

The Kalakalang – Pangkarunungan Project in Developing Entrepreneurial Skills and Financial Literacy for Fundraising

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Abstract— The main purpose of this study is to determine the level of implementation of Kalakalang-Pangkarunungan Project and entrepreneurial skills, as well as financial literacy for fundraising. It also sought to assess the significant relationship of the implementation of Kalakalang-Pangkarunungan Project on entrepreneurial skills and financial literacy for fund raising of the students. This study employed a quantitative correlational research design using a descriptive survey approach among seventy (70) respondents. The sample was selected using purposive sampling technique. Data analysis was performed using descriptive statistics, specifically the mean and standard deviation, to determine the level of the Kalakalang-Pangkarunungan Project, entrepreneurial skills, and financial literacy for fundraising. Pearson's Correlation Coefficient was used to determine the relationships between the Kalakalang-Pangkarunungan Project and the various aspects of entrepreneurial skills and financial literacy for fundraising. The results revealed that the overall level of implementation of the Kalakalang-Pangkarunungan Project was very high. This indicates that respondents highly valued the positive outcomes of these activities in enhancing their entrepreneurial skills. In terms of entrepreneurial skills, respondents rated their abilities as very high. This shows that the project has a vital role in the development of their entrepreneurial skills. For financial literacy for fundraising, the respondents demonstrated high to very high levels of Financial Knowledge, Financial Decision-Making, Financial Self-Efficacy, Financial Goal-Setting, and Financial Attitude which means that the respondents were well-equipped with the necessary financial skills to manage and improve fundraising activities. The study found significant relationships between the implementation of the Kalakalang-Pangkarunungan Project on entrepreneurial skills and financial literacy for fund raising. The significant relationship between the implementation of Kalakalang-Pangkarunungan Project on entrepreneurial skills and financial literacy for fundraising of the participants existed, leading to the rejection of the null hypotheses. Therefore, it is concluded that the different educational activities of Kalakalang-Pangkarunungan Project effectively develop entrepreneurial skills, as well as knowing the importance of managing resources to have a more comprehensive environment for different perspectives of entrepreneurial growth. The recommendations suggest that the school administration may strengthen the training and workshop sessions in line with Kalakalang-Pangkarunungan. The teachers are encouraged to continue enhancing the said program by incorporating more innovative strategies and materials that can further improve the students' entrepreneurial skills and financial literacy.

Keywords— Financial Literacy, entrepreneurial skills, project implementation, fundraising, implementation.

I. INTRODUCTION

In recent years, the intersection of education, entrepreneurship, and financial literacy has gained significant attention as critical components in fostering economic empowerment and sustainable development. The Kalakalang-Pangkarunungan Project emerges within this context, aiming to enhance entrepreneurial skills and financial literacy among its participants while leveraging these competencies for effective fundraising initiatives.

Entrepreneurial skills encompass a diverse range of abilities, from innovation and risk management to market analysis and strategic planning, all essential for navigating today's dynamic business landscape. Financial literacy, on the other hand, equips individuals with the knowledge and skills necessary to manage personal finances wisely, make informed investment decisions, and understand economic principles that underpin financial systems, Happ et al. (2022).

In the Philippines, the Department of Education (DepEd) created the Kalakalang-Pangkarunungan Project as an educational endeavor to combine project-based learning with financial literacy and entrepreneurship for students. By integrating students into activities that replicate real-life business operations, this project hopes to provide them with real-world experiences and practical skills. It addresses the need for better supplies in the school's kitchen lab while showcasing the abilities and talents of the student body. This makes use of the idea of "knowledge trade" by planning several culinary events headed by students with the goal of generating money for the improvement of the lab apparatus. Additionally, it offers a real-world, experiential learning opportunity that improves students' culinary skills, collaboration, entrepreneurship, and involvement in the community.

As supported by research of Abbas 2023 which aims to elucidate the crucial relevance of providing students with entrepreneurial abilities in today's society, in alignment with the global emphasis on innovation, problem-solving, and the development of life and professional skills. The specific objective of this study is to highlight the critical importance of encouraging young entrepreneurs in the Philippines, supported by legislative frameworks and educational norms, as a means of empowering students to actively participate in the national and global economies.

The researcher seeks to explore how the Kalakalang-Pangkarunungan initiative can serve as a catalyst for empowering individuals, particularly in underserved communities, through practical education in entrepreneurship and financial literacy. By equipping participants with these foundational skills, the project aims not only to enhance their economic agency but also to cultivate a culture of sustainable fundraising practices within community contexts.

1.1 Statement of the Problem

Problem/s which were addressed by the research

The study aimed to investigate the level of implementation of "The Kalakalang - Pangkarunungan Project in Developing Entrepreneurial Skills and Financial Literacy for Fundraising".

Specifically, it sought to answer the following questions:

1. What is the level of the implementation of kalakalang-pangkarunungan project in terms of:
 - 1.1 Workshop and training session;
 - 1.2 Community learning events;
 - 1.3 Market fairs;
 - 1.4 Networking opportunities?
2. What is the level of entrepreneurial skills in terms of:
 - 2.1 Financial management;
 - 2.2 Innovative and creativity;
 - 2.3 Business performance metrics;
 - 2.4 Skills acquisition?
3. What is the level of financial literacy for fundraising in terms of:
 - 3.1 Financial knowledge;
 - 3.2 Financial decision- making;
 - 3.3 Financial self- efficacy;
 - 3.4 Financial goal;
 - 3.5 Financial attitude?
4. Is there a significant relationship between the implementation of kalakalang- pangkarunungan project and entrepreneurial skills?
5. Is there a significant relationship between the implementation of kalakalang- pangkarunungan project and financial literacy for fundraising?

II. METHODOLOGY

This study employed a quantitative correlational research design using a descriptive survey approach among seventy (70) respondents. The sample was selected using purposive sampling technique. Data analysis was performed using descriptive statistics, specifically the mean and standard deviation, to determine the level of the Kalakalang-Pangkarunungan Project, entrepreneurial skills, and financial literacy for fundraising. Pearson’s Correlation Coefficient was used to determine the relationships between the Kalakalang-Pangkarunungan Project and the various aspects of entrepreneurial skills and financial literacy for fundraising.

III. RESULTS AND DISCUSSION

This chapter provides the presentation and analysis of data substantial in determining the effectiveness of kalakalang-pangkarunungan project in developing entrepreneurial skills

and financial literacy for fundraising. For better understanding of the discussion of the findings, the result were released after the implementation of kalakalang- pangkarunungan project this September 2024.

This chapter deals with the presentation of the gathered data based on the research questions, the analysis and interpretation relative to the sub problem and hypothesis stated on the first chapter.

Level of the Kalakalang- Pangkarunungan Project

In this study, the level of the Kalakalang- Pangkarunungan Project was described in terms of workshop and training session, community learning events, market fairs, and networking opportunities and was determined by the mean and standard deviation.

Table 1 indicates that the level of the Kalakalang-Pangkarunungan Project in terms of Workshop and Training Session is very high, with a grand mean of M = 4.48, SD = 0.60.

The respondents strongly agree on the effectiveness of the conducted workshops and training sessions in terms of clarity of objectives, usefulness of materials, venue suitability, participant engagement, and potential for recommendation.

Participants highly recognized that the objectives of the training were clearly communicated, enabling better understanding and alignment with the goals of the Kalakalang-Pangkarunungan Project.

TABLE 1. Level of the Implementation of Kalakalang- Pangkarunungan Project in terms of Workshop and Training Session

STATEMENT	Mean	SD	Remarks
I understand the clear objectives of the workshop and training session because they are effectively communicated to the participants.	4.87	0.33	Strongly Agree
I utilize the materials used and presented purposively.	4.60	0.60	Strongly Agree
I feel comfortable in the training venue because it was adequately equipped with tools relevant to the training sessions.	4.31	0.57	Strongly Agree
I actively participated among the participants during the discussions on Kalakalang-Pangkarunungan.	4.36	0.61	Strongly Agree
I can recommend the Kalakalang-Pangkarunungan training and workshop to my colleague.	4.27	0.63	Strongly Agree
Grand Mean	4.48		
SD	0.60		
Verbal Interpretation	Very High		

The training materials were effectively utilized, indicating purposeful design and relevance to the sessions. Additionally, the venue was considered adequately equipped, contributing to a more comfortable and productive learning environment. Participants also showed active engagement during discussions, promoting collaboration and knowledge sharing. Lastly, the high willingness to recommend the training to others implies overall satisfaction and perceived value.

The very high level of acceptability of the workshop and training session indicates that such initiatives under the Kalakalang-Pangkarunungan Project are not only well-executed but also crucial in enhancing participant

understanding, engagement, and capacity-building in community-based knowledge and livelihood programs

It is aligned to the study of Bhasin (2020), whereas they clearly defined the objectives that enhanced the participants' learning experiences. This was through establishing clear expectations and measurable outcomes. Table 2 shows the date result such as mean, standard deviation, and verbal interpretation in the implementation of Kalakalang-Pangkarunungan Project in terms of Community Learning Events.

Table 2 indicates that the level of the Kalakalang-Pangkarunungan Project in terms of Community Learning Events is very high with a grand mean of (M = 4.30, SD = 0.64). This concludes that respondents strongly agree on the effectiveness and relevance of the community learning events in addressing local needs and promoting community engagement.

This implies that the high level of acceptability suggests that the Kalakalang-Pangkarunungan Project's community learning events are successful in cultivating a responsive, supportive, and participatory environment where learning and community development are deeply interconnected.

TABLE 2. Level of the Implementation of Kalakalang- Pangkarunungan Project in terms of Community Learning Events

STATEMENT	Mean	SD	Remarks
I actively participate in community learning events.	4.11	0.78	Agree
I find the objectives of the Kalakalang-Pangkarunungan project relevant to the needs of the community.	4.56	0.50	Strongly Agree
I am willing to contribute donations and support for community learning events as part of the Kalakalang-Pangkarunungan project.	3.94	0.61	Agree
I can easily connect with the cause and support community projects related to Kalakalang-Pangkarunungan.	4.26	0.44	Strongly Agree
I would propose participating in these events to others for more learning.	4.64	0.51	Strongly Agree
Grand Mean	4.30		
SD	0.64		
Verbal Interpretation	Very High		

This finding is in line with the study of Knbbs (2023), which noted the importance of building and collaborating community learning activities into valuable networking opportunities. The strong willingness to encourage others to participate indicates that these events foster collaborative learning and shared responsibility among community members.

Level of the Implementation of Kalakalang- Pangkarunungan Project in terms of Market Fairs

Table 3 indicates that the level of the Kalakalang-Pangkarunungan Project in terms of Market Fairs is very high with a grand mean of M = 4.14, SD = 0.68. This suggests that respondents strongly agree on the effectiveness of market fairs in enhancing entrepreneurial skills, community engagement, and real-world application of business concepts.

Participation in market fairs allows individuals to develop and apply entrepreneurial skills in a practical setting, which helps boost their confidence and business acumen.

TABLE 3. Level of the Implementation of Kalakalang- Pangkarunungan Project in terms of Market Fairs

STATEMENT	Mean	SD	Remarks
I believe that participating in market fairs under the Kalakalang-Pangkarunungan project enhances my entrepreneurial skills.	4.27	0.44	Strongly Agree
I have experience contributing products or services to market fairs.	4.16	0.60	Agree
I know the market fairs organized in school as part of the Kalakalang-Pangkarunungan project.	4.57	0.57	Strongly Agree
I understand that market fairs provide valuable networking opportunities for participants like me.	4.04	0.69	Agree
The quality of products and services offered at market fairs meets my expectations as a consumer.	3.67	0.73	Agree
Grand Mean	4.14		
SD	0.68		
Verbal Interpretation	Very High		

The organization of school-based market fairs ensures visibility and accessibility, making it easier for participants to engage in economic activities. These events also provide valuable networking opportunities where individuals can build connections, exchange ideas, and collaborate with peers and mentors. The contribution of products or services reflects active involvement and initiative among participants. Meanwhile, overall satisfaction with the quality of goods and services offered indicates that market fairs are perceived as credible and worthwhile experiences.

This is supported by the study of Annabi et al. (2018) whereas, they reiterated that clear communication of programs and their objectives foster participant awareness and involvement, which is significant for the success of community-based initiatives.

TABLE 4. Level of the Implementation of Kalakalang- Pangkarunungan Project in terms of Networking Opportunities

STATEMENT	Mean	SD	Remarks
I actively seek opportunities to network with other entrepreneurs and connect with them through market fairs.	4.20	0.60	Agree
I have experience collaborating with entrepreneurs I met through Kalakalang-Pangkarunungan events in school.	4.13	0.70	Agree
I feel supported and encouraged by the school in building meaningful connections through this project.	4.53	0.60	Strongly Agree
I observe that networking through the Kalakalang-Pangkarunungan project has directly led to new business opportunities for me.	4.30	0.52	Strongly Agree
I have seen that connecting with other participants enhances my knowledge and skills in entrepreneurship.	4.57	0.55	Strongly Agree
Grand Mean	4.35		
SD	0.62		
Verbal Interpretation	Very High		

Table 4 indicates that the level of the Kalakalang-Pangkarunungan Project in terms of Networking Opportunities

is very high with a grand mean of $M = 4.35$, $SD = 0.62$. This suggests that respondents strongly agree on the importance of networking in enhancing their entrepreneurial growth and engagement.

Respondents strongly agree that the project enables them to build meaningful connections, which have led to new business opportunities. Support from the school in encouraging networking efforts further strengthens the participants' involvement. Interactions with fellow participants are also seen to enhance their knowledge and skills in entrepreneurship.

Although seeking out and collaborating with other entrepreneurs received slightly lower mean scores, these still reflect a positive attitude toward peer connection and cooperation.

This high level of acceptability suggests that the networking opportunities provided by the Kalakalang-Pangkarunungan Project contribute significantly to entrepreneurial learning, collaboration, and real-world business exposure.

Olawuni and Noibi (2021) reiterated that institutional support plays a critical role in empowering participants to establish networks, which subsequently contributes to business growth and sustainability.

Level of Entrepreneurial Skills

In this study, the level of entrepreneurial skills was described in terms of financial management, innovation and creativity, business performance metrics, and skills acquisition and was determined by the mean and standard deviation.

TABLE 5. Level of Entrepreneurial Skills in terms of Financial Management

STATEMENT	Mean	SD	Remarks
I prioritize saving a portion of the income from kalakalan to ensure financial stability, support school-related expenses, and prepare for future needs or emergencies.	4.47	0.63	Strongly Agree
I set clear short-term and long-term financial goals that guide the business decisions, allowing me to invest in both personal growth and school-related initiatives.	4.16	0.58	Agree
I actively seek opportunities to enhance the financial management skills through workshops, seminars, or online resources.	4.60	0.64	Strongly Agree
I apply the financial strategies learned from Kalakalang-Pangkarunungan training to improve the business operations, help me contribute to school projects, activities, or fundraisers.	4.40	0.62	Strongly Agree
I acknowledge feedback on the financial management practices and am willing to make improvements that will not only strengthen the business but also create positive financial impacts on the school and community.	4.17	0.48	Agree
Grand Mean	4.36		
SD	0.62		
Verbal Interpretation			Very High

Table 5 indicates that the level of Entrepreneurial Skills in terms of Financial Management is very high with a grand mean of $M = 4.36$, $SD = 0.62$. The respondents strongly agree on the effectiveness of the Kalakalang-Pangkarunungan Project in enhancing their financial management skills.

Respondents strongly agree that they prioritize saving a portion of their income for financial stability and future needs.

They also actively seek opportunities to improve their financial skills, indicating commitment to growth. The application of financial strategies learned from the project helps improve business operations and support school initiatives. Although setting financial goals and acknowledging feedback for improvement received slightly lower mean scores, respondents still agree on their importance for business success.

The high level of acceptability suggests that the Kalakalang-Pangkarunungan Project plays a significant role in strengthening financial management skills, benefiting both individual ventures and broader community contributions.

Level of Entrepreneurial Skills in terms of Innovative and Creativity

Table 6 indicates that the level of Entrepreneurial Skills in terms of Innovation and Creativity is very high with a grand mean of $M = 4.29$, $SD = 0.71$. This suggests that respondents agree that innovation and creativity are important in enhancing their entrepreneurial skills through the Kalakalang-Pangkarunungan Project.

Respondents agree that they can generate innovative ideas to support school projects and continuously improve their products or services for sustainability.

TABLE 6. Level of Entrepreneurial Skills in terms of Innovative and creativity

STATEMENT	Mean	SD	Remarks
I can generate multiple innovative business ideas that can support school projects and initiatives.	4.27	0.72	Strongly Agree
I apply creative techniques (such as brainstorming or mind mapping) to develop and improve kalakalan projects that benefit both the business and the school.	4.14	0.62	Agree
I consistently explore new ways to enhance my products or services, ensuring that our kalakalan project remains sustainable and contributes to school-related needs.	4.56	0.73	Strongly Agree
I actively seek training and resources to sharpen my entrepreneurial creativity, allowing me to develop projects that generate funds or support educational programs.	4.20	0.77	Agree
I effectively use feedback from peers, mentors, and school stakeholders to refine the business strategies, ensuring that our kalakalan project has a positive impact on the school community.	4.27	0.63	Strongly Agree
Grand Mean	4.29		
SD	0.71		
Verbal Interpretation			Very High

They also make use of feedback to refine their strategies, which helps make a positive impact on the school community. While applying creative techniques and seeking resources for creativity showed slightly lower scores, they still reflect a strong commitment to fostering innovation.

The Kalakalang-Pangkarunungan Project effectively supports the development of innovation and creativity, contributing to the success of entrepreneurial initiatives in the school community.

This finding is in line with the result of the study conducted by Suade (2021), who emphasized that innovation and creativity are critical drivers of sustainability and growth in entrepreneurial ventures.

TABLE 7. Level of Entrepreneurial Skills in terms of Business Performance Metrics

STATEMENT	Mean	SD	Remarks
I regularly assess the Kalakalan project's financial status using key indicators such as revenue, profit, and expenses to ensure its sustainability and potential contributions to the school.	4.31	0.75	Strongly Agree
I monitor performance goals to track the growth of the kalakalan project, ensuring it generates funds or resources that can support school initiatives.	4.13	0.58	Agree
I analyze customer feedback and sales trends to make data-driven decisions that improve the business and maximize its positive impact on the school community.	3.91	0.79	Agree
I utilize appropriate business tools to measure and evaluate my kalakalan project's performance, ensuring transparency and efficiency in financial management.	3.80	0.80	Agree
I adapt the business strategies based on performance data to achieve sustainable success, allowing the kalakalan project to continuously benefit both my entrepreneurial growth and the school's needs.	3.96	0.73	Agree
Grand Mean	4.02		
SD	0.76		
Verbal Interpretation	High		

Table 7 indicates that the level of Entrepreneurial Skills in terms of Business Performance Metrics is high with a grand mean of $M = 4.02$, $SD = 0.76$. The respondents agree that performance metrics are essential in assessing and improving the success of the Kalakalang-Pangkarunungan Project.

Respondents strongly agree that they regularly assess their project's financial status using key indicators like revenue, profit, and expenses, ensuring its sustainability and contributions to school initiatives. They also agree that they monitor performance goals and use customer feedback and sales trends to make informed decisions for business improvement. Business tools are employed to measure performance and ensure transparency in financial management. While respondents agree on adapting strategies based on performance data, the slightly lower mean scores suggest that there is some room for improvement in fully utilizing performance metrics to achieve continuous success.

The Kalakalang-Pangkarunungan Project effectively supports the use of business performance metrics to enhance project sustainability, but there is potential to further strengthen data-driven decision-making processes for greater impact.

Level of Entrepreneurial Skills in terms of Business Skills Acquisition

Table 8 indicates that the level of Entrepreneurial Skills in terms of Business Skills Acquisition is very high with a grand mean of $M = 4.31$, $SD = 0.57$. The respondents strongly agree on the importance of continuous learning and skill development to enhance the success of their Kalakalang-Pangkarunungan Project.

Respondents strongly agree that they actively seek opportunities to learn new entrepreneurial skills and

participate in training sessions, workshops, or mentorship programs.

TABLE 8. Level of Entrepreneurial Skills in terms of Business Skills Acquisition

STATEMENT	Mean	SD	Remarks
I continuously seek opportunities to learn new entrepreneurial skills that can enhance the success of our kalakalan project and contribute to school development.	4.27	0.50	Strongly Agree
I actively participate in training sessions, workshops, or mentorship programs to strengthen my business knowledge and apply it to projects that benefit the school.	4.60	0.60	Strongly Agree
I apply newly acquired skills to improve business operations, ensuring our kalakalan project remains sustainable and generates resources for school initiatives.	4.24	0.62	Strongly Agree
I encourage my team members to develop their entrepreneurial skills through training and education, such as the Kalakalang-Pangkarunungan Project, to enhance our collective impact on the school community.	4.09	0.50	Agree
I recognize the importance of lifelong learning in entrepreneurship and actively pursue self-improvement to create innovative business solutions that support both my growth and the school's needs.	4.36	0.48	Strongly Agree
Grand Mean	4.31		
SD	0.57		
Verbal Interpretation	Very High		

These skills are then applied to improve business operations, ensuring sustainability and resource generation for school initiatives. The importance of lifelong learning in entrepreneurship is also strongly recognized, with respondents striving to enhance both personal growth and the project's contribution to school needs.

While respondents agree on encouraging their team members to develop entrepreneurial skills, this received a slightly lower mean score, indicating that while important, it may be less emphasized in comparison to personal skill development.

The Kalakalang-Pangkarunungan Project significantly contributes to the development of business skills through learning and training opportunities, fostering both individual and collective growth in entrepreneurship within the school community.

Level of Financial Literacy for Fundraising in terms of Financial Knowledge

Table 9 indicates that the level of Financial Literacy for Fundraising in terms of Financial Knowledge is high with a grand mean of $M = 4.08$, $SD = 0.55$. This suggests that respondents agree on the importance of applying financial knowledge in managing their Kalakalang-Pangkarunungan Project and securing financial support for school-related initiatives. Respondents agree that they apply fundamental financial concepts such as budgeting, saving, and investing to manage their project effectively.

They also demonstrate a good understanding of various funding sources and financial risks, ensuring the sustainability of the project. Their ability to read and evaluate financial statements and stay updated on financial trends further

enhances their decision-making in the project. While financial knowledge is well-implemented across various aspects, the slightly lower mean for evaluating financial statements suggests that there may be some room for improvement in understanding financial documents.

TABLE 9. Level of Financial Literacy for Fundraising in terms of Financial Knowledge

STATEMENT	Mean	SD	Remarks
I apply fundamental financial concepts such as budgeting, saving, and investing to manage our kalakalan project effectively and ensure it generates resources for the school.	4.03	0.38	Agree
I am knowledgeable about various funding sources for businesses and explore opportunities to secure financial support for school-related entrepreneurial projects.	4.13	0.63	Agree
I can read and evaluate financial statements, including income statements and balance sheets, to track the financial health of our kalakalan project and its contributions to the school.	3.96	0.43	Agree
I am aware of financial risks and implement strategies to manage them, ensuring the sustainability of our kalakalan initiative while minimizing potential losses.	4.17	0.58	Agree
I stay updated on financial trends and regulations that may impact our kalakalan project, allowing me to make informed decisions that benefit both the business and the school community.	4.10	0.64	Agree
Grand Mean	4.08		
SD	0.55		
Verbal Interpretation			High

The Kalakalang-Pangkarunungan Project plays a significant role in enhancing financial literacy, equipping participants with the skills necessary to manage and sustain their projects while contributing to the school community.

Table 10 indicates that the level of Financial Literacy for Fundraising in terms of Financial Decision-Making is high with a grand mean of $M = 4.03$, $SD = 0.66$.

TABLE 10. Level of Financial Literacy for Fundraising in terms of Financial Decision-Making

STATEMENT	Mean	SD	Remarks
I make informed financial decisions based on careful analysis of business data to ensure the success of our kalakalan project and its contributions to the school.	4.20	0.67	Agree
I evaluate different financing options before making financial commitments, ensuring that our kalakalan project remains financially stable and capable of supporting school initiatives.	3.81	0.62	Agree
I effectively balance short-term financial needs with long-term goals, allowing the kalakalan project to generate continuous benefits for the school.	4.06	0.67	Agree
I utilize financial tools and resources to enhance decision-making, improving profitability and sustainability for both the business and school-related projects.	4.11	0.71	Agree
I prioritize financial sustainability when making business decisions to ensure the long-term success of our kalakalan project, maximizing its positive impact on the school community.	3.94	0.56	Agree
Grand Mean	4.03		
SD	0.66		
Verbal Interpretation			High

The respondents agree on the importance of financial decision-making in ensuring the success and sustainability of the Kalakalang-Pangkarunungan Project and its contributions to school initiatives.

Respondents agree that they make informed financial decisions based on business data and evaluate financing options carefully to maintain financial stability. They also effectively balance short-term financial needs with long-term goals, utilizing financial tools to enhance decision-making and improve profitability.

The slightly lower means for prioritizing financial sustainability suggests there may be some room for improvement in ensuring that decisions consistently focus on long-term sustainability.

The financial decision-making is well-implemented, with strong emphasis on informed choices and balancing financial needs, further focus on long-term financial sustainability could strengthen the project's overall impact on the school community.

Table 11 shows the mean, standard deviation, and verbal interpretation in terms of financial literacy for fundraising in financial self-efficacy.

Table 11 indicates that the level of Financial Literacy for Fundraising in terms of Financial Self-Efficacy is very high with a grand mean of $M = 4.29$, $SD = 0.57$. The respondents have a high level of confidence in their ability to manage both personal and business finances, ensuring the success and sustainability of the Kalakalang-Pangkarunungan Project.

TABLE 11. Level of Financial Literacy for Fundraising in terms of Financial Self-Efficacy

STATEMENT	Mean	SD	Remarks
I am confident in my ability to manage both personal and business finances effectively, ensuring that our kalakalan project remains profitable and beneficial to the school.	4.19	0.59	Agree
I take proactive steps to develop my financial management skills, allowing me to make sound decisions that sustain and grow our kalakalan initiative for the school's advantage.	4.34	0.61	Strongly Agree
I believe I can overcome financial challenges in our kalakalan project through proper planning and strategic problem-solving, ensuring continuous support for school-related needs.	4.60	0.57	Strongly Agree
I take full responsibility for the financial decisions and their outcomes, ensuring accountability in managing resources that impact both the business and the school.	4.10	0.42	Agree
I remain calm and strategic when facing business struggles or financial difficulties, implementing solutions that secure the long-term success of our kalakalan project and its contributions to the school.	4.23	0.51	Strongly Agree
Grand Mean	4.29		
SD	0.57		
Verbal Interpretation			Very High

Respondents strongly agree that they take proactive steps to develop their financial management skills, and they are confident in their ability to overcome financial challenges through proper planning and problem-solving. Their strong sense of accountability for financial decisions and their ability

to remain calm in the face of financial difficulties further reflects a high level of financial self-efficacy.

The slightly lower means for taking full responsibility for financial decisions suggests that while confidence in financial management is strong, there may be areas where responsibility could be more consistently emphasized.

The Kalakalang-Pangkarunungan Project is highly effective in building financial self-efficacy, empowering participants to confidently manage resources, solve financial challenges, and contribute to the long-term success of both the business and the school.

Level of Financial Literacy for Fundraising in terms of Financial Goal

Table 12 indicates that the level of Financial Literacy for Fundraising in terms of Financial Goal is high with a grand mean of $M = 4.13$, $SD = 0.64$. The respondents agree on the importance of setting clear, realistic financial goals to ensure the growth and success of the Kalakalang-Pangkarunungan Project, benefiting both the project and the school. Respondents strongly agree that they develop step-by-step plans to achieve financial targets, ensuring the sustainability and profitability of the business. They also regularly review and adjust financial goals based on business performance to maximize contributions to the school. However, there is slightly less emphasis on adhering to deadlines for financial milestones and celebrating financial achievements, as indicated by the lower means for these statements.

TABLE 12. Level of Financial Literacy for Fundraising in terms of Financial Goal

STATEMENT	Mean	SD	Remarks
I set clear and realistic financial goals to ensure the growth of our kalakalan project, allowing it to generate funds that benefit the school.	4.19	0.64	Agree
I develop a step-by-step plan to achieve financial targets, ensuring the sustainability and profitability of our business while supporting school initiatives.	4.47	0.75	Strongly Agree
I regularly review and adjust my financial goals based on business performance, making necessary improvements to maximize contributions to the school.	4.16	0.60	Agree
I adhere to deadlines for achieving financial milestones, ensuring that our kalakalan project remains on track to provide consistent support for school programs.	3.90	0.48	Agree
I celebrate financial achievements as a motivation to set higher goals, continuously striving to expand our kalakalan project's impact on the school community.	3.93	0.49	Agree
Grand Mean	4.13		
SD	0.64		
Verbal Interpretation	High		

The Kalakalang-Pangkarunungan Project participants are effective in setting and adjusting financial goals, greater attention to adhering to deadlines and celebrating achievements could further motivate continuous improvement and expansion of the project's impact on the school community.

Table 13 indicates that the level of Financial Literacy for Fundraising in terms of Financial Attitude is very high with a grand mean of ($M = 4.45$, $SD = 0.66$). Respondents strongly agree on the importance of financial planning, discipline in

managing expenses, and a positive attitude toward financial challenges. They also emphasize continuous learning and informed decision-making to strengthen the Kalakalang-Pangkarunungan Project.

Indicators 4 and 5 got the highest mean and has a strongly agree verbal interpretation. It indicates that respondents believe in continuous learning and give positive attitude toward financial literacy viewing them as opportunities to improve the KPP or Kalakalang-Pangkarunungan Project.

TABLE 13. Level of Financial Literacy for Fundraising in terms of Financial Attitude

STATEMENT	Mean	SD	Remarks
I consider financial planning essential for the success of our kalakalan project, ensuring its sustainability and ability to support school initiatives.	4.59	0.67	Strongly Agree
I practice discipline in managing expenses and savings to promote business growth, allowing our kalakalan project to generate long-term benefits for the school.	4.47	0.67	Strongly Agree
I approach financial risks strategically, making informed decisions that strengthen our kalakalan project and maximize its contributions to school programs.	3.97	0.53	Agree
I believe in continuous learning to enhance my financial skills and decision-making, ensuring that our business remains profitable and beneficial to the school community.	4.61	0.59	Strongly Agree
I maintain a positive attitude toward financial challenges, viewing them as opportunities to improve our kalakalan project and expand its impact on the school.	4.61	0.59	Strongly Agree
Grand Mean	4.45		
SD	0.66		
Verbal Interpretation	Very High		

The slightly lower means for managing financial risks suggests room for improvement in addressing these risks more proactively. Overall, the project promotes a strong financial attitude, contributing to its sustainability and positive impact on the school community.

Significant Relationship Between Kalakalang-Pangkarunungan Project and Entrepreneurial Skills

To test the relationship between Kalakalang-Pangkarunungan Project and entrepreneurial skills, data was treated statistically in Minitab 14 using Pearsons R. The major findings were presented in the following table.

Table 14 exhibits the correlation between the Kalakalang-Pangkarunungan Project and entrepreneurial skills. The results include Pearson correlation coefficients (r-values), p-values, and sample size (N=70) for each relationship.

The data shows significant relationships between the various components of the Kalakalang-Pangkarunungan Project and entrepreneurial skills. The correlations suggest that workshops, community learning events, market fairs, and networking opportunities significantly contribute to the development of financial management, creativity, business performance, and skills acquisition.

A notable correlation is observed between workshops and training sessions, which show a strong positive relationship with financial management, business performance metrics, and skills acquisition, highlighting their role in enhancing

these entrepreneurial skills. Networking opportunities also exhibit a consistent and strong correlation with all entrepreneurial skills, indicating their broad influence across various aspects of entrepreneurship. Similarly, market fairs

demonstrate significant correlations with business performance metrics and skills acquisition, underscoring their importance in practical business applications.

TABLE 14. Significant Relationship Between Kalakalang-Pangkarunungan Project and Entrepreneurial Skills

Kalakalang-Pangkarunungan Project (IV)	Entrepreneurial Skills (DV)			
	Financial Management	Innovative & Creativity	Business Performance Metrics	Skills Acquisition
Workshop & training session:				
Pearson Correlation	0.287	0.097	0.388	0.411
p-value	0.016*	0.424	0.001*	0.000*
N	70	70	70	70
Community learning events:				
Pearson Correlation	0.142	0.099	0.333	0.401
p-value	0.240	0.416	0.005*	0.001*
N	70	70	70	70
Market fairs:				
Pearson Correlation	0.099	0.125	0.373	0.415
p-value	0.414	0.304	0.001*	0.000*
N	70	70	70	70
Networking opportunities:				
Pearson Correlation	0.404	0.465	0.282	0.239
p-value	0.001*	0.000*	0.018*	0.046*
N	70	70	70	70

Note: * p < .05

TABLE 15. Significant Relationship Between Kalakalang-Pangkarunungan Project and Financial Literacy for Fundraising

Kalakalang-Pangkarunungan Project (IV)	Financial Literacy (DV)				
	FK	FDM	Financial Self-efficacy	Financial Goal	Financial Attitude
Workshop & training session:					
Pearson Correlation	0.288	0.178	0.105	0.391	0.238
p-value	0.016*	0.140	0.388	0.001*	0.049*
N	70	70	70	70	70
Community learning events:					
Pearson Correlation	0.183	0.352	0.189	0.214	0.119
p-value	0.130	0.003*	0.117	0.076	0.328
N	70	70	70	70	70
Market fairs:					
Pearson Correlation	0.108	0.366	0.218	0.168	0.117
p-value	0.373	0.002*	0.069	0.165	0.336
N	70	70	70	70	70
Networking opportunities:					
Pearson Correlation	0.381	0.345	0.276	0.259	0.312
p-value	0.001*	0.003	0.021*	0.030*	0.009*
N	70	70	70	70	70

Note: * p < .05

The Kalakalang-Pangkarunungan Project’s various components effectively support the development of entrepreneurial skills, with networking opportunities showing the most significant and widespread impact. This highlights the value of comprehensive learning environments that blend workshops, events, and networking to foster entrepreneurial growth.

Significant Relationship Between Kalakalang-Pangkarunungan Project and Financial Literacy for Fundraising

To test the significant relationship between Kalakalang-Pangkarunungan Project and financial literacy for fundraising, data were treated statistically in Minitab 14 using Pearsons R. The major findings were presented in the following table. Table 15 exhibits the correlation between the Kalakalang-Pangkarunungan Project and financial literacy for fundraising.

The results include Pearson correlation coefficients (r-values), p-values, and sample size (N=70) for each relationship.

The correlations suggest that workshops, community learning events, market fairs, and networking opportunities contribute to the development of financial knowledge, decision-making, self-efficacy, goal setting, and attitude. A significant correlation between workshops and training sessions is observed, especially in terms of financial knowledge, financial goals, and financial attitude, indicating the role of these sessions in enhancing financial literacy.

The data shows significant relationships between various components of the Kalakalang-Pangkarunungan Project and financial literacy for fundraising in different perspectives of the variables in the research study.

Networking opportunities demonstrate the most consistent and significant relationships across all aspects of financial literacy, emphasizing the broad and impactful role of

networking in financial decision-making and attitude development. While market fairs and community learning events show some correlations, they have a more limited impact compared to workshops and networking opportunities, particularly on financial self-efficacy and goal setting.

In conclusion, the Kalakalang-Pangkarunungan Project's components, particularly networking opportunities and workshops, significantly improve financial literacy, enhancing various aspects such as financial decision-making, self-efficacy, and goal setting, which are crucial for effective fundraising.

IV. CONCLUSION AND RECOMMENDATIONS

Based on the findings of the study, the following conclusions were drawn:

The Kalakalang-Pangkarunungan Project has a significant relationship to the entrepreneurial skills of the participants, therefore, rejecting the null hypothesis. This implies that activities such as workshops, community events, market fairs, and networking opportunities contribute to the development of entrepreneurial skills, including financial management, creativity, and business performance.

There is a significant relationship between the Kalakalang-Pangkarunungan Project and financial literacy for fundraising, also resulting in the rejection of the null hypothesis. The networking opportunities play a crucial role in enhancing participants' financial knowledge, decision-making, self-efficacy, goal setting, and positive financial attitudes, all of which are essential for successful fundraising initiatives.

Based on the results and conclusions posted in the study, the following recommendations were formulated.

School may strengthen the training and workshop sessions in line with Kalakalang- Pangkarunungan. The teachers must continue enhancing the said program incorporating more innovative strategies and materials that can further improve the students' entrepreneurial skills and financial literacy.

DepEd may expand this program to community learning events. The school must also broaden the scope of this Kalakalang- Pangkarunungan to the community learning events and include various stakeholders to increase support

and participation, thereby enhancing the project's outreach and impact.

The school may encourage more market fairs and networking Opportunities. The staff may also provide the participants with additional avenues for skill enhancement, collaboration, and potential funding.

The teachers may use this Kalakalang- Pangkarunungan to give focus on the financial literacy training and provide more workshops specifically aimed at enhancing financial decision-making, goal-setting, and financial self-efficacy to ensure long-term project sustainability.

The Department of Education may use this Kalakalang-Pangkarunungan as a hands-on lesson for students' practical application of entrepreneurial skills.

There may be a continuous evaluation and improvement of this Kalakalang- Pangkarunungan Project to ensure its effectiveness through feedback and performance metrics, having it aligned with its objectives of promoting entrepreneurial skills and financial literacy for fundraising.

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