsive community extension program that aims to strengthen women's entrepreneurial capabilities, promote business sustainability and support inclusive local economic development.

Methodology

This study utilized a descriptive quantitative research design to describe the entrepreneurial competencies, challenges and perceptions of aspiring women entrepreneurs regarding Gender and Development (GAD) initiatives in Cabanatuan City, Nueva Ecija, Philippines. The study area is situated at approximately 15.48586° N latitude and 120.96648° E longitude. The descriptive quantitative approach was appropriate for obtaining measurable information about the characteristics, perceptions and experiences of the identified respondents and for subjecting the collected data to statistical analysis (12). Through this approach, the study determined the

respondents' entrepreneurial competencies, examined the factors associated with difficulties in pursuing entrepreneurial activities and assessed their perceptions of the contribution of GAD initiatives. The quantitative evidence generated from the investigation also serves as a basis for developing community extension interventions that are responsive to the conditions and needs identified among the respondents.

The respondents were members of the Barangay Pastoral Council (BPC) of the Mother of Perpetual Help (MOPH) from clustered barangays in Cabanatuan City, Nueva Ecija. The target population comprised 187 registered members who actively participated in church and community activities and were identified as aspiring women entrepreneurs. Purposive sampling was employed to select participants who met the inclusion criteria and could provide information relevant to the objectives of the study. The required sample was determined using the Raosoft Sample Size Calculator, resulting in 126 respondents at a 95% confidence level and a 5% margin of error.

Data were collected using a structured questionnaire developed by the researcher

following a review of relevant literature on entrepreneurship, entrepreneurial competencies, women entrepreneurship and Gender and Development. The instrument contained four sections that gathered information on the respondents' socio-demographic profile, perceptions of GAD initiatives, entrepreneurial competencies and entrepreneurial challenges. Before its administration, the questionnaire was subjected to content validation by specialists in entrepreneurship, research methodology, community development and Gender and Development. The validators assessed the instrument in terms of relevance, clarity, organization and appropriateness and their recommendations were incorporated into the final version of the questionnaire.

A four-point Likert scale was used to obtain the respondents' perceptions and self-assessments. A neutral category was intentionally excluded from the scale so that participants were required to indicate either agreement or disagreement with each statement. This response format was used to obtain more definite perceptions for quantitative analysis. The numerical scale and corresponding verbal interpretations are presented in Table 1.

Table 1: Verbal Description Used

Range	Description		
	Role of GAD Initiatives	Entrepreneurial Skills	Difficulties in Pursuing Entrepreneurship
3.25 - 4.00	Strongly Agree	Highly competent	Always
2.50 - 3.24	Agree	Competent	Often
1.75 - 2.49	Disagree	Somewhat competent	Rarely
1.00 - 1.74	Strongly Disagree	Not competent	Never

A four-point Likert-type scale was used in the study to obtain standardized responses concerning the respondents' perceptions and self-assessments. This measurement format allowed the responses to be expressed numerically and subsequently subjected to statistical analysis. The use of a uniform response structure also provided a consistent basis for comparing the assessments provided by the participants (13).

Before the questionnaire was administered to the actual respondents, a pilot test was conducted with individuals possessing characteristics comparable to those of the study participants. The preliminary administration was undertaken to examine the consistency of the instrument and determine whether modifications were necessary prior to the

main survey. The reliability assessment yielded a Cronbach's alpha value of 0.904. This result indicates a high level of internal consistency among the items, supporting the suitability of the questionnaire for the succeeding data-gathering process (14).

Following the retrieval of the completed questionnaires, the data were organized and analyzed using descriptive statistical measures appropriate to the objectives of the study. Frequency and percentage distributions were applied to present the respondents' socio-demographic characteristics. Weighted means were calculated to summarize the respondents' assessments concerning GAD initiatives, entrepreneurial competencies and the difficulties

associated with pursuing entrepreneurship. Standard deviation was likewise determined to indicate the extent to which individual responses differed from the corresponding mean. These measures provided the basis for describing the patterns observed in the collected data and interpreting the respondents' assessments.

Ethical safeguards were observed throughout the research process. Authorization to conduct the study was obtained from the concerned community authorities before the collection of data. The participants were informed about the nature and purpose of the investigation, their voluntary participation and their option to withdraw from the study at any time without consequence. Written informed consent was obtained before each participant answered the questionnaire. Measures were also taken to preserve privacy and confidentiality by refraining from collecting personally identifying information and presenting the results in summarized form.

The information obtained from the respondents was used solely for academic and research purposes, with appropriate care exercised in handling the collected data.

Results and Discussion

Profile of the Respondents

As shown in Figure 2A, respondents aged 36 years and above comprised the largest proportion of the sample, with 80 individuals (63.49%). This distribution indicates that a considerable number of aspiring women entrepreneurs begin exploring or pursuing business opportunities during middle adulthood. Women in this age group may possess greater work and life experience, more stable financial resources and fewer competing family responsibilities than younger individuals. Entrepreneurship may therefore be viewed as an effective avenue for supplementing household income, achieving financial self-sufficiency and improving long-term economic security (15).

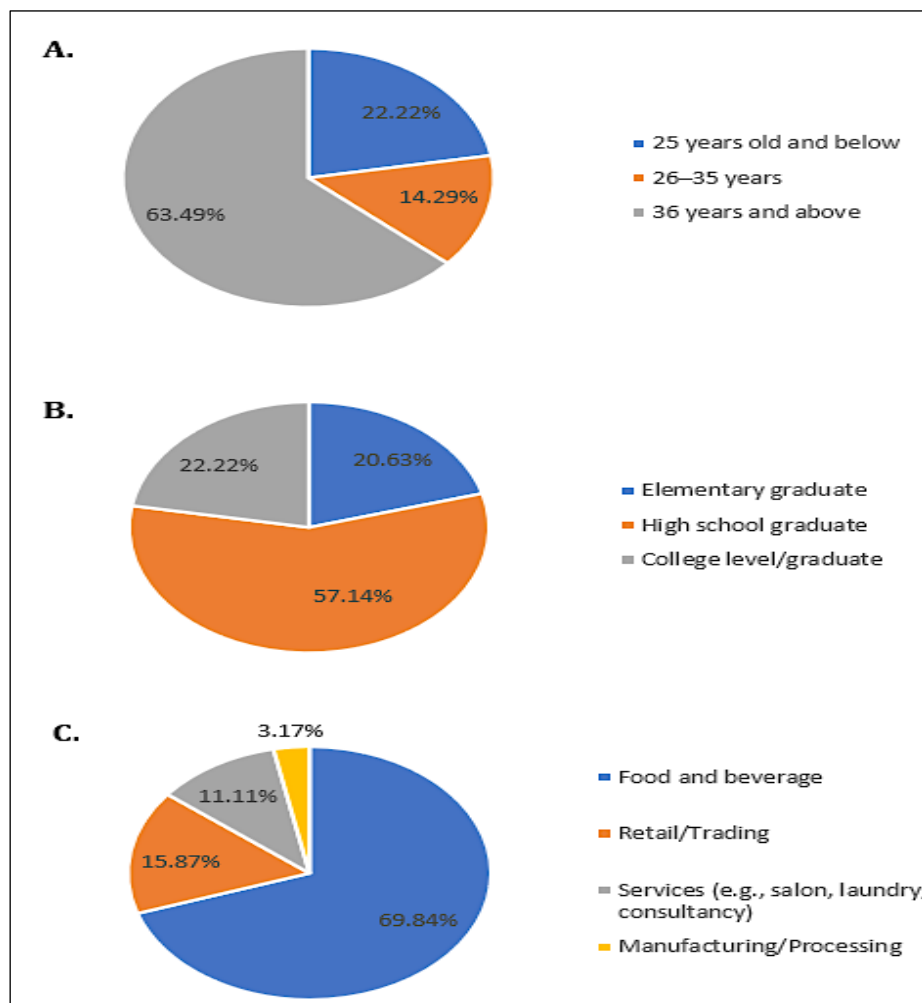


Figure 2: Profile of the Respondents in Terms of- (A) Age, (B) Highest Educational Attainment, (C) Intended Type of Business

The second-largest age category consisted of respondents 25 years old and below, accounting for 28 participants (22.22%). Although this result demonstrates that younger women are showing interest in entrepreneurship, their representation remains considerably lower than that of older respondents. This pattern suggests that entrepreneurial aspirations and participation may become more pronounced as individuals gain additional experience, confidence and access to economic resources.

Meanwhile, only 18 respondents (14.29%) belonged to the 26–35-year age group, making it the smallest age category represented in the study. One possible explanation for this distribution is that women within this stage of adulthood often balance multiple responsibilities, including career advancement, marriage, child-rearing and other family commitments. These competing demands may constrain the time, financial resources and flexibility required to initiate or actively engage in entrepreneurial ventures. Consequently, participation in entrepreneurship during this life stage may be comparatively limited.

As presented in Figure 2B, the respondents' educational attainment was dominated by high school graduates, who accounted for 72 participants (57.14%). This distribution indicates that most aspiring women entrepreneurs possess the fundamental educational foundation needed to perform essential business functions, including reading, writing and basic numerical computations. Consequently, some respondents may have had less exposure to advanced entrepreneurial concepts, business management strategies and specialized technical knowledge that are often associated with enterprise expansion and long-term sustainability (16).

Respondents who had completed or attended college comprised 28 individuals (22.22%) of the sample. Higher educational attainment may provide broader knowledge of entrepreneurship, financial planning, business operations and technology utilization, thereby enabling prospective entrepreneurs to adopt innovative business practices and build professional networks that facilitate enterprise growth. In comparison, 26 respondents (20.63%) reported elementary education as their highest academic qualification. Despite having limited formal education, these respondents demonstrated an interest in

entrepreneurship, suggesting that the pursuit of business opportunities is not confined to individuals with advanced educational credentials but is likewise accessible to those with basic educational backgrounds.

The respondents' preferred type of business venture is illustrated in Figure 2C. A substantial majority, representing 88 respondents (69.84%), indicated a preference for establishing food and beverage enterprises. The popularity of this business category may be explained by its relatively modest capital requirements, steady consumer demand, operational flexibility and compatibility with the food preparation skills that many women have already developed through household experience. Moreover, food-related enterprises can often be initiated on a small scale, operated from home and gradually expanded as market demand and financial resources increase.

The respondents' preference for food-based enterprises is consistent with previous research identifying food microenterprises as one of the most accessible business options for women entrepreneurs. Such ventures generally require lower levels of financial investment and technological resources while offering opportunities for quicker income generation. They also allow entrepreneurs to capitalize on existing domestic knowledge, locally available resources and familiar market demands, thereby reducing the risks associated with business start-up (17). Similarly, studies on microenterprise development have emphasized that food businesses remain attractive because they satisfy recurring consumer needs, encourage repeat patronage and provide continuous opportunities for product improvement and innovation using locally sourced materials (18). These characteristics make the sector particularly appropriate for aspiring entrepreneurs who have limited capital, minimal business experience, or both.

In contrast, 20 respondents (15.87%) expressed an interest in engaging in retail or trading businesses, including sari-sari stores, buy-and-sell operations and other merchandising activities. The appeal of retail entrepreneurship may stem from its relatively straightforward business processes, lower technical requirements and consistent demand within local communities. In addition, retail enterprises offer entrepreneurs considerable flexibility in inventory management and allow

gradual business expansion as experience, market knowledge and financial capacity continue to develop (19).

Role of Gender and Development (GAD) Programs

This section evaluates the extent to which these initiatives contribute to increasing entrepreneurial awareness, enhancing knowledge and skills through capacity-building activities and improving the readiness of aspiring women entrepreneurs to establish and sustain business ventures.

Table 2 presents how the respondents assessed the contribution of Gender and Development (GAD) initiatives to entrepreneurial development, particularly in relation to training, awareness and other forms of support. The computed overall weighted mean of 2.92 corresponds to an interpretation of Agree, showing that the respondents generally recognize the value of GAD initiatives in encouraging women's participation in entrepreneurship and in supporting their development as prospective entrepreneurs.

Table 2: Respondents' Assessment of GAD Training Participation

Statements	Weighted Mean	Standard Deviation	Description
I have attended training programs or seminars.	2.38	0.87	Disagree
GAD training provides practical entrepreneurial knowledge.	3.08	0.83	Agree
GAD initiatives encourage women to explore entrepreneurship.	3.22	0.71	Agree
GAD programs have improved my entrepreneurial skills.	2.73	0.82	Agree
I am willing to join more GAD programs.	3.17	0.76	Agree
General Weighted Mean	2.92	0.80	Agree

Among the statements, the highest mean of 3.22 was recorded for the statement that GAD initiatives encourage women to view entrepreneurship as a possible livelihood option. The result indicates that the respondents associate GAD interventions with greater awareness of entrepreneurship as a means of economic participation. Such programs may help prospective women entrepreneurs recognize business ownership as one possible avenue for generating income and becoming economically self-reliant. The high rating therefore reflects a positive perception of the motivational role of GAD initiatives in stimulating interest in entrepreneurial activities.

The statement concerning previous participation in GAD-sponsored training programs or seminars received the lowest weighted mean of 2.38, corresponding to Disagree. This result indicates that actual exposure to GAD-sponsored training among the respondents was relatively limited. The finding is notable because it contrasts with the generally favorable assessment of GAD initiatives as a source of entrepreneurial support. The difference between perceived value and actual participation may indicate that existing activities have not yet provided sufficient opportunities for

all prospective beneficiaries to take part in formal training and seminars.

The results point to the importance of improving the reach of GAD-related entrepreneurship activities within the community. Increasing awareness of available programs, creating more accessible opportunities for participation and strengthening the delivery of community-based training may help translate positive perceptions into greater involvement. Continued exposure to relevant learning activities may also assist participants in developing the competencies needed for future enterprise formation and management. This direction is consistent with the cited literature, which recognizes gender-responsive training and capacity-building as mechanisms for strengthening women's preparedness for entrepreneurship and supporting their economic participation (20).

Table 3 presents the respondents' assessment of GAD initiatives in relation to entrepreneurial development. The overall weighted mean of 3.17, classified as Agree, reflects a generally favorable assessment of the contribution of these initiatives to the development of knowledge and skills relevant to entrepreneurship.

Table 3: Respondents' Assessment of GAD Effectiveness in Entrepreneurship

Statements	Weighted Mean	Standard Deviation	Description
GAD projects enhance business competencies.	3.15	0.77	Agree
GAD entrepreneurship training prepares aspiring entrepreneurs for business operations.	3.24	0.69	Agree
GAD initiatives strengthen confidence in pursuing entrepreneurship.	3.05	0.75	Agree
GAD programs provide knowledge and skills in financial management and record-keeping.	3.18	0.64	Agree
GAD-acquired entrepreneurial skills contribute to long-term business success.	3.22	0.63	Agree
General Weighted Mean	3.17	0.70	Agree

The statement with the highest rating was the adequacy of GAD-provided entrepreneurship training in preparing aspiring entrepreneurs for business operations, with a weighted mean of 3.24. This result indicates that the respondents find the training useful in preparing them for the practical requirements of running a business. The finding also suggests that structured learning activities can help prospective entrepreneurs develop the basic capabilities needed to establish and manage an enterprise and respond to routine business demands.

The lowest mean of 3.05 was obtained by the statement stating that participation in GAD programs increases confidence in pursuing entrepreneurial opportunities. Although the result remains within the Agree category, its relatively lower rating indicates that improvements in confidence may require support beyond classroom-based or formal training activities. Opportunities for mentoring, actual business

exposure and continued guidance may provide participants with additional experience that can reinforce their confidence and help them apply what they have learned.

The ratings indicate that GAD initiatives are viewed positively as a source of entrepreneurial preparation. However, the comparatively lower assessment of confidence-related outcomes suggests an opportunity to strengthen activities that connect training with practical entrepreneurial experiences. Continued enhancement of program content, mentoring and follow-up activities may help participants become more prepared to pursue and sustain entrepreneurial ventures. This finding is consistent with previous research emphasizing the contribution of gender-responsive entrepreneurship education and capacity-building programs to women's entrepreneurial development and economic empowerment (21).

Table 4: Respondents' Assessment of GAD Training Accessibility

Statements	Weighted Mean	Standard Deviation	Description
GAD training is accessible to women from diverse backgrounds.	3.22	0.71	Agree
GAD programs are held at convenient venues and times.	3.21	0.63	Agree
GAD initiatives engage women from rural and urban communities.	3.18	0.64	Agree
GAD training information is readily accessible.	3.15	0.71	Agree
GAD training addresses women's diverse needs.	3.08	0.63	Agree
General Weighted Mean	3.17	0.66	Agree

Table 4 presents the respondents' views on the accessibility of GAD initiatives for women seeking entrepreneurial training. The overall weighted mean of 3.17, interpreted as Agree, indicates that the respondents generally regard the available GAD training opportunities as accessible to women interested in entrepreneurship.

The highest mean of 3.22 was recorded for the statement stating that GAD training opportunities are available to women regardless of age or socio-

economic status. This rating indicates that the respondents perceive the programs as open to women with different demographic and economic circumstances. The result suggests that GAD initiatives are viewed as providing opportunities for women from varied backgrounds to participate in entrepreneurship-related learning activities without substantial restrictions based on age or economic position.

In comparison, the statement concerning whether GAD training activities respond to the different needs and circumstances of women participants received the lowest mean of 3.08, although it remained within the Agree category. The relatively lower score may indicate that participants perceive some limitations in how well existing activities accommodate differences in educational preparation, entrepreneurial experience, family responsibilities and individual circumstances. This finding points to the value of adapting training activities to the specific situations and learning requirements of aspiring women entrepreneurs. Taken together, the results show that GAD initiatives are generally perceived as accessible to women seeking entrepreneurial training (22). The

favorable assessment indicates that respondents recognize efforts to provide opportunities for participation across different backgrounds. At the same time, the lower rating for responsiveness to individual circumstances suggests that accessibility may be further strengthened through flexible schedules, participant-centered approaches and training activities tailored to specific needs. This interpretation is supported by previous studies emphasizing the role of accessible and inclusive gender-responsive programs in encouraging women's participation in entrepreneurship, developing relevant competencies and supporting continued engagement in enterprise activities (23).

Table 5: Respondents' Assessment of GAD Program Gaps and Needs

Statements	Weighted Mean	Standard Deviation	Description
GAD programs address the needs of aspiring women entrepreneurs.	2.52	0.76	Agree
More advanced GAD training on product development and marketing is needed.	3.02	0.68	Agree
GAD initiatives should strengthen mentorship and business consultancy.	3.06	0.59	Agree
GAD training has limited coverage of emerging business practices.	2.75	0.73	Agree
GAD training knowledge is not fully applied in business operations.	2.95	0.68	Agree
General Weighted Mean	2.86	0.69	Agree

Table 5 presents the respondents' views regarding areas in which GAD initiatives could be improved to provide stronger support for aspiring women entrepreneurs. The overall weighted mean of 2.86, interpreted as Agree, indicates that the respondents recognize the value of existing GAD programs while also identifying areas that require further attention.

The statement receiving the highest mean of 3.06 was the need to strengthen mentorship and business consultancy services. This result shows that respondents place considerable importance on having continued access to guidance when dealing with entrepreneurial concerns. Unlike one-time training activities, mentoring and business consultation can provide ongoing assistance as prospective entrepreneurs make decisions, address operational concerns and gain practical experience. The finding is consistent with previous research indicating that mentoring and business advisory support can provide practical knowledge, improve entrepreneurial decision-making and contribute to better business outcomes (24).

The lowest-rated statement, with a weighted mean of 2.52, concerned the extent to which existing GAD programs address the needs and challenges of aspiring women entrepreneurs. Although this rating was still interpreted as Agree, its lower value suggests that respondents see room for greater alignment between program activities and the concerns they encounter. The result points to the need for interventions that more directly consider financial limitations, technical requirements, operational concerns and market-related difficulties affecting prospective women entrepreneurs (25).

The results suggest that GAD initiatives provide a useful foundation for entrepreneurial development, but their support can be further improved. Greater emphasis on mentoring, business consultancy, advanced entrepreneurship learning, current business practices and practical application may make these interventions more responsive to participants' needs. Strengthening these areas can help prospective entrepreneurs develop their capabilities, improve their preparedness for business ownership and increase

their ability to establish and maintain viable enterprises. This observation is consistent with previous research highlighting the importance of continued skills development, responsiveness to changing market conditions and sustained business support in promoting entrepreneurial sustainability and competitiveness (26).

Entrepreneurial Skills

This section examines the entrepreneurial competencies demonstrated by the respondents across key areas of business practice. Specifically, it assesses their capabilities in business planning and

goal setting, financial management, marketing, technical operations and product development to determine their level of preparedness for establishing and managing sustainable business enterprises.

Table 6 presents the respondents' level of competence in business planning. The overall weighted mean of 2.42, classified as Somewhat Competent, indicates that the respondents have acquired basic planning capabilities but still need further development to confidently prepare and manage plans for viable business ventures.

Table 6: Respondents' Entrepreneurial Skills in Business Planning

Statements	Weighted Mean	Standard Deviation	Description
I can set clear business goals.	2.37	0.70	Somewhat competent
I can develop a basic business plan.	2.30	0.77	Somewhat competent
I can set realistic business growth goals.	2.48	0.67	Somewhat competent
I can identify and assess business risks.	2.43	0.68	Somewhat competent
I consider sustainability in business planning.	2.54	0.71	Competent
General Weighted Mean	2.42	0.71	Somewhat competent

The highest mean of 2.54, interpreted as Competent, was obtained for considering long-term sustainability when preparing business plans and establishing entrepreneurial goals. This result indicates that respondents are aware of the need to consider the future viability of a prospective enterprise. Their responses suggest an understanding that business decisions should be directed not only toward immediate results but also toward continued operations and growth. However, the overall rating indicates that this awareness may not always translate into the ability to produce detailed and workable business plans. The lowest rating was 2.30, recorded for the ability to prepare a basic business plan for a proposed enterprise. The result points to difficulty in converting business ideas into a structured plan that clearly identifies objectives, activities, financial requirements and methods of implementation. This relatively low assessment indicates a need for more opportunities to practice preparing actual business plans under guided instruction. Practical exercises can help respondents develop greater familiarity with organizing business concepts into realistic and workable proposals.

The findings show that business planning is an area where respondents have a basic foundation

but would benefit from additional development. Training activities may therefore place greater emphasis on preparing business plans, establishing measurable goals, identifying potential risks and selecting appropriate strategies. Simulations, case-based activities and project exercises can provide opportunities to practice these skills in situations that resemble actual business decision-making. Previous studies similarly identify business planning as an important entrepreneurial capability associated with business preparedness and long-term viability (27). Other research also indicates that mentoring and experiential learning can assist entrepreneurs in setting realistic objectives, assessing risks and developing appropriate strategies for business growth (28). Individualized mentoring can further support confidence and decision-making by providing guidance while prospective entrepreneurs develop and refine their business plans (29).

Table 7 presents the respondents' financial management competency. The overall weighted mean of 2.43, interpreted as Somewhat Competent, indicates that the respondents have a basic grasp of financial management but still need to strengthen their ability to apply financial practices in managing business activities.

Table 7: Respondents' Entrepreneurial Skills in Financial Management

Statements	Weighted Mean	Standard Deviation	Description
I can manage business income and expenses.	2.31	0.73	Somewhat Competent
I can maintain basic financial records.	2.36	0.75	Somewhat Competent
I recognize the importance of accurate financial records.	2.64	0.68	Competent
I can allocate financial resources efficiently.	2.37	0.71	Somewhat Competent
I can prepare a basic business budget.	2.48	0.65	Somewhat Competent
General Weighted Mean	2.43	0.70	Somewhat Competent

The statement with the highest rating was the recognition of the importance of maintaining accurate and organized financial records, which obtained a weighted mean of 2.64 and was interpreted as Competent. This result shows that respondents understand the value of proper documentation in keeping track of business performance and supporting financial decisions. It also reflects awareness that organized records can help monitor expenses, assess financial conditions and promote responsible use of available resources. However, awareness of proper record-keeping does not necessarily mean that respondents can consistently perform these activities in an actual business setting.

The ability to manage business income and expenses received the lowest weighted mean of 2.31. This result suggests that respondents experience greater difficulty with the practical aspects of handling business finances. Managing regular cash inflows and outflows requires skills in budgeting, cash-flow monitoring, expense control and financial decision-making, which may not yet be sufficiently developed among the respondents. Since many participants have not yet operated their own businesses, their limited exposure to actual financial transactions may partly explain this lower level of competency.

The findings point to several areas that require further development, particularly budgeting,

bookkeeping, financial monitoring, resource allocation and cash-flow management. Limited financial literacy training and insufficient opportunities to practice financial management in real or simulated business situations may contribute to these competency gaps. Providing practical activities that allow aspiring entrepreneurs to prepare budgets, record transactions, monitor cash flow and allocate resources can help bridge the difference between understanding financial concepts and applying them.

The results are consistent with previous studies that identify financial management as an important competency for aspiring and small-scale entrepreneurs. Weak financial knowledge and inadequate record-keeping can make it more difficult to evaluate business performance and make appropriate financial decisions (30). Entrepreneurship education that includes practical budgeting, bookkeeping and financial management exercises can likewise strengthen financial capability and improve preparedness for business ownership (31). Mentoring and financial coaching can provide additional assistance by helping prospective entrepreneurs improve resource allocation, make better financial decisions and develop practices that contribute to business sustainability (32).

Table 8: Respondents' Entrepreneurial Skills in Marketing

Statements	Weighted Mean	Standard Deviation	Description
I can promote products or services to my target market.	2.48	0.75	Somewhat Competent
I can use basic marketing strategies to attract customers.	2.58	0.68	Competent
I can provide quality customer service.	2.55	0.73	Competent
I can respond to feedback and resolve complaints.	2.67	0.66	Competent
I understand the importance of strong customer relationships.	2.74	0.66	Competent
General Weighted Mean	2.60	0.70	Competent

Table 8 shows the respondents' competency level in marketing. The overall weighted mean of 2.60, interpreted as Competent, indicates that the

respondents have adequate ability in basic marketing activities, customer service and customer relationship management. Among the

competency areas included in the assessment, marketing is one of the areas in which the respondents demonstrate relatively stronger performance.

The highest-rated item obtained a weighted mean of 2.74 and concerned the importance of developing and sustaining good relationships with customers. The result indicates that respondents understand the value of maintaining positive connections with buyers. Such awareness may help prospective entrepreneurs build trust, encourage customer satisfaction and establish relationships that support repeat patronage. These capabilities can serve as a useful foundation for developing a stable customer base and maintaining business relationships over time.

In contrast, the lowest mean of 2.48, interpreted as Somewhat Competent, was recorded for the ability to promote products or services effectively to the intended market. The result suggests that respondents are relatively less prepared to translate their marketing knowledge into promotional activities that reach potential customers. This area may require further development in market segmentation, branding,

social media promotion, digital marketing and the use of online channels for communicating product or service offerings.

The results show that respondents have a comparatively stronger foundation in customer-oriented marketing practices, particularly in maintaining relationships with customers. However, their lower assessment in product and service promotion indicates a need to further develop their strategic and digital marketing abilities. Entrepreneurship training that includes market analysis, branding, promotional planning and digital marketing applications may help aspiring entrepreneurs improve their ability to reach customers and respond to changing market conditions. Previous research similarly emphasizes the importance of customer relationships, responsiveness and service quality in supporting customer satisfaction and business sustainability (33). Other studies have also highlighted the value of digital marketing, branding and customer engagement strategies in improving market competitiveness and helping entrepreneurs adapt to changing business environments (34).

Table 9: Respondents' Entrepreneurial Skills in Production and Operations

Statements	Weighted Mean	Standard Deviation	Description
I have basic technical skills for production or service delivery.	2.39	0.77	Somewhat Competent
I can operate basic business tools and equipment.	2.38	0.71	Somewhat Competent
I understand standard production or service procedures.	2.48	0.72	Somewhat Competent
I can apply quality standards to products or services.	2.47	0.72	Somewhat Competent
I can adapt to new techniques and technologies.	2.57	0.67	Competent
General Weighted Mean	2.46	0.72	Somewhat Competent

Table 9 presents the respondents' competency in production and operations management. The overall weighted mean of 2.46, interpreted as Somewhat Competent, indicates that the respondents have a basic foundation in operational activities but need further development in the practical skills required to manage production processes and maintain consistent product or service quality.

The highest-rated statement obtained a weighted mean of 2.57, interpreted as Competent, for the respondents' willingness and ability to adjust to new production methods and emerging technologies. This result reflects a positive disposition toward changes in production

practices and technological developments. The respondents appear to recognize that adopting improved methods and technologies can contribute to more efficient operations and better business performance. Their openness to such changes provides a useful starting point for developing more advanced operational competencies.

The lowest-rated statement, with a weighted mean of 2.38 and an interpretation of Somewhat Competent, concerned the ability to operate the basic tools and equipment required for their intended businesses. The result indicates that practical equipment-handling skills are less developed than the respondents' general

awareness of production and operational practices. Limited opportunities for technical instruction, direct exposure to production settings and hands-on practice may contribute to this result. This may be particularly relevant to respondents who have not yet operated their own enterprises.

The findings indicate that practical technical skills require greater attention in entrepreneurship preparation. Training activities that include equipment demonstrations, production exercises, simulations, technical workshops and supervised practice can provide respondents with opportunities to develop operational skills in realistic settings. Such activities can help bridge the gap between understanding production concepts and performing the tasks required in

actual business operations. Previous studies identify technical capability as an important component of entrepreneurial success, particularly in production-oriented enterprises (35). Research also indicates that aspiring entrepreneurs may be willing to pursue innovation while still requiring practical skills to convert business ideas into viable operations. Strengthening entrepreneurship education through experiential activities, technical demonstrations and applied production exercises can therefore improve practical learning (36). Continued mentoring and competency-building activities may further enhance confidence in production management, quality control and technology use, supporting the development and sustainability of entrepreneurial ventures (37).

Table 10: Respondents' Entrepreneurial Skills in Product Development

Statements	Weighted Mean	Standard Deviation	Description
I can develop products that meet customer needs.	2.42	0.68	Somewhat competent
I can improve existing products for market competitiveness.	2.48	0.65	Somewhat competent
I can create ideas for presenting and marketing products.	2.38	0.72	Somewhat competent
I can adapt products to changing market demands.	2.53	0.73	Competent
I recognize the value of continuous product improvement.	2.71	0.64	Competent
General Weighted Mean	2.50	0.68	Competent

Table 10 presents the respondents' competency in product development and innovation. The overall weighted mean of 2.51, interpreted as Competent, indicates that the respondents have a satisfactory foundation in developing and improving products. Their responses show an awareness of innovation and the need to adjust offerings to market changes, although further practice is needed to strengthen their ability to independently develop, improve and introduce innovative products.

The highest-rated statement, with a weighted mean of 2.70 and interpreted as Competent, was the recognition of the importance of continuous product improvement for maintaining business competitiveness. This result shows that respondents understand the need to regularly enhance products in response to competition and changing customer expectations. Such awareness provides a useful basis for developing more advanced innovation capabilities as they prepare for entrepreneurial activities.

The lowest-rated statement obtained a weighted mean of 2.41, interpreted as Somewhat Competent and concerned the ability to generate creative ideas for product presentation and marketing. The

result suggests that respondents may find it more difficult to translate creative thinking into product concepts and market-oriented presentations. Although they recognize the importance of innovation, their ability to produce distinctive ideas that respond to consumer preferences may require further development.

The findings indicate a stronger awareness of the value of product improvement than the practical ability to generate and apply creative product ideas. Additional activities focused on innovation, creativity, product design and market testing may help respondents move from understanding innovation concepts to applying them in potential business situations. Such experiences can also improve their ability to identify customer needs, refine product concepts and create offerings with greater market appeal.

Previous studies indicate that innovation capability can be strengthened through continued learning, exposure to market situations and opportunities to solve problems creatively (38). Experiential entrepreneurship activities, including product design exercises, innovation workshops and hands-on development projects, can likewise

support creativity, adaptability and entrepreneurial problem-solving skills (39). Providing aspiring women entrepreneurs with opportunities to develop, test, evaluate and refine product ideas may therefore contribute to stronger

preparation for competitive and sustainable enterprise development.

Difficulties in Pursuing Entrepreneurship

This section examines the challenges experienced by the respondents in pursuing entrepreneurial activities.

Table 11: Respondents' Difficulties in Accessing Training Opportunities

Statements	Weighted Mean	Standard Deviation	Description
I have difficulty accessing entrepreneurship training.	2.33	0.78	Rarely
Training venues and schedules are often inconvenient.	2.25	0.80	Rarely
Entrepreneurship training opportunities in Cabanatuan City are limited.	2.43	0.80	Rarely
Information about entrepreneurship training is not readily accessible.	2.32	0.82	Rarely
Some training programs do not meet aspiring entrepreneurs' needs.	2.21	0.79	Rarely
General Weighted Mean	2.31	0.60	Rarely

Table 11 presents the respondents' experiences concerning access to entrepreneurship training. The overall weighted mean of 2.31, interpreted as Rarely Encountered, indicates that difficulty in obtaining entrepreneurship training is generally not a frequent concern among the respondents. This result suggests that aspiring women entrepreneurs in Cabanatuan City have access to learning opportunities that can support their preparation for entrepreneurship.

The highest mean of 2.43, still interpreted as Rarely Encountered, was obtained for the statement that entrepreneurship training opportunities in Cabanatuan City are limited. Although this concern was not frequently experienced, the result indicates that some respondents may still perceive a need for additional or more varied training opportunities. Expanding the range of available activities could provide prospective entrepreneurs with learning options that correspond to different business interests and competency needs. The lowest mean of 2.21, likewise interpreted as Rarely Encountered, concerned the adequacy of existing

entrepreneurship training in addressing the needs of aspiring entrepreneurs. The result indicates that respondents generally do not experience difficulty with the relevance of available training. This suggests that existing programs are viewed as reasonably responsive to the participants' entrepreneurial learning requirements.

The results indicate that access to entrepreneurship training does not constitute a major difficulty for the respondents. However, maintaining adequate program availability, improving communication about training opportunities and considering participants' schedules and learning preferences may further strengthen participation. Continued attention to these areas can help ensure that entrepreneurship programs remain accessible and useful to prospective entrepreneurs. This finding is consistent with previous research emphasizing the value of accessible community-based entrepreneurship training in developing the knowledge, practical capabilities and support needed for enterprise development (40).

Table 12: Respondents' Difficulties in Product Development

Statements	Weighted Mean	Standard Deviation	Description
I have difficulty developing market-oriented products.	2.41	0.80	Rarely
Limited technical knowledge hinders product innovation.	2.79	0.85	Often
I find packaging and branding challenging.	2.52	0.74	Often
I have limited resources for product testing and improvement.	2.56	0.74	Often
Product development requires significant time and resources.	2.79	0.85	Often
General Weighted Mean	2.62	0.64	Often

Table 12 presents the difficulties experienced by the respondents in relation to product development. The overall weighted mean of 2.62, interpreted as Often Encountered, indicates that

developing products is a recurring concern among the aspiring women entrepreneurs. The result suggests that although respondents are interested in creating and improving products, they face

constraints that can affect their ability to develop offerings suited to market requirements.

Two statements received the highest weighted mean of 2.79, both interpreted as Often Encountered. These concerned the limitation of technical knowledge in pursuing product innovation and the considerable time and financial resources required for product development. The results indicate that respondents identify both technical capability and available resources as important constraints. Access to technical guidance, financial assistance and relevant skills development may therefore help prospective entrepreneurs move more effectively from product ideas to development and commercialization.

The lowest-rated statement obtained a weighted mean of 2.41, interpreted as Rarely Encountered, for difficulty in developing new products that respond to market needs. This suggests that respondents generally do not find it difficult to identify product ideas based on consumer requirements. Their greater difficulties appear to arise after the initial idea has been identified, particularly in areas involving technical

improvement, resource requirements, testing, branding and preparation for commercialization.

The results indicate that respondents may have the ability to recognize potential product opportunities but face greater constraints when turning these ideas into marketable products. Addressing technical and financial limitations through practical training, mentoring, product testing and related support activities may help strengthen their capacity for product innovation. Previous studies likewise indicate that successful product development requires a combination of creativity, technical knowledge, financial resources, market understanding and institutional assistance (41). Community-based entrepreneurs may also experience innovation barriers when technical expertise, resources and access to support mechanisms are limited (42). Activities such as hands-on product development, innovation workshops, prototype testing, mentoring and market validation can provide practical assistance in developing products that are competitive and responsive to customer needs (43).

Table 13: Respondents' Difficulties in Technology Adoption and Utilization

Statements	Weighted Mean	Standard Deviation	Description
I have difficulty using business technology.	2.47	0.76	Rarely
I have limited knowledge of digital marketing tools.	2.54	0.80	Often
Unstable internet limits my use of business technology.	2.79	0.83	Often
I find online business platforms difficult to manage.	2.46	0.82	Rarely
I need more training in business technology.	2.97	0.80	Often
General Weighted Mean	2.65	0.80	Often

Table 13 presents the respondents' experiences with technology-related difficulties in pursuing entrepreneurial activities. The overall weighted mean of 2.65, interpreted as Often Encountered, shows that technology remains a recurring concern for the respondents. Although digital tools are relevant to business activities, the results indicate that some respondents still need greater knowledge, technical ability and support to use these tools effectively.

The need for additional training in the use of technology for entrepreneurial activities received the highest weighted mean of 2.97, interpreted as Often Encountered. This result indicates that respondents see further digital skills development as necessary for their entrepreneurial preparation. Training that demonstrates the practical use of technology in areas such as business planning,

marketing and daily operations may help address this need and improve their ability to incorporate digital tools into prospective business activities.

The lowest-rated difficulty was managing online platforms for business activities, which obtained a weighted mean of 2.46 and was interpreted as Rarely Encountered. This suggests that respondents generally have some familiarity with online platforms and do not consider their management a frequent difficulty. However, basic familiarity may still be expanded into more strategic use of digital platforms for marketing, electronic commerce, customer communication and business-related information management.

The findings identify digital capability as an area that warrants continued attention in preparing aspiring women entrepreneurs. The respondents appear to have some familiarity with online

platforms, but the need for additional technology training indicates that greater proficiency is still required for broader business applications. Entrepreneurship programs may therefore incorporate digital literacy, digital marketing, e-commerce and practical technology applications together with continuing technical assistance. Previous studies have identified digital competence as increasingly important for micro and small enterprises seeking to improve operations, reach wider markets and remain

competitive in a digital business environment (44). Research also indicates that entrepreneurship programs incorporating digital marketing, e-commerce and online business management can strengthen entrepreneurs' confidence in using technology for business purposes (45). Continued training accompanied by technical mentoring and follow-up assistance may further support technology adoption and contribute to improved business performance and sustainability (46).

Table 14: Respondents' Difficulties in Technical Know-How for Starting an Enterprise

Statements	Weighted Mean	Standard Deviation	Description
Limited capital challenges business start-up.	2.94	0.95	Often
Government regulations and permits hinder business establishment.	2.92	0.92	Often
Limited business knowledge hinders business start-up.	3.03	0.78	Often
Identifying viable business opportunities is challenging.	3.06	0.78	Often
Family responsibilities affect entrepreneurship.	2.95	0.87	Often
General Weighted Mean	2.98	0.86	Often

Table 14 presents the respondents' experiences with difficulties related to the technical knowledge needed to start a business. The overall weighted mean of 2.98, interpreted as Often Encountered, indicates that technical preparedness is a recurring concern among the respondents. The result suggests that having an intention to pursue entrepreneurship does not always correspond to being fully prepared for the practical requirements of starting a business. The highest-rated concern was the difficulty of identifying a viable and sustainable business opportunity, which obtained a weighted mean of 3.06 and was interpreted as Often Encountered. This result identifies opportunity recognition as a key area that requires further development. Selecting a suitable business venture involves assessing customer needs, market conditions, competition and the potential for continued demand. Strengthening respondents' ability to evaluate these factors may help them make more informed choices when considering possible enterprises.

The lowest-rated statement, with a weighted mean of 2.92, concerned government regulations and business permit requirements. Although this was also interpreted as Often Encountered, its lower rating suggests that regulatory requirements are perceived as a somewhat less pressing concern than other start-up difficulties. The result indicates that respondents may experience greater challenges in areas directly related to identifying

opportunities and acquiring the knowledge needed to operate a business.

The findings suggest that entrepreneurial interest needs to be supported by practical preparation and appropriate external assistance. Aside from developing business skills, aspiring entrepreneurs may benefit from mentoring, financial support, guidance on regulatory procedures and opportunities to apply entrepreneurial knowledge in realistic situations. These forms of assistance can help improve their preparedness and support more informed decisions during the business start-up process.

Previous studies similarly indicate that readiness for entrepreneurship is shaped by a combination of personal capabilities, available resources, institutional assistance and the surrounding business environment (47). Entrepreneurship education, mentoring and practical training can further develop opportunity recognition, business planning and confidence among prospective entrepreneurs (48). Research also shows that individuals with strong intentions to start businesses may still encounter difficulties when entering the start-up stage because of gaps in business knowledge, financial limitations and inadequate technical support (49).

Proposed Extension Program

The proposed extension program of the Gender and Development (GAD) Office is formulated in response to the entrepreneurial needs identified

among the respondents. It provides a structured set of activities intended to improve entrepreneurial competencies, increase opportunities for skills development and provide sustained assistance to aspiring women entrepreneurs. The program combines entrepreneurship learning with gender-responsive strategies to help participants strengthen their knowledge, technical abilities and confidence in preparing for business ownership and management.

A major component of the program is continued support after the completion of formal training. Mentoring, coaching and community-based activities are incorporated to give participants opportunities to apply what they learn to practical entrepreneurial situations. These activities can help participants address business concerns, improve decision-making and respond to changes in customer needs and market conditions. Previous research supports the value of capacity-building and educational interventions in developing business knowledge, practical abilities and entrepreneurial self-efficacy among prospective entrepreneurs (50).

The program also places emphasis on fair and meaningful access to entrepreneurial development opportunities. Through a gender-responsive

approach, the intervention seeks to reduce participation barriers and ensure that women can access relevant training, resources and support regardless of their circumstances. This approach may contribute to greater participation, empowerment and economic inclusion among women and underserved groups. Previous research similarly indicates that gender-responsive development initiatives can help lessen barriers to entrepreneurship and promote more equitable opportunities for enterprise participation (51).

The expected contribution of the program extends beyond the individual participants. By improving the entrepreneurial capabilities of women within the community, the intervention may encourage the development of new livelihood activities, support innovation and contribute to income generation and employment. Stronger entrepreneurial capabilities can also encourage participants to take a more active role in local economic activities and community initiatives. Thus, the proposed program positions entrepreneurship development as a means of supporting both individual economic advancement and broader community-based socio-economic development (52).

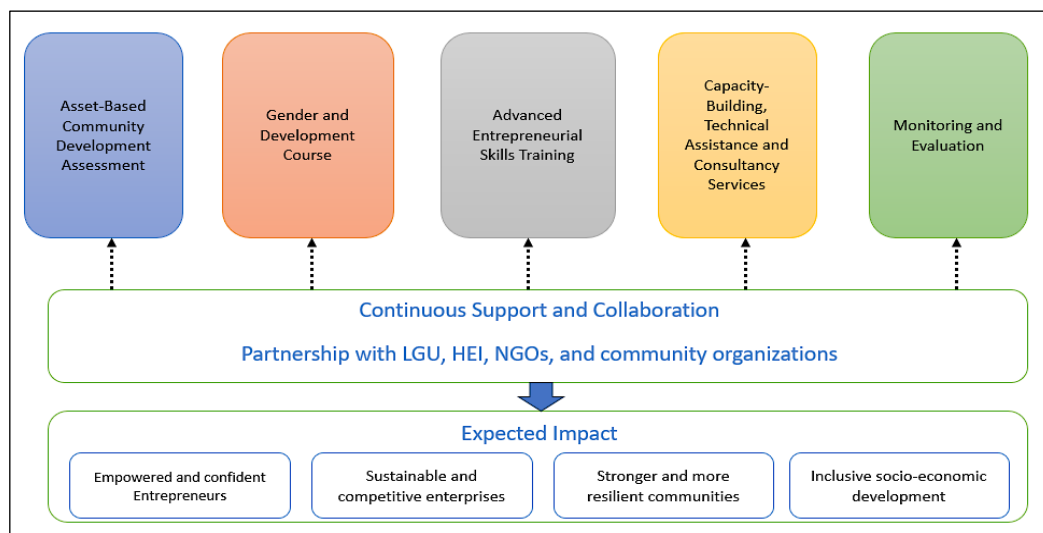


Figure 3: Proposed Extension Program

The proposed Extension Plan, illustrated in Figure 3, consists of five connected components that provide a structured approach to developing the entrepreneurial capabilities of aspiring women entrepreneurs. Each component responds to specific needs identified in the study and works with the other components to support

entrepreneurship, gender responsiveness and community development.

Component I: Community Asset Assessment

The first component focuses on identifying the community's available strengths, resources, skills, knowledge and capacities. Instead of concentrating mainly on existing limitations, the assessment determines which local assets can support

entrepreneurship, livelihood activities and economic development. Recognizing and using this human, social and material resources allows the community to build entrepreneurial activities around its existing capabilities.

Component II: Gender and Development

Learning

This component strengthens participants' understanding of gender equality, inclusion and gender-responsive development. Learning activities address gender-related concerns that may affect women's participation in entrepreneurship and community activities. Participants are also encouraged to recognize barriers affecting women entrepreneurs and explore ways to promote equal participation, empowerment and economic opportunities.

Component III: Entrepreneurial Skills

Enhancement

This component responds to the competency gaps identified in the study through focused entrepreneurship training. It covers business planning, financial management, marketing, customer relations, technical operations, product innovation and enterprise development. The training aims to strengthen participants' practical capabilities and improve their readiness to establish, manage and sustain viable business ventures.

Component IV: Technical Support and

Business Guidance

This component provides continuing assistance after formal training through mentoring, coaching, consultancy and technical guidance. These activities help participants apply their learning to actual business situations, improve decision-making, address operational concerns and respond to market changes. Continued support also promotes learning throughout the different stages of enterprise development.

Component V: Program Monitoring and

Evaluation

The final component provides a systematic process for tracking program implementation and assessing participant progress and outcomes. Regular monitoring, evaluation and feedback will help identify areas for improvement and guide adjustments to future activities. This component also supports accountability and helps ensure that the extension program remains relevant, effective

and responsive to the entrepreneurial needs of the community.

Conclusion

The study shows that aspiring women entrepreneurs in Cabanatuan City have developing entrepreneurial capabilities, with relatively stronger performance in marketing, customer service and product development. Lower competency levels are observed in business planning, financial management and technical operations, indicating areas that require greater attention in future interventions. The findings also suggest that limited exposure to entrepreneurship training and related capacity-building activities may be associated with these competency gaps. GAD initiatives receive generally favorable assessments regarding their accessibility and contribution to entrepreneurial development; however, respondents indicate the need for stronger mentoring, financial literacy, digital entrepreneurship training, technology support and assistance in product innovation. Difficulties related to technical knowledge, financial resources, regulatory requirements, technology use and family responsibilities also remain evident. These results point to the need for an integrated gender-responsive extension approach that combines skills development with continuing guidance and institutional support.

The study covers members of the BPC-MOPH from selected clustered barangays in Cabanatuan City. The evidence generated from this group provides a basis for developing entrepreneurship and GAD interventions within comparable community settings. However, the findings should not be assumed to represent all aspiring women entrepreneurs in other communities or locations. Studies involving broader and more varied populations are necessary to determine whether similar patterns occur in other settings.

The interpretation of the findings should also consider the methodological limitations of the study. Its descriptive quantitative and cross-sectional design provides a picture of the respondents' conditions during the period of data collection but does not establish cause-and-effect relationships or track changes in entrepreneurial competencies over time. In addition, the use of self-administered responses means that the results reflect the participants' own assessments, which

may differ according to their individual experiences and perceptions. The exclusive inclusion of BPC-MOPH members further limits the extent to which the findings can be extended to aspiring women entrepreneurs outside the study community. Future investigations may include participants from a wider range of communities, locations and socio-economic groups to provide stronger evidence for the applicability of the findings across different settings. Mixed-method, comparative and longitudinal approaches may also provide deeper evidence on how entrepreneurial competencies develop, how digital entrepreneurship practices are adopted and how GAD initiatives influence participants over an extended period. Further research may likewise assess the actual implementation of the proposed gender-responsive community extension program and examine its outcomes in terms of entrepreneurial readiness, business sustainability and women's economic empowerment.

Abbreviations

BPC: Barangay Pastoral Council, GAD: Gender and Development, HEIs: Higher Education Institutions, LGU: Local Government Unit, MOPH: Mother of Perpetual Help, MSMEs: Micro, Small and Medium Enterprises, NEUST: Nueva Ecija University of Science and Technology, NGOs: Non-Government Organizations.

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Author Contributions

Arjhel Domingo: Conceptualization, Research Design, Data Analysis, Interpretation of Findings, Manuscript Preparation, Suzette Domingo: Data Collection, Implementation of the research activities, Lussia Mariesti Andriany: Development of the Results and Discussion Sections.

Conflict of Interest

The authors declare that they have no conflict of interest concerning the conduct or publication of this study.

Data Availability

The survey data contain personally identifiable information and are therefore protected under applicable privacy and ethical requirements. A de-identified dataset, research instrument and corresponding codebook may be provided by the corresponding author upon reasonable request, subject to relevant ethical and data protection provisions.

Declaration of Artificial Intelligence (AI) Assistance

The authors declare that ChatGPT and Grammarly were used only to assist with language refinement, editing and grammatical improvement during manuscript preparation. These tools were not used to determine the research design, collect or analyze data, preparation of Figure, interpret findings, or formulate the study's scientific conclusions. The authors retain full responsibility for the accuracy, integrity and final content of the manuscript.

Ethics Approval

The authors affirm that the study is reported accurately and transparently and that no significant aspect of the research process has been intentionally omitted. Any deviations from the planned research procedures have been appropriately disclosed. The study followed established ethical and publication standards and was conducted in accordance with the guidelines of the Research Publication Office. Approval was obtained from the Chair of the College of Management and Business Technology Research Unit of Nueva Ecija University of Science and Technology (NEUST).

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