

Agri Fish Preneur Management Clinic Extension Project, Central Luzon, Philippines

Abstract

The term “Agri Fish Preneur” was coined from the industry or sectoral groups of the project on which its advocacies were directed: Agriculture, Fishery and Entrepreneurial sectors. Agri Fish Preneur advocacy project comprises undertakings on green (organic farming), blue (tilapia aquaculture), and rurban entrepreneurial activities (entrepreneurial development). As an extension work, its core contents are focused on entrepreneurial knowledge dissemination and performance development on fishery and agriculture thru the modalities of start-up enterprise consultancy, cooperatives management, individual enterprise initiation, and institutional linkages.

Based on the results of the survey evaluation undertaken on client-respondents with at least 3 times served, knowledge and practice with particular mentoring by experts on problem areas of the enterprise are significantly essential in entrepreneurial management success. Some sociodemographic factors like age, education, source of income, civil status, and sex, regardless of being male or female, are correlated to certain entrepreneurial management areas. On the financial aspects, respondent-clients recognized the importance of the use of financial instruments and short-term credits, availing of low bank and government interest rates, and the use of budget control. They also learned mostly about process control, especially on production and product/service provisions. Marketing aspects were most appreciated due to the introduction of innovative exposures to social media, product delivery improvements, and the realization that research on product development and price determination is significant. Results indicated that clinical or consultancy projects must be clearly focused on topics requested by clients and must likewise be provided through carefully identified

Research Article

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experts as management clinic service and technology providers. The study substantiated that gender is not a factor in entrepreneurial management success. It is knowledge and practice with gender-responsive mentoring by consultants on problem areas of the enterprise that are essential.

Keywords

Start-up • Entrepreneurial management • Institutional linkages • Consultancy entrepreneurship • Agri-fishery sector • Rurban

Introduction

Perspectival evaluation is important to determine the success or failure of project activities and its results will aid the provider in future undertakings, its partner stakeholders and finally, its beneficiaries. The College of Business and Accountancy (CBA) Extension and Research Office, through its then lead researcher, came up with a project engaged in the provision of technical consultations and trainings regarding business management focusing on the agriculture and fishery sectors and stakeholders engaged in small businesses in Region 3 Central Luzon, Philippines.

The activities undertaken under the program was based on the recognition of the expertises of Central Luzon State University (CLSU): agriculture, fishery, and entrepreneurship education. Considering the three, the term "Agri Fish Preneur" was coined. Thus, the coming up of the Agri Fish Preneur Management Clinic project positioned to help start-up businesses, associations, and cooperatives with industry and institutional linkages in Central Luzon, Philippines. The project was undertaken on the context of gender neutrality in which people of any legal gender are treated without discrimination and judgement. The project adopted gender transformative and development approaches as well as gender-responsive methods, such as considering equality and impartiality as keys in service provision.

Since the project has already been officially rendered, presently, it still exists as a shadow of current banner activities, and for which many concepts and practices have been imbibed by the present group of CBA fledgling faculty members. It is essential that an assessment be made so that results can be used to further the excellence and conceptualization of more innovative bravuras. Per se, it is in the interest of the university and any other institutions to know and assess the results of the Agri Fish Preneur Management Clinic project as imbibed into the psyche of its clients.

The results of the research will be beneficial to all interested stakeholders for the improvement of their current extension programs in relation to redesigning and improving concepts, administration, and collaboration techniques. Since the project has been undertaken within

the milieu of a gender-neutral perspective, wherein equality and impartiality were the keys in the service provision of the project, so as it is in this research.

Objectives

The study will determine the impact of the Agri Fish Preneur Management Clinic extension project according to the perspectives of its stakeholders. Specifically, it aims to:

1. Identify the socio-demographic characteristics of the client-respondents of the Agri Fish Preneur Management Clinic project.
2. Describe the perspectival evaluation and significance of the trainings on financial, business management and marketing aspects undertaken by the client-respondents.
3. Outline the on-field assessment and infer the future outlooks of the client-respondents and determine the problems and the probable solutions that were applied and can be used in the future.

Methodology

Framework of the perspectival study

(Figure 1) shows the framework of the study showing the socio-demographic characteristics of the client-respondents as the independent variables and the learnings from financial, business management and marketing aspects as the dependent variables. The assessment was only focused on the three (3) major aspects of entrepreneurial management because they were the topics considered by

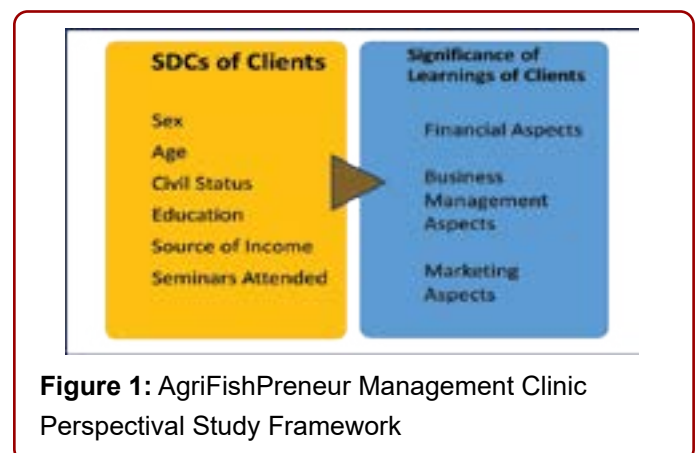


Figure 1: AgriFishPreneur Management Clinic Perspectival Study Framework

the professionals and extension providers of the project as the most important areas in entrepreneurial success [1, 2, 3]. Each major topic consists of specific areas of study that were the basis of the experts' clinical diagnostics and advice.

Data gathering

Data gathering was through the use of a created and pre-tested Likert questionnaire catering to the needs of the research. It was structured in two parts: about the socio-demographics of the clients, and about their responses as to the leanings and problems regarding financial, business management, and marketing aspects of the project. Although sex was included in the questionnaire, its treatment was only to count the number of sex-based respondents and not to undermine the gender-neutrality approach of the research. Data were gathered from forty-five (45) direct beneficiaries who were able to attend trainings for at least three times, received packages of technologies, experienced individual consultancy meet-ups, and got involved in particular entrepreneurial income generating projects in their locales.

Data Processing

The data analysis of the research was designed as a combination of quantitative and qualitative methods of descriptive statistics. The SPSS was used in determining the statistical significance of the variables based on data gathered at 0.05 Level of Significance. The use of the $p=0.05$ Level of Significance indicates that the results have a 95% true relationship of variables and that only 5% association is by chance or not significant at all. Since the project has been undertaken within the setting of a gender-neutral perspective, wherein equality and impartiality were the keys in the service provision of the project, so as with the treatment of the results of this research.

To further enrich the discussion of results, particular economic analyses were used like the Cost-Benefit and incremental change analyses for the income-generating activities of particular client-entrepreneurs. Further, to triangulate written results from the questionnaires, interviews were conducted to various officers of the institutional linkages and direct beneficiaries of the project and meet-up round table and focus group discussions

were undertaken. Supplementary information was likewise referred to from documents, and quarterly and terminal reports submitted to the funding and supervisory agencies.

Review of related literature

Neutral-Gender Business Management

There are several areas based on research findings, that the issue of gender is not a factor in the success of any business. It is accepted since the onset of the 21st century that neutral gender management takes off the bias set amongst sex differences [4].

On education

For a large, randomly selected sample of entrepreneurs in the manufacturing, retail and service sectors, there were few differences in education obtained by males and females in their business motivations. Women entrepreneurs were, however found to have less experiences in managing employees, working in firms and in helping a start-up and new business. Yet, there are cases too that men are much in the same way.

On financial institution and lending

Lenders who finance new and growing firms have little to go on but their own "gut instinct" in assessing whether women's and men's businesses are likely to run in similar ways, or whether they might be run in dissimilar but equally effective ways. Implications for lenders and investors are less clear cut but suggest that whatever innate differences may exist between men and women are irrelevant to entrepreneurship. The study of [4] suggests that lenders and investors wishing to assist small businesses should focus on evaluating the amount and quality of the business and non-business experience of entrepreneurs and must consider sex as an irrelevant variable.

On productivity

While women's businesses do not perform as well as men on measures of size, they show fewer differences. Arguably more critical business effectiveness measures growth and productivity and no differences on returns whether a man or a woman is at the top of the productivity department.

On business involvement

Future research is needed to investigate whether or not other types of business or non-business experiences might bring additional benefits in terms of positive impact on future business performance, but the argument is that one's sex per se is neither a liability nor an asset in business management.

Agri Fish Preneur

The beginnings

The dawn of the project started off with the call by the Philippine Commission on Higher Education's National Agriculture and Fishery Educational System (CHED-NAFES) for a project that would account for educational development concentrating to farmers and fishery folks. Owing to such, the then Research Coordinator of the CBA and a colleague brainstormed for a project that would account for the involvement of other young and dynamic faculty members who are willing to get involved.

Conceptualization

Thus, a brainchild was conceptualized by two faculty members, based on the inspiration that the CBA, being a Corporate College, must make itself be felt within the CLSU community as a technical provider for business and entrepreneurial development. Since, the university has the College of Agriculture and the College of Fisheries, and that the technical experts were with them regarding agriculture and aquatic science, it was best thought of that they must get involved with the CBA as the lead in the implementation process. The duo then came up with the proposal entitled Responsible Agri and Fishery Based Campaign Towards Multi-Stakeholder Partnership in Enterprise Promotion in Central Luzon" a.k.a. "Agri Fish Preneur" worth PhP 6.0 million for a period of two (2) years.

The term "Agri Fish Preneur" was created from the industry or sectoral groups of the project on which its advocacies were directed: Agriculture, Fishery and the Entrepreneurial sectors. The logo of the project, (Figure 2), shows the interconnectivity of agriculture and fishery sectors in a ying and yang formation. The colors of the fish and the leaf represent the Blue Entrepreneurship for the Fishery Sector and the Green Entrepreneurship for the Agriculture Sector,



Figure 2: Agri Fish Preneur Logo symbolizing the Advocacies of the Project

symbolizing that their duality is a blended whole taken within the framework of entrepreneurial management. Since the main purpose of the project was to advocate business development in the whole of Central Luzon, the Agri Fish Preneur Management Clinic was launched accordingly.

The project

The project's initiatives were first seen in the identification of a business consultancy office for the community stakeholders seeking for advice about the different facets of entrepreneurship at the CBA Research and Strategic Studies Office (CBA-RESSO) manned by the College Research Coordinator and two (2) project staffs. The identified areas of consultancy were focused particularly on quality management, good governance practices, innovations in production, and marketing applications of modern and indigenous entrepreneurship within the context of agriculture and fishery in Central Luzon. Three CLSU banner commodities and its developed technologies were chosen for promotion and dissemination: biofertilizer, tilapia, and mushroom. On a general note, knowledge on responsible enterprise undertakings in relation to business management, financial management and marketing management were chosen including the safeguard for the environment and the institutionalization of conscientious entrepreneurship. It encouraged grass roots activity and learning environment through community seminars and trainings and the introduction to the CLSU Technology Business Incubator (TBI) for start-ups and investors. It likewise was purposely set for community stakeholders in Central Luzon by helping them form linkages with the agriculture and fishery-based industries as a way of commitment to sustainable development. It entailed

capability building on responsible and environment friendly entrepreneurial undertakings, industry to farm linkage positioning and exposition, basic organic crops and fishery asset and resource management, literacy campaign using traditional and non-traditional marketing and promotional modes with the end view of establishing additional enterprises zeroing in on agri-fisheries technologies developed by CLSU as endorsed.

Project providers and collaborating agencies

The lead provider of the extension activities is CBA together with its CLSU allies, the College of Agriculture (CAG) and College of Fisheries (CF) and their associated centers: The Fisheries and Aquaculture Center (FAC), Ramon Magsaysay Center for Agricultural Resources and Environment Studies (RM-CARES), Center for Tropical Mushroom Research and Development (CTMRD) and the Center for Educational Resources and Development (CERDS). The CHED approved collaborators within the region are the Pampanga State Agricultural University (PSAU) and the Bataan Peninsular State University (BPSU); while the external non-academic partners are the Department of Trade and Industry (DTI) and the Department of Agriculture (DA) in the region.

The CBA and its CLSU allies were tasked to provide technical assistances and consultancy services to various organizations and institutions, assist in capability building and technical requirements of any organizations and institutions through various seminars and trainings and other academic or non-academic related packages; conduct socio-economic research that may be of help in the direction and mapping out of plans, solutions of setbacks, and identification of potentials of any entrepreneurial individuals, groups, associations, and cooperatives.

The roles of the external partners are to identify recipients needing technical assistances and provide coordination among stakeholders within their jurisdictions. They aided in the determination of the kind and nature of technical learnings and requirements to be provided and the manner of provision thereof; identify the various organizations and institutions who will become the recipients of the technical supports, various seminars, and trainings and other academic or non-academic related packages to be provided by Agri Fish Preneur project.

The client-recipients

As determined in the concept of the project, any agricultural-based and fishery-based business stakeholders and entrepreneurs who may have problems and potential difficulties in their business and entrepreneurial undertakings are the direct client-recipients, irrespective of their gender role. Owing to the nature of the project, the recipients served were individual farmers, fishpond owners, cooperatives and association members, small and medium scale enterprises (SMSEs), students from different universities and high schools, on-air and social media enthusiasts, and other interested parties out of Central Luzon.

The cooperatives were considered based on their given resources and the intent of their officers and members to get engaged. The chosen associations by the collaborating institution in Pampanga, PSAU were provided technical assistances in fishery and agri-based endeavors including entrepreneurial assistances especially on financial and marketing business components. The student groups comprised of student class organizations from the collaborating universities, BPSU and PSAU established their own Income Generating Projects (IGP) using the biofertilizer technology. Also, some individual fish farmers were given the whole package of clinicals on business, technical trainings on tilapia growing, pond maintenance and processing technologies, thereby, improving their fish farms with the end of increasing their income levels to an acceptable percentage. The reach of the project went beyond Region 3 as the technical experts were invited to share the project management process and likewise have exposures to the different scenarios of farmers and fisherfolks in the country.

Activities and pool of experts

The Agri Fish Preneur Team did not only provide technical trainings and seminars on business and CLSU technologies but likewise provided other activities such as clinicals (both process and technical), cooperatives and industry linkage exposure trips, Memorandum of Agreements signing, product and service based soft launches thru the one-town-one product (OTOP) festivals, advertising competitions, research poster competitions and selection of Agri Fish Preneur Ambassadors.

The project team was composed of senior and junior faculty members and senior researchers who are experts in different fields needed in the administration of the project. They were all trained on gender studies and able to conduct gender-related activities. The team members who were then at the onset of the project with lower academic positions were promoted to at most nine (9) ranks higher at the time of the project evaluation. Out of the twelve (12) CLSU experts involved, there were six (6) from CBA, five (5) from CAG and one (1) from CF. From out of them, the CLSU Vice President for Research, Extension and Training was involved, six (6) Directors from CLSU centers and five (5) faculty experts in entrepreneurial management were designated to keep the project rolling.

Clinical areas of business

The sectors of agriculture and fisheries remain as important parts and contributors in the country's economy. This is measured as the value added of these sectors as a percent of GDP. According to the Philippine Development plan, the agriculture and fisheries contributed and average of 18.4 percent to GDP and grew at an average of 2.6 percent annually, on the average. However, this performance was significantly below the target of the previous plans. Increasing agri-fisheries activities and earning profit through these sectors are aimed towards the growth of the economy. Thus, the present situation considers financial, business management, and marketing practices as vital to the business operation activities to meet long term needs and generate high yield inputs in agri-fisheries ventures [5, 6, 7]. Based on these, there were only three (3) major entrepreneurial topics considered by the project team: Financial, Business Management and Marketing aspects.

Financial aspect

Each business must maintain adequate amount of finance for a smooth running of business [8]. Finance is important to transform the subsistence agriculture into commercial orientation. According to [7], the ability of raising capital and smart decision in running business depends on saving plans, handling loans, and balancing of checkbook. In the study of [9], financial practices are being measured in terms of compliance of financial report such as income statement, balance sheet, cash inflow and cash out flow and budgeting, financial decision making, working capital

management, and capital budgeting. Unfortunately, many entrepreneurs were never taught about basic financial literacy [10]. Like, knowledge on savings that may allow farmers to develop changes in agricultural activity and secure finances in case of unforeseen events. According to [11], savings depend on the capital accumulated in the farm and the use of these resources in the form of savings for further improvement of the farm's performance. Moreover, the adoption and application of farm budget helps the farmers to reduce the cost and farm expenses.

Agri Fish Preneur further divided the financial aspect into internal and external finance which are the specific topics deemed important by entrepreneurial practitioners. Internal Finance included the areas of savings, financial instruments, inventory management and budget control. External Finance focused on bank loan/credit, interest rate, loan sharks, government loan and credit terms.

Business management

Operational performance is defined to assess the overall activities of the entire production process. This aspect includes inventory, personnel management, maintenance, quality control, production, packaging, and distribution for the operational to function well and in good condition [12]. It is considered the heart of an entrepreneurial undertaking because it is where the business must focus on so that something can be offered to the market.

Agri Fish Preneur considered this aspect as the broadest, but it has been thought of that only the administrative management and the logistics supervision be included because they were able to determine that these two areas were almost always the more problematic amongst the farmers and fisherfolks. Each were further broken into specific topics like human resource, recording, and management audit for the Administrative Management area; and inventory management, production, and product/service delivery topics under Logistics Supervision.

Marketing practices

Marketing is defined as a medium or strategy to inform customers about the business, product, and services. A good marketing can increase the sales of any business [5]. The owners do marketing practices based on their

knowledge, character, and experiences in dealing with people. Doing it on a personalized basis makes marketing endeavors become more successful. According to the results of the study of [5], marketing practices are proved to be creative, organized, and beneficial to the business operation. Sellers have their unique way of implementing marketing strategies to promote their brands and attract loyal customers. In the study of [9], marketing practices were assessed through the use of the marketing mix, the 4P's which are product, price, place, and promotion; and observing the needs and demand of customers through the conduct of market information. The result of the study showed that micro-businesses are less likely able to manage their marketing practices because of minimal capitalization and budget for promotions. However, the use of modern marketing communication tools in agribusiness endeavors like the integration of social media applications can reach the potential audiences and may result to market expansion [13].

Agri Fish Preneur considered the area of marketing as challenging because the market is replete with uncontrollable factors. The two categories considered and selected by the faculty experts and are mostly claimed as tricky by new entrepreneurs are Market Entry which focused on social media, packaging/labeling, product development and customer service; and Market Provisions which included topics about the product/service itself, price determination and product/service quality.

Result and Discussion

Socio-demographic characteristics of client-respondents

Sex: (Table 1) indicates the respondents' sex distribution. It indicates that 56 % of the respondents are male (n=26) while the remaining are female. The sex aggregated data was gathered for pure purposes of measure and to simply determine which is more likely to attend the project activities. In the determination of relationship of sex to the dependent variables however, no sex categorization of being male or female was undertaken because the assessment is assumed as neutral-gender. The results expected were not anchored on being a male or a female of the respondents but taken only as mere client or recipient, without any sex identification.

Age: (Table 2) specifies that the highest number of respondents belong to ages 41-50 (31%), seconded by 51-60 age bracket (27%). Considering that the prime working age based on Philippine Age Structure (2020) falls on bracket 25-54, it is hence, more meaningful if the three brackets in the results are taken together, therefore, indicating a total of 74% of the total respondents falls within prime working age of Philippine demographic position. This is indicative of the casual observations of the project providers that those actually getting involved in entrepreneurial endeavors are within the prime of their technical lifespan. Ages 30 to 59, comprises 23.6 % of the total age bracket of the Philippine population and of which labor force participation rate of the Philippines at 78% is the prime working age, wherein the majority of the respondents fall.

Hence, the assessment survey results are in line with the national data. This also proves that, for the project survey, the age of 40 is said to be the beginning of life as clichéd, and the retirement age of 60 is considered as the end of the working stage. The results also indicated that the outlier age bracket of 61-70 (13%) of senior citizens, reinforces the direct annotations of the technical providers that seldom do they encounter attendees of such economic age category.

SEX	n	%
Female	19	44%
Male	26	56%
Total	45	100%

Table 1: Sex

Age	n	%
30-40	7	16%
41-50	14	31%
51-60	12	27%
61-70	6	13%
no answer	6	13%
Total	45	100%

Table 2 Age Distribution

Civil status: (Table 3) shows that the highest percentage of respondents are widowed (91%) indicating that their status has provided them enough time to attend on activities that will help them benefit their entrepreneurial endeavors. It was likewise triangulated with the attendance sheets that those who actually attended the technical seminars, trainings, and other clinical consultancies, regardless of age and sex, were widows or widowers.

Gender role: Gender roles influence a wide range of human behavior that refers to aspects of life pursuits like choices, decisions on likes, dislikes, personal desires, manner of doing things and even relationships. The gender role is a sex or a social role pursued [14]. It has evolved and expanded through time and has been considered acceptable, appropriate or desirable based on the person. The term gender role has been the commonly used term rather than sex role because gender is disassociated from any biological conceptions. (Table 4) presents gender roles indicated by the respondents. Based on their responses, they did not consider their sex in the identification of their actual roles as private individuals. It can be deduced that their identified roles were based on their source of income as shown in (Table 6).

Education: The majority of the respondents as presented in (Table 5) are high school graduates (51%) who are in much need for modern technical learnings and business

knowledge based on their claims that they did not have the opportunities during their younger years, since no activities related to such were provided by the government and that academic institutions were not much involved in community development in the past.

Source of Income: (Table 6) indicates that almost all of the respondents are farmers and that they belong to the income brackets of aqua-farm cultivators having an income base of about PhP 7,068.00 per month. This information is one of the bases for the selections of clientele of Agri Fish Preneur during the period of the project. Based on the total agriculture output contribution to Gross National Product, the subsector crops only contributed 5.24% while the fishery subsector did not contribute at -2.53 in 2017. Such that, since the onset until the end of the project, it became the mandate to focus on the two subsectors: agricultural crops and aquaculture productivities. No gender role assignments were considered in the determination of the sources of income.

Other sources of income: Out of 45 respondents (Table 7), 51% opted not to divulge information regarding their other sources of income because they claimed that such were not regular, while others do not actually have other ways of living. The remaining 49%, obtained their income

Civil Status	n	%
Single	1	2%
Married	3	7%
Widow/Widower	41	91%
Total	45	100%

Table 3 Civil Status

Education	n	%
Elementary Graduate	4	9%
High School Level	7	16%
High School Graduate	23	51%
College Level	6	13%
Vocational	5	11%
Total	45	100%

Table 5 Education

Source of Income	n	%*
Farmer	44	98%
Vendor	2	4%
Mason	2	4%
Clerk/Staff	2	4%
Total	50	110%
*Multiple Answers		

Table 4 Gender Roles*

Source of Income	n	% *
Farming	44	98%
Selling	2	4%
Construction Work	2	4%
Employee	2	4%
Total	50	110%
*Multiple Answer		

Table 6 Source of Income*

from different sources for which they claimed to be actually unstable. At the very least, only 5 (11%) were receiving government support from the Pantawid Pamilyang Pilipino Program (4Ps), the government’s national poverty alleviation project providing conditional cash grants to the poorest of poor families to improve health, nutrition, and education of children ages 0-18. Likewise, 4 claimed to be receiving assistances from relatives (9%). It then indicates that 20% of the recipient-respondents have no actual income from other sources, which justifies the need for them to get involved in Agri Fish Preneur.

Project Seminars/Training Topics Attended: (Table 8) shows that most of the respondents attended various business management related seminars. It also confirms that the most attended seminar is the fundamentals of accounting followed by marketing. The question on this item was given as open-ended to test if the respondents were able to remember the topics they attended. Survey revealed that majority of the respondents have attended multiple topics.

Other Sources of Income	n	%
Business	6	13%
Relatives	4	9%
Government Welfare: 4Ps	5	11%
Others: Odd Jobs	7	16%
Abstain	23	51%
Total	45	100%

Table 7 Other Sources of Income

Seminars/Training Topics	n	% *Multiple Answer
Marketing	15	33%
product costing	13	29%
human resource	3	7%
fundamentals of accounting	26	58%
remedial management	6	13%
Entrepreneurial	6	13%
Abstain	10	22%
Total	79	153%

Table 8 Project Seminars/Training Topics Attended

Perspectival Evaluations and Significance of Trainings

On financial aspects: Age, Education and Source of Income (Table 8) shows the significant relationship of age to financial aspects, particularly, on internal and external finance, with emphasis on specific topics on financial instruments, short-term credit, low bank interest rate, budget control and government loan.

Age and Financial Instruments: Financial instruments are related to banking services. The result that age is one of the factors that influence the banking behavior of individuals is similar in the studies of [15, 16, 17, 18]. As cited by [19], the world bank finds young people as the segment of population with the lowest usage of financial services and instruments. Younger individuals may view banking primarily as a means of managing their day-to-day finances, such as receiving paychecks and making financial transactions. As they age and their financial responsibilities grow, they increasingly see banking as a tool for saving and investing and that the use of financial instruments are helpful in the easy facilitation of transactions. There is a shift in priorities as one gets older, and these can influence how they perceive the role of banking in achieving those goals. Older individuals have more experience with banking and a better understanding of financial concepts and tools [20], which can lead them to see banking as a means for saving and wealth accumulation. Younger individuals, on the other hand, may still be learning about financial matters especially the newly introduced financial instruments and processes, and may not fully appreciate the greater roles that banking can play [21] in achieving business goals. The result of the assessment implies likewise and true to the client-respondents that as they get older, their perception on bank services with the use of financial instruments to save time, efforts and expenses become more positive.

Age and Short-term Credit: The report of [22] indicated that young adults typically formulate plans primarily for short-term objectives, specifically those related to saving money for immediate spending purposes. The result of the study shows that age can significantly influence the perceptions of long-term versus short-term credit. Young adults may be averse to long-term debt [23] due to uncertainty about future

earnings, job stability, and financial flexibility, but as individuals get older, they often get higher earnings and savings, and likely tend to appreciate the value of long-term credit. The client-respondents said that as entrepreneurs engaging in business, they came to recognize that credit can be a powerful tool in achieving financial goals over extended periods. They claimed that their new perceptions and behaviors are shaped by experiences, financial education, and the realization that certain investments may require borrowing. The client-respondents understand that credit is not just about immediate spending; it can also facilitate wealth-building and asset acquisition. Thus, learning the rudimentary characteristics of short-term loans provided the client-respondents a reason to consider less sacrifices on long term credit for their future business returns.

Education and Financial Instrument: The results of the study in (Table 9) are similar with the findings of [24] indicating that individuals with higher educational levels have better grasps of financial concepts such as interest rates, interest compounding, and financial rate which result to tendencies of saving money. Educated individuals are more likely to recognize banks as institutions where they can deposit their money safely and potentially earn interest on their savings. In [25], individuals possessing greater financial literacy often exhibit heightened concern and enhanced readiness for their business in later years. Higher e\

ducation often correlates with greater exposure to information about banking products and services. In fact, the studies of [2, 25] revealed that financial education program increased total formal savings. Educated individuals are more likely to be familiar with different types of savings accounts, investment options, and financial instruments offered by banks. On the case of the Agri Fish Preneur project, since most of the respondents were high school graduates, they were able to appreciate the clinics undertaken regarding financial education about banking instruments. The survey indicates that the topics on financial instruments were appreciated and gave a significant importance in their leanings.

Educational and Low bank interest rate. The result in (Table 9) is similar to the findings of [26] that higher education levels often correlate with a better understanding of financial concepts such as interest rates, loan terms, and repayment schedules. Those with higher education levels are more adept at analyzing the true cost of borrowing [24] and evaluating whether the terms offered by a bank are favorable. Education can broaden one's awareness of alternative sources of financing beyond the traditional banks. Such are cooperatives, credit unions, online lenders, or peer-to-peer lending platforms. A more educated individual may explore a wider range of options before deciding on borrowing, which proves that financial education improves decision making abilities.

SDCs	Major Topic	Specific Financial Aspects	Computed Significance Level (Level of Significance: p-value at .05)
Age	Internal Finance	Financial Instruments	0.008774053
	External Finance	Term Credit (Short)	0.048713
Education	Internal Finance	Financial Instruments	0.010795438
	External Finance	Bank Interest Rate (Low)	0.0183693
Source of Income	Internal Finance	Budget Control	0.018837
	External Finance	Government Loan	0.0022775

Table 9 Age, Education and Source of Income on Financial Aspects

SDC	Major Topic	Specific Business Management Aspects	Computed Significance Level Level of Significance: p-value at .05
Age	Logistics Supervision	Production	0.052538432
		Service/Product Provision	0.020514921

Table 10 Age on Business Management Aspects

For the Agri Fish Preneurs, although there were few college level participants in the survey and most were high school graduates, it indicated that high school education is sufficient in the appreciation of financial concepts especially if they are already entrepreneurs in practice.

Other Sources of Income and Budget Control: (Table 9) showed that there is a significant relationship between source of income (work) and learnings in budget control. The client-respondent's perception is that budget control is necessary to manage financial resources. The result supports the idea that if an individual has limited income from their work, it will often lead to more conscious financial decisions particularly on budgeting. Budgeting allows entrepreneurs to plan, allocate, and monitor their financial resources effectively. In using profits generated from operations, entrepreneurs can allocate funds strategically for growth, expansion, or other business needs. Proper utilization of these funds requires budgeting skills. Entrepreneurs must allocate resources wisely to achieve desired outcomes (1). Since the client-respondents were requiring extra income, it was necessary for them to actually learn how to budget whatever they have and practice budgeting within the confines of their entrepreneurial endeavors. The lessons they were able to gain from the topic of budget control gave them the chance to improve their financial skills on budgeting, since most have very little source of income.

Other Sources of Income and Government Loan: Only very few of the client-respondents have other economic activities and are not confined to the ownership of a single business. Having a single business and at the same time encompass income generation from a variety of sources is the best way to increase returns [3]. This suggests that entrepreneurs require other financial sources to support entrepreneurial activity. The client-respondents were able to understand that government loans can be availed and an excellent source of financial support. They came to know that loans often come with favorable terms and lower interest rates compared to private institutions. In fact, there are loans available for small businesses and to those affected by natural disasters. The client-respondents claimed, especially those from the cooperatives, that on one end, government loans helped them in bailing out their business dilemmas, but on the other end, they must likewise learn to manage it, as illustrated in the Agri Fish Preneur project.

On Business Management Aspects: Age (Table 10) shows that age had a significant relationship with logistics supervision, particularly, on production and service provision. These findings concur with other literatures that dealt with the same area of study.

Age and Production: The idea that acquiring or expanding production function of any business is a viable strategy for enhancing productivity. The age of the client-respondents falls on the Philippine prime working age of 35 to 60, making them more experienced individuals who may have extra encounters in business management and decision-making, which could have led them to perceive that acquiring or expanding production is a viable strategy. The correlation between age and production in (Table 10) set age as a factor in having a deeper understanding of the potential benefits and risks associated business perception. Some businesses that have accumulated more resources over time, more financial capital and industry connections could make acquiring or expanding production areas more feasible. Deeper understanding of the industry gained through years of experience could provide the edge, yet, as has been recognized by most of the client-respondents, their younger counterparts brought fresh perspectives and insights influenced by newer market trends and innovative technologies that made their production/service more efficient. Certain suggestions from the project experts made them took a second look at their production processes and service management.

Age and service provision: As claimed by respondents, age often comes with a wealth of experience in various aspects of business, like product development and marketing, including service provision. (Table 10) shows that age is significantly correlated with service provision. Older individuals may have been involved in multiple product launches throughout their careers, allowing them to understand the value of investing in introducing a new product to the market. They may have seen firsthand how strategic spending on product development, marketing, and advertising can lead to long-term business success. They may be more inclined to see the expenses of introducing a product as necessary investments rather than burdensome costs. As individuals age, they may adopt a more long-term perspective when evaluating business decisions. They may recognize that investing in product launches

can yield benefits beyond immediate financial returns, such as building brand reputation, expanding customer base, and fostering customer loyalty over time. This long-term outlook can lead to a more positive perception of the expenses associated with introducing a product.

On Marketing Aspects: Sex, Civil Status, Source of Income (Table 11) provides the summary of relationships of the independent variables sex, civil status, and source of income to marketing aspects. In particular, there is significant relationship between sex and product/service development, civil status, and social media; and source of income with product/service delivery and price determination. Indicative of the findings is that the marketing area is the topic is which majority of the client-respondents are interested on.

Sex and product development: The result of the study (Table 11) shows that sex influences the perception that product development is necessary to increase profit. Sex has been proven to influence creativity as revealed in studies involving creativity and product innovation, which are crucial elements in product development, driving competitiveness, market growth, and customer satisfaction. Arguably more critical business effectiveness measures growth and productivity and no differences in returns whether a man or a woman is at the top of the productivity department. As to Agri Fish Preneur, it was found that sex is a factor in entrepreneurial undertakings. The entrepreneurial undertakings involved in the project, biofertilizer production, tilapia growing, tilading processing, and oyster mushroom production, can be undertaken by anyone of good capabilities, irrespective of sex or gender preference.

Civil status and social media: The result (Table 11) shows that civil status can significantly influence client-

entrepreneur’s perceptions of the effectiveness of social media in increasing buyers. A favorable disposition towards social media is crucial for achieving success in both existing and emerging markets [27], particularly in divergent marketplaces [28], where the establishment of an “entrepreneurial networking” [29] is essential, if not imperative. Some studies posit that social media and networking sites serve as an effective medium for users and consumers to engage in communication, social interaction, information sharing, and other related activities. Positive perceptions about the use of social media can be anchored on different factors such as network and market insights, time allocation, product and service orientation, and life experience. [30], argues that experience and prior knowledge of the market can lead to a good customer relationship and influence how entrepreneurs recognize new market-opportunity. Single entrepreneurs may have more personal time in social media platform (Single Vs Married Statistics: Market Report and Data, Gitnux, 2023), while those with families may rely more on scheduled posts and targeted advertising campaigns. Product and service orientation also influences how entrepreneurs view social media’s role in attracting buyers. Life experiences and empathy also play roles, as entrepreneurs’ understanding of different customer segments and their needs can provide information to improve their marketing strategies. While civil status alone does not determine an entrepreneur’s perception of social media’s effectiveness, it can influence their insights, strategies, and priorities.

Source of income and product/service provision: The result in (Table 11) shows that there is a significant relationship between source of income and the perception that investment in adding or improving a product is a good business skill to increase income. Entrepreneurs who rely solely on their business income may view product investment as essential. They understand that enhancing

SDC	Major Topic	Specific Marketing Aspects	Computed Significance Level Level of Significance: p-value at .05
Sex	Market Entry	Product Development	0.053876124
Civil Status	Market Entry	Social media	0.007844
Source of Income	Market Provisions	Product/ Service Delivery	0.002930179
		Price Determination	0.011712

Table 11 Sex, Civil Status and Source of Income on Marketing Aspects

products can attract more customers and boost revenue. Individuals who actively seek opportunities to invest in their business recognize the impact of product innovation on income growth as proven in the study of [31]. This underscores the value of investing in product improvement. But to succeed in product innovation, entrepreneurs should have a strong market orientation [32]. Entrepreneurs must focus on maintaining high product quality standards to ensure long-term customer relationships and sustained revenue growth [33]. The client-respondents claimed that the management clinic gave them avenues to gain ideas regarding product/service provisions.

Source of income and price determination: (Table 11) results show that source of income has a significant relationship on the perception that it is more important to set a higher price for a better-quality product. Entrepreneurs tend to score higher than non-entrepreneurs on innovativeness, proactivity, and risk-taking. When their revenue streams are stable, they can better plan, invest strategically, and weather economic uncertainties with greater confidence. Entrepreneurs often choose to sell products at higher prices while maintaining high quality for strategic reasons. By creating higher-priced products, entrepreneurs can target consumers with more disposable income. People who have more money are often willing to pay a premium for quality and exclusivity. In practical sense, consumers often associate higher prices with higher quality.

The aftermath: retorts of clientele and future outlook

Field Evaluations of Clients: Field evaluations were always a part of the project's end of activity protocol. There were three Management Clinic Approaches: organizational, individual and seminar-training. Each approach has its unique way of dealing with clients based on client problems and needs and the expertises of the extension providers. The positive on-field comments of the clients were all indicative of well-spent resources of the providers.

Management clinic organizational approach: This approach is conducted personally to an individual client. The consultant-expert goes directly and visits the client-in-need and provides the desired technical services or advise accordingly. In such manner, the exclusivity of the client's plight is kept confidential. This has been considered as

more effective than the seminar type approach. Based on the Terminal Summary of Evaluation Results, the highest rating was given on the item, "the organizers are approachable", which indicates that the project management staff are all ready to serve. The strengths cited were "The speakers are knowledgeable, inspiring and encouraging." and "They have mastery of the topics."

Management clinic individual approach: This approach is conducted to specific clients who go to the college/ office to see the consultants themselves. Sometimes, the consultant visits the individual client in the venue of the business. In this approach the individual client is given a special time and effort in catering to particular needs. For the consultants, it is time consuming, but it can best provide the needed attention of the client. The highest score was given on item "I will still ask for more consultancy sessions.", because the individual clients would further want to learn more and be treated special. On this approach, the comments given were "The consultants are knowledgeable about their topic."; "It is very informative and inspiring."; "Lots of lessons learned."; and "More time and longer duration of sharing."

Management clinic seminars-training approach: This approach is the conventional seminar-training conducted to more individuals coming from different groups. This approach is organized thru the respective collaborating academic and government institutions and mostly attended by members of organizations, associations, and cooperatives. It is the most effective in terms of information and knowledge dissemination but not as effective as to direct consultancy in terms of entrepreneurial results. The highest rating was given to the "performance of the resource person in the training" indicating that the resource persons from the team were all well-versed as to their fields of specialization and assignments in the conduct of the activity. Based on the report of the project, the knowledge about the topic before and after the training has improved significantly, from knowledgeable (rating of 3.23) to more knowledgeable (rating of 4.18). The general average of the approach is rated Excellent.

Most likely topics to be addressed in the future

Based on results of the survey, Table 13 indicates that out of the 23 specific topics provided to the Agri Fish Preneurs

Major Topics	Specific Topics	For Essential Considerations	
		With Significant Correlation	Topics Remembered
FINANCIAL			
Internal Finance	1. Savings		
	2. Financial Instruments	✓	
	3. Inventory Management		
	4. Budget Control	✓	✓
External Finance	5. Bank Loan/Credit		✓
	6. Interest Rate (Low)	✓	
	7. Loan Sharks		
	8. Government Loan	✓	
	9. Short Term Credit	✓	
	10. Long Term Credit		
BUSINESS MANAGEMENT			
Administrative Management	11. Human Resource		✓
	12. Recording		
	13. Inventory Management		✓
Logistics Supervision	14. Inventory Management		
	15. Production	✓	
	16. Product/Service Delivery	✓	
MARKETING			
Market Entry	17. Social Media	✓	
	18. Packaging and Labeling		
	19. Product Development	✓	
Market Provisions	20. Customer Service		✓
	21. Product/Service	✓	
	22. Price Determination	✓	✓
	23. Product/Service Quality		
Total answers =69; Abstain -10. Multiple answer -79			

Table 12 Topics Preferred of Clients

clients, 11 (47%) is significantly correlated to the SDCs indicating that the project has addressed almost half of the consultancy areas needed by the clients. Generally, the most preferred topics came from the financial aspect (45.45%), then from marketing aspect (36.36%) and last from the business management aspect (18.18%).

It can be deduced further that the remembered topics were anchored on budget control and bank loan on the financial aspect; human resource and inventory management on business management aspect; and customer service and price determination on marketing aspect. Further, as to the prior determination of topics in conjunction with the variables that were found to be correlated and topics most

remembered, all general topics were discussed in the conduct of trainings. Denoting that the project experts were precise in their topic consideration since the onset.

Problems encountered and solutions provided

Basically, the actual implementation of the project can only be undertaken after Memorandums of Agreement (MOAs) have been forged with participating agencies. It is the most difficult portion and activity of the project because there is uncertainty as to the acceptance of the idea by the clients and the hesitancy of conduit institutions in enjoining.

As to the enterprise development phase of the project with individual and organizational entrepreneurs, the possibility that at least one or two cycles of production may happen is highly uncertain too for all the technology adopters of tilading processing, biofertilizer production, mushroom culture and tilapia growing. This is anchored on the project's deliverable that the enterprises developed may have an increased income of at least of 10% during the duration of the project. Further, production cycles are not enough and only occurred for at least one or two cycles, which were not able to produce the required percentage change in income, except for the start-up enterprises.

The project implementers experienced adversities in the identification of respondents, use of un-updated list provided by conduit agencies, locale identification and accessibility, limited participation of active Agri Fish Preneurs, scheduling of experts/speakers, availability of prospective guests in the radio program, invitation of prospective participants, scheduling of activities, and consistency of posting in the FB page due to lack of materials and articles. Other problems fall on the approval process of activities to be undertaken, budget determination and approval based on policy limitations.

As for the clients, bottlenecks were in attendance of intended participants, conveyance of representatives to attend in place of the actual attendees, commitment, miscommunications, and willingness to share testimonies. The given reasons for the attendees' lax participation were inadvertent incidents, financial constraints and family matters.

To counter the problems of the implementers, referrals were pursued, constant and intensive follow-ups were done, and on occasions, the use of personal funds for reimbursements was assumed. Also, personal visits and invites were pursued to ensure the accomplishment of the activity.

Conclusion and Recommendations

The CBA Agri Fish Preneur Management Clinic extension project provided clinical advice to particular clients with various problems on financial, business management and marketing aspects. Particular socio-demographic factors were found out to have significant relationships to specific topics in the three general topic areas. The most preferred topics came from the financial aspect (45.45%), then from marketing aspect (36.36%) and last from the business management aspect (18.18%).

Based on the survey, future topics that can be considered are fundamentals of accounting for financial management and more topics on the marketing aspect. It is a revelation that the survey also indicated the need for the topics of production and product costing which falls primarily on managerial economics. Since the project was concluded with most of its deliverables done in more than 100% measure of success, the idea that it can be re-done on a Phase 2 or separate project as a follow-up is highly recommended. It is highly recommended that the concept of "business management clinic" be redone and replicated in an innovative manner, since it has been pioneered accordingly.

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