

## Unveiling the Entrepreneurial Journey: Lived Experiences of Filipino Women Entrepreneurs

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(Received: 7 November 2023, Revised: 12 July 2024, Accepted: 15 July 2024)  
<https://doi.org/10.57260/csdj.2025.268860>

### Abstract

Women entrepreneurs play a crucial role in driving economic growth and innovation. This study explored the lived experiences of Filipino entrepreneurs, specifically, determined their experience, identified the challenges they faced, and proposed relevant follow-up extension activities. A phenomenological design using a qualitative approach was employed. Data were gathered through semi-structured interviews with three recipients of the livelihood package provided by the college. The findings revealed that the entrepreneurs' experiences significantly impacted their personal, social, and economic lives, and they encountered various challenges in their businesses. The study suggested the need for appropriate follow-up extension activities to help recipients overcome these barriers. Key recommendations include conducting seminars, workshops, or training programs to equip entrepreneurs with new knowledge and skills for effective business management; seeking sponsorship from the Local Government Unit for extension service programs to support entrepreneurs in addressing personal, social, and economic challenges; implementing monthly observations and evaluations by the college's Extension Services office to ensure the sustainability of extension service projects; and encouraging future research to further investigate other entrepreneurial experiences that may impact business success.

**Keywords:** Women entrepreneurs, Lived experiences, Business challenges,  
Follow-up extension activities, Economic impact

## Introduction

At present, women play a pivotal role in business by driving innovation, fostering economic growth, and creating jobs. Their involvement in entrepreneurship enhances their own economic well-being and significantly contributes to the social and economic fabric of society. Women ensure workforce productivity and contribute to economic growth through their roles in household work, market sales, migrant labor, business, agriculture, and industry.

Increasing women's economic engagement has a strong potential to further drive economic growth. Women's economic independence enhances their contributions to families, society, and the broader economy. The 1987 Philippine Constitution, Article 13, Section 14, mandates the protection and promotion of working women's welfare, facilitating their full potential in national service.

In fact, the Philippine government actively supports job creation for Filipina women through laws such as the Magna Carta for Women which safeguards women's rights across various spheres and promotes equitable participation in government and security services. Additionally, the Gender Equality and Women's Empowerment (GEWE) Plan 2019–2025 aims to expand economic opportunities for women, supported by the Philippine Commission on Women (2019). Laws and initiatives aimed at empowering Filipina women enhance economic transformation by increasing diversity, productivity, and income growth. Greater economic empowerment for women improves their access to resources and control over decisions benefiting themselves and their communities.

However, women face barriers to full labor market participation, including domestic responsibilities and limited access to education, training, and financial services. Discrimination and lack of social protection further hinder their career progress (Layton & MacPhail, 2013). Despite government programs, many Filipino women remain unemployed due to insufficient budget allocation for gender-specific projects. In Bulacan municipalities, only 25% of the Gender and Development (GAD) budget addresses women's needs, with the majority diverted to non-GAD initiatives (Pangilinan, 2018).

In order to address this, state universities are expected to provide extension activities, especially for women, to increase their involvement and participation in nation-building. In Batangas State University – The National Engineering University, through its Extension Services Units, aims to enhance community awareness and organization, preparing residents to become leaders. This initiative supports communities by empowering marginalized sectors, including women, to achieve Sustainable Development Goals. By offering targeted programs and resources, state universities play a critical role in equipping women with the skills and knowledge needed to overcome barriers, thus fostering their economic independence and contribution to societal development.

With the goal to enhance women's leadership capabilities within communities by providing insights into their economic roles and livelihoods, this study seeks to contribute to existing literature on women's economic empowerment and entrepreneurship in the Philippine context. By highlighting the diverse roles, persistent challenges, and critical policy implications related to women in business, the research aims to advocate for effective strategies that support women's economic independence and contribute significantly to sustainable development goals.

## Objectives of the Study

The main purpose of this phenomenological study is to explore the experiences of Filipino entrepreneurs of Malvar, Batangas. They are recipients of the livelihood package given by the College of Teacher Education, Batangas State University- The National Engineering University, JPLPC Malvar in partnership with Youth Barangay Council ( Sangguniang Kabataan) of Poblacion, Malvar, Batangas.

### Specifically, this study aims to:

1. Describe the participants' experience as recipients of a livelihood package;
2. Identify the challenges encountered by the recipients of livelihood package in undertaking their economic activity; and
3. Propose relevant and responsive follow up extension activity

## Theoretical Framework

The main goal of promoting women's participation in economic transformation is to enhance their capacity to contribute to economic growth and improve the lives of individuals and the nation. This study draws on the Women's Economic Empowerment Theory of Change developed by Oxfam Canada, which focuses on increasing the well-being and economic empowerment of women. According to this theory, when women are able to realize their full economic potential as agricultural producers, employees, entrepreneurs, or business leaders, economies thrive and the benefits of growth are more widely distributed.

Effective economic empowerment for women is achieved when they can manage risks, improve their economic status, and exercise their rights to control and benefit from resources, assets, income, and their own time. This requires women to have independence, confidence, and the ability to participate in decision-making processes, free from violence and with equal rights to men (Kidder et al., 2017).

The theory also emphasizes that policies aimed at eliminating labor market inefficiencies and creating a level playing field for all individuals, as advocated by the provide women with opportunities to develop their potential and play a more active role in economic life. Access to resources such as land, housing, and capital, along with labor rights and social protection from insecure employment, are critical for women to equally contribute to economic growth.

## Methodology

### Research Design

This research aimed to explore the experiences of Filipino entrepreneurs. Phenomenological research was chosen as the methodological approach because it seeks to understand and interpret individuals' lived experiences and perceptions of phenomena. As defined by Creswell (2013), phenomenology is a qualitative research approach that emphasizes the collective experiences and perspectives of a specific group. This research design is appropriate for this study as it focuses on exploring the lived experiences and perceptions of Filipino entrepreneurs, providing a deeper understanding of how they interpret and navigate their entrepreneurial journeys.

### Participants

The study purposefully selected three participants who were fortunate winners of the raffle and beneficiaries of the 'Maging BUYani: Negosyo ni Juana'y Ipagbunyi' livelihood package, administered by the Extension Services Office in partnership with the College of Teacher Education at Batangas State University - The National Engineering University JPLPC

Malvar Campus and the Youth Barangay Council (Sangguniang Kabataan) of Malvar. All three participants are women residing in Poblacion Malvar, Batangas. They are considered ideal participants for this study due to their direct involvement as beneficiaries of the livelihood package, which includes a capability-building training program and GAD-related initiatives. Being women entrepreneurs, they offer firsthand insights into the implementation and impact of these initiatives on their entrepreneurial experiences, providing valuable perspectives that align closely with the study's objectives and focus.

### **Data Gathering Tools and Procedure**

The researchers followed a structured approach comprising four stages such as formulating interview questions, conducting semi-structured interviews, transcribing interviews, and organizing and analyzing the data. Initially, interview questions were formulated to guide the discussion, validated by the adviser, and subsequently approved by the respondents after obtaining their consent through a formal letter.

During the face-to-face interviews, the researchers posed structured questions designed to gather insights into the experiences of Filipino entrepreneurs who benefited from the 'Maging BUYani: Negosyo ni Juana'y Ipagbunyi' livelihood package. Questions included:

- How has your business evolved since receiving support from BatStateU?
- What challenges have you faced balancing entrepreneurship and household responsibilities?
- In what ways has this support impacted your family's finances and daily routine?

To ensure accuracy and focus during interviews, audio recording was used instead of note-taking. Post-interview, all recordings were transcribed, and the data were accurately organized and analyzed to derive meaningful interpretations. This systematic approach allowed the researcher to capture perspectives on entrepreneurial experiences, contributing to a comprehensive understanding of the program's impact.

### **Data Analysis**

The data analysis process commenced with meticulous preparation, accurate transcription, and the structuring of interview transcripts. Multiple readings of the transcripts were conducted to gain a comprehensive understanding of the subject matter. Initial coding was systematically applied to identify and summarize key concepts within the data. These codes were then categorized and organized into thematic groups, ensuring a methodical approach to data organization.

Emergent themes were continuously refined to accurately capture the essence of the data and align with the study's objectives. Throughout the analysis, a rigorous process of constant evaluation and refinement was maintained. Each thematic area was critically examined for its relevance, and interpretations were grounded in the context of the research goals.

Given the diverse linguistic backgrounds of the participants, the researchers collaborated with a language expert to ensure accurate translation of Tagalog responses to English, facilitating accessibility for international readers. The findings were synthesized and presented comprehensively in the study report, integrating significant insights and excerpts from the interview data to highlight pivotal points and support the study's conclusions.

## Results

The following tables present a comprehensive analysis of the lived experiences and challenges encountered by Filipino entrepreneurs who received a livelihood package.

### 1. Lived Experiences of Filipino Entrepreneurs

Table 1 presents the data that shows the participants' experience as recipients of a livelihood package.

**Table 1** Described participants' experience as recipients of a livelihood package

Themes	Subthemes	Exemplary Texts
Personal	Improving Income	I became quite busy because I have many things to sell, but it's good because I received a lot of income. [p2] Of course, I am blessed and grateful. I had another source of income that has continued up until now. [p1] I persevered even more because I wanted something; I wanted to buy something, so gradually, I circulated my money. [p3] Since teaching is our profession, having more income is not a bad thing. We also need to have extra income. [p1]
Social	Building Networks	Of course, because I have met strangers who became my friends until now, I was able to build a relationship with them. [p1] Yes, because in online selling you will meet many people, make new friends. [p2]
	Family and Business	Mother does direct selling from the earnings of pre-loved clothes. I estimated that my mother's monthly income is less than Php 5,000. My family also became business-minded. [p1] My son and my husband served as my business partners. [p2]
Economic	Financial Opportunities	"It opened the way for a new opportunity. We used the money earned to fund a new business. [p1] I aim to grab something in a crisis because it is hard when you do not have any savings. Of course, it meets our needs, and I can buy what I want when there is extra. [p3] Before in my store, I wanted a water refill station, so now, with that money, I deducted it so I could buy 5 gallons of water. [p3]
	Business Strategies	Communication is the key. I always talk to my mother about other strategies you need to do, what else we can sell, and what the trend is. [p1] All I do is keep on posting [p2] You need to focus. [p3]

The table illustrates how receiving a livelihood package positively impacts Filipino women entrepreneurs, enhancing income, fostering social networks, and creating economic opportunities. By adopting effective strategies and leveraging personal and social resources, participants not only achieve business success but also contribute to community development and economic resilience.

As revealed, the analysis of participants' responses in the conducted interviews revealed three major themes such as personal, social, and economic impacts of receiving a livelihood package. Under the subtheme of improving income, participants emphasized the positive outcomes of increased business activity and income generation. For instance, participants expressed satisfaction with their additional income streams and the benefits of being actively engaged in their businesses. Such outcomes resonate with entrepreneurial literature, which emphasizes that active involvement and diversification of income sources contribute to success (Cardon & Patel, 2015). Additionally, participants reflected on the need for supplementary income and strategic financial management, underscoring their adaptive mindset and resilience in leveraging entrepreneurial opportunities.

Within the subtheme of building networks, participants highlighted the social benefits of entrepreneurship, such as fostering new relationships and community engagement. Networking activities were seen to enhance customer relationships and broaden business connections, aligning with studies emphasizing the importance of social capital in business growth (Gomez et al., 2024). Furthermore, participants played a role in inspiring others to start businesses, contributing to local economic activities and job creation, as noted in previous research (Kritikos, 2014).

Under the subtheme of financial opportunities, participants discussed how their entrepreneurial ventures led to new economic opportunities and investments. They also emphasized the importance of financial planning and savings, reflecting practices aimed at sustaining business growth and stability. Moreover, participants expressed satisfaction in meeting personal and family needs through their businesses, highlighting the fulfillment derived from their entrepreneurial endeavors (Berglund et al., 2020).

Moreover, participants identified various strategies for maintaining business stability, including effective communication, consistent marketing efforts, and focused business operations. These strategies contribute to organizational resilience and growth by enhancing market responsiveness and operational efficiency (Tycoonstory, 2022). They align with principles of proactive management and adaptability to market dynamics (Indeed Editorial Team, 2023).

## **2. Challenges Encountered**

Table 2 presents the specific challenges noted by the participants in selling the livelihood package, which significantly impact their business operations. As seen in the table, the challenges highlighted by participants underscore the critical aspects of business management: effective time management, awareness of customer behaviors in online transactions, and the importance of security measures to protect business assets. These insights are crucial for maintaining a healthy business environment and ensuring long-term sustainability and growth

**Table 2** Identified challenges encountered by the recipients of livelihood package in undertaking their economic activity

Themes	Subthemes	Exemplary Texts
Time Management	Schedule	I became quite busy because I have many things to sell, but it is good because I received a lot of income. [p2] Time is my enemy as a working student, and when I did get it, I had to make time for it. I also meet with customers, but when I was unable to handle him any longer, I gave it to my mother. [p1]
Scammer	Bogus-buyer	In the thrift shop I had, I had the experience of scammers, they said they would buy it, but they would not take it out of mine. [p2]
Felony	Theft	My shop was robbed on January 17. [p3]

In terms of time management, under the sub-theme of schedule, participant 2 noted, "I became quite busy because I have many things to sell, but it is good because I received a lot of income." This indicates that managing time effectively became crucial after receiving the livelihood package, leading to increased sales and income, which is viewed positively. This success underscores the importance of active involvement and dedication to business operations (Practical Business Skills, 2022). Participant 1 added, "Time is my enemy as a working student, and when I did get it, I had to make time for it. I also meet with customers, but when I was unable to handle him any longer, I gave it to my mother." Balancing responsibilities as a working student and an entrepreneur proved challenging, necessitating assistance to manage customer interactions effectively. Poor time management can lead to stress and hinder personal and professional goals (Team, 2023).

Regarding scammer, specifically, bogus-buyers, participant 3 shared, "In the thrift shop I had, I had the experience of scammers, they said they would buy it, but they would not take it out of mine." Dealing with scammers in online sales poses challenges, as some customers do not fulfill their commitments, affecting business operations negatively. Awareness of fraudulent activities and legal measures is essential for both sellers and buyers to prevent such incidents (Statistica, 2023).

Participant 3 also mentioned, "My shop was robbed on January 17." Experiencing theft dealt a severe blow to the business, resulting in substantial losses and setbacks. Such incidents often require additional financial resources to recover and restart operations, emphasizing the importance of securing business premises and assets (Bajajfinsrve, 2021).

In summary, the participants shared their perspectives on how these livelihood packages positively impact their lives and businesses, as well as the specific challenges they face in managing their economic activities. The analysis is structured around three key themes: personal, social, and economic impacts of the livelihood package. Under each theme, subthemes such as income improvement, networking benefits, and financial opportunities are explored, highlighting the diverse ways in which entrepreneurship contributes to community development and individual resilience. Additionally, the section explores into the challenges participants encounter, including issues of time management, dealing with fraudulent activities, and the impact of criminal incidents on their business operations. These insights offer valuable implications for enhancing support mechanisms and strategies to foster sustainable entrepreneurial endeavors in similar contexts.

### 3. Proposed Relevant and Responsive Follow up Extension Activity

Table 3 outlines the proposed extension activities designed to address the identified needs and challenges faced by Filipino entrepreneurs, as revealed through the gathered data. These activities aim to provide targeted support in enhancing time management skills, navigating legal requirements, protecting against fraud, and sustaining entrepreneurial skills, thereby fostering economic resilience and promoting sustainable development goals within the community.

These initiatives focus on enhancing time management skills, providing business startup guidance, preventing scams, and sustaining entrepreneurial skills. Each project is aligned with Sustainable Development Goals (SDGs) related to poverty reduction, gender equality, and economic growth. Implemented in collaboration with various agencies and monitored through interviews and business observations, these activities aim to empower entrepreneurs and foster sustainable business practices within the community.

**Table 3** Proposed Relevant and Responsive Follow up Extension Activity

Title of the Project /Activity	Objectives	Type of community Extension Services	Sustainable development Goals	Cooperating Agencies	Monitoring and Evaluation Techniques	Sustainability Plan	Persons Involved	Financial Plan
<b>What time is it?: time to live a balance life</b>	•To assist the entrepreneurs in managing time	•Capability -Training Program •GAD Related	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CAS •CABEIHM •LGU of Malvar	Facet-to-face interview to observe and evaluate the business	•Entrepreneurs' Weekly Business Update •Monthly face-to-face business observation	•Dean CTE •Social Studies Students •CAS •CABEIHM •LGU •Entrepreneurs	PHP 10,000
<b>Pa-Talk: Tips Para Sa Pagsisimula Ng Negosyo</b>	•To help participants make decisions about business. •To educate participants on the basic legal requirements in establishing business. •To provide an overview on how to be run a business.	•Capability -Training Program •GAD Related	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CABEIHM •LGU of Malvar	Facet-to-face interview	Regular Interview / Updates	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Participants	PHP 5,000
<b>Scammer alert: are you prepared to protect your business?</b>	• To identify various ways to prevent scammers and protect entrepreneurs' businesses •To be able to know how entrepreneurs could deal with scammers. •To gather ideas on how entrepreneurs can sustain and expand their businesses.	Capability – Training Project GAD – Related Program	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CABEIHM •LGU of Malvar	Face to face interview to observe and evaluate the business.	•Entrepreneurs' Weekly Business Update •Monthly face-to-face business observation	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Entrepreneurs	PHP 5,000
<b>Sales: sustaining active and long lasting entrepreneurial skills</b>	• To be able to identify how entrepreneurs sustain their business despite having different merchandise.	Capability – Training Project GAD – Related Program	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and	•CABEIHM •LGU of Malvar	Face-to-face interview to observe and evaluate the business	•Entrepreneurs' Weekly Business Update •Monthly face-to-face business observation	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Entrepreneurs	PHP 5,000

Title of the Project /Activity	Objectives	Type of community Extension Services	Sustainable development Goals	Cooperating Agencies	Monitoring and Evaluation Techniques	Sustainability Plan	Persons Involved	Financial Plan
	• To be able to know how entrepreneurs sustain their management skills in business		Economic Growth					
<b>What time is it?: time to live a balance life</b>	•To assist the entrepreneurs in managing time	•Capability -Training Program •GAD Related	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CAS •CABEIHM •LGU of Malvar	Facet-to-face interview to observe and evaluate the business	•Entrepreneurs ' Weekly Business Update •Monthly face-to-face business observation	•Dean CTE •Social Studies Students •CAS •CABEIHM •LGU •Entrepreneurs	PHP 10,000
<b>Pa-talk: tips para sa pagsisimulang negosyo</b>	•To help participants make decisions about business. •To educate participants on the basic legal requirements in establishing business. •To provide an overview on how to be run a business.	•Capability -Training Program •GAD Related	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CABEIHM •LGU of Malvar	Facet-to-face interview	Regular Interview / Updates	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Participants	PHP 5,000
<b>Scammer alert: are you prepared to protect your business?</b>	• To identify various ways to prevent scammers and protect entrepreneurs' businesses •To be able to know how entrepreneurs could deal with scammers. •To gather ideas on how entrepreneurs can sustain and expand their businesses.	Capability – Training Project GAD – Related Program	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CABEIHM •LGU of Malvar	Face to face interview to observe and evaluate the business.	•Entrepreneurs ' Weekly Business Update •Monthly face-to-face business observation	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Entrepreneurs	PHP 5,000
<b>Sales: Sustaining Active And Long Lasting Entrepreneurial Skills</b>	• To be able to identify how entrepreneurs sustain their business despite having different merchandise. • To be able to know how entrepreneurs sustain their management skills in business	Capability – Training Project GAD – Related Program	•SDG1: No Poverty •SDG5: Gender Equality •SDG8: Decent Work and Economic Growth	•CABEIHM •LGU of Malvar	Face-to-face interview to observe and evaluate the business	•Entrepreneurs ' Weekly Business Update •Monthly face-to-face business observation	•Dean of CTE •Social Studies Students •CABEIHM •LGU •Entrepreneurs	PHP 5,000

## Discussions

The study examines the profound impact of receiving a livelihood package on participants' lives, focusing on the economic, social, and personal dimensions. Engaging in economic activities significantly influenced participants personally, as they emphasized the transformative effects of actively managing their businesses. They expressed satisfaction with increased income and the fulfillment derived from entrepreneurial success, aligning with research indicating that active involvement correlates with higher levels of satisfaction and business success (Cardon & Patel, 2015).

Socially, participants highlighted how their businesses facilitated new connections and relationships. They recounted forging new acquaintances and receiving encouragement from others met through business interactions. Family involvement was also noted, with some participants collaborating with relatives as business partners. Moreover, participants inspired others to start their own businesses, underscoring the role of entrepreneurial activities in community engagement and social capital, consistent with studies emphasizing the importance of customer relationships in driving business growth (Gomez et al., 2024).

Economically, participants viewed their businesses as gateways to new opportunities. These opportunities not only fulfilled essential needs but also contributed to sales growth and business development. This aligns with findings suggesting that seizing opportunities enhances career advancement and economic stability (Indeed Editorial Team, 2023).

However, the study also illuminated significant challenges faced by participants. Sales management emerged as a major issue, with participants grappling to balance the demands of selling various products. Scams were another challenge, with participants recounting instances where customers failed to honor transactions, impacting their business integrity. Time management posed difficulties, exacerbated by dual responsibilities, while one participant experienced a setback due to a felony, resulting in substantial losses.

In response to these challenges, the researchers proposed several responsive extension activities. One aims to equip entrepreneurs with effective time management techniques. Another provides strategies to prevent scams and safeguard business interests. Another offers guidance on starting a business, tailored to market interests. Lastly, one focuses on nurturing management skills and sustaining businesses amidst market fluctuations.

These extension activities, developed collaboratively with agencies like CAS, CABEIHM, and LGU of Malvar, emphasize capacity-building, community engagement, and sustainable development goals. They are monitored through structured evaluations to ensure their effectiveness in empowering entrepreneurs and fostering resilient business practices within the community.

## Conclusion and suggestions

Based on the significant findings of this study, several conclusions can be drawn. The research comprehensively described the lived experiences of livelihood package recipients across personal, social, and economic dimensions. It highlighted the positive impacts on income generation, social networking, and economic opportunities that participants experienced through their entrepreneurial endeavors. Conversely, the study also underscored the challenges faced by these recipients, such as time management issues, encounters with scammers, and incidents like theft, which posed significant setbacks to their business operations.

In response to these findings, the researchers proposed relevant and practical suggestions to support livelihood package recipients in overcoming these challenges. Firstly, it is recommended that the CTE Department officials organize seminars, workshops, or training programs aimed at equipping entrepreneurs with updated knowledge and skills essential for effective business management and growth. Collaboration with the Local Government Unit (LGU) through the College's Extension Services office is also advised to implement targeted extension service programs. These programs could address specific challenges faced by entrepreneurs, fostering resilience and sustainability in their business practices.

Moreover, regular monthly observations and evaluations of entrepreneurs are proposed to ensure the ongoing effectiveness and sustainability of these extension service initiatives. This monitoring process would enable adjustments and improvements based on real-time feedback, enhancing the support provided to entrepreneurs over time.

Lastly, for future research directions, it is recommended that further studies explore additional entrepreneurial experiences that may impact business outcomes. This would contribute to a deeper understanding of the dynamics involved in entrepreneurship among livelihood package recipients, potentially uncovering new insights and strategies for supporting their long-term success.

### **New knowledge and the effects on society and communities**

This study contributes new knowledge by shedding light on the multifaceted impacts of livelihood packages on individuals, society, and communities. It underscores how such economic interventions not only enhance personal incomes but also foster social networks and create economic opportunities, aligning with Sustainable Development Goals (SDGs) like poverty reduction and gender equality. The study's findings provide valuable insights into the challenges faced by entrepreneurs, such as time management and security issues, prompting tailored extension activities to address these concerns effectively. By proposing actionable strategies and fostering partnerships between educational institutions and local governments, the study aims to cultivate resilient and sustainable entrepreneurial practices that can positively transform communities.

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