



**MICRO BUSINESS ENTERPRISES AWARENESS ON GOVERNMENT
SUPPORT AND CHALLENGES ENCOUNTERED:
BASIS FOR SUSTAINABLE BUSINESS MODEL**

Joey M. Berja
Laguna College of Business and Arts

ABSTRACT

Despite the widespread laws and programs, the discontinuance rate of MSMEs in the Philippines was high. The main thrust of the study was determining the significance of the level of awareness on government support to the level of challenges encountered by MBE of Calamba City. “The Y-Model of MBE” was the output of the study. Descriptive-correlational method using a survey questionnaire was utilized and 134 respondents from Barangays of Seven (7), Bucal, and Paciano Rizal had participated.

Regression Analysis revealed that there was a significant impact between the awareness level on technology transfer and marketing with the level of challenges encountered on product or product mix. Awareness of taxation and management also significantly influenced the challenges encountered in management and finance respectively. The challenges on government compliance were affected by the government support about technology transfer and marketing while challenges on marketing were not affected by any support.

Keywords: Micro Business Enterprises (MBE), Level of Awareness, Level of Challenges, Government Support, Sustainable Business Model

1.0 INTRODUCTION

While providing convenience to consumers and increasing their purchasing power, micro-business enterprises generate bulk employment at lower production costs and give pride to an entrepreneur as being a productive citizen. These great number of opportunities had made micro-business became popular. Though they are small in size, they were considered large in possibilities. In fact, in less developed economies, this sector is usually their backbone and driver of growth and development.

MSMEs represented 90% of the world’s businesses while 97% for the 21 economies of Asia Pacific. In the Philippines, they are 99.52% of registered establishments wherein 88.54% are micro-business enterprises. The latter likewise provided 28.86% employment second to large

businesses. Just because these sectors were considered drivers of our economy, some laws like the BMBE Law of 2002, Magna Carta for MSME of 2008, and Go Negosyo Act of 2014 were created. These were enacted to encourage the formation, integrate with the mainstream economy, promote growth and sustainability of micro small, and medium enterprises. However, despite the widespread attention and implementation of different programs, there is a discontinuance rate of 12.6% in the Philippines that is higher than the average rate of 4.8% of ASEAN. This only means that while many are being founded every year, the likelihood of failing the business is high.

This study is focused on the micro-business enterprises of selected barangays in Calamba City particularly the level of awareness on government support in terms of technology transfer, management, marketing, financing, and taxation; and the level of challenges encountered in terms of product or product mix, management, marketing, financing, and government compliance. It was limited to the owners whose businesses were either registered with the City Government or not as long as they occupied physical store for the business within the areas of Barangay Seven (7), Barangay Bucal, and Barangay Paciano Rizal. The reviewed literature highlighted the vital role of businesses, their composition, the challenges of MSMEs as well as the available support from the government, and how it failed in the implementation of different MSME laws. This study on the other hand had assessed the disconnection that happened between the micro-business enterprises and the available support from the government. In the end, this research had provided recommendations about sustainable business models.

The researcher had that interest in finding out why despite the widespread attention and support to MSMEs of our government, the business discontinuance rate is still high. How these micro-business enterprises were surviving the competition and how the owners are managing their limited resources, drove the researcher in pursuing this study.

Theoretical Framework

This study was anchored in 2 theories which are ADKAR Change Model Theory and Customer Satisfaction Theory. The ADKAR Change Model was conceived through Prosci founder Jeff Hiatt. This theory is a goal-oriented management model that guides individual and organizational change. It was founded based on two ideas, it is people who change and not the organization; successful change occurs when individual change matches the stage of

organizational change. ADKAR is an acronym that represents five (5) tangible results as Awareness, Desire, Knowledge, Ability, and Reinforcement. The other theory, Customer Satisfaction Theory was created last 2018 by Tahir Albayrak. Wherein, it is being used to track the satisfaction of customers with the products or services of the company. It was considered as the matching of the company's performance versus the customer's expectations.

The aforementioned theories were substantial factors in small business enterprises because these might help them understand the different elements that affected businesses and also for developing the coping mechanisms of challenges.

Conceptual Framework (Research Paradigm)

The researcher came up with the concept that the chance of success for micro-business enterprises was anchored on the relationships between the level of awareness of micro-business enterprises on government support, and their level of challenges encountered. These are important factors that aid business sustainability.

The independent variable is the level of awareness of micro-business enterprises on government support in terms of technology transfer, management, marketing, financing, and taxation. The dependent variable of the study is the level of challenges encountered in terms of product or product mix, management, marketing, finance, and government compliance.

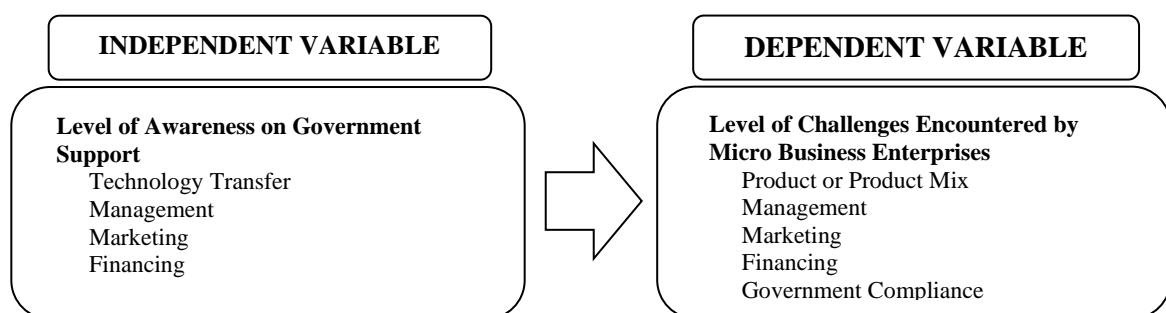


Figure 1. The Research Paradigm

Statement of the Problem

The study had answered the following questions: What is the level of awareness on government support available to micro business enterprises in terms of technology transfer, management, marketing, financing, and taxation; What is the level of challenges encountered by selected micro business enterprises in terms of product or product mix, management, marketing, financing, and government compliance; Does the level of awareness on government support

significantly impact the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City?; What sustainable business model can be proposed to micro-business enterprises in relation to the encountered challenges and level of awareness on government support?.

Hypothesis

The level of awareness on government support has no significant impact on the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City.

Scope and Delimitations

The study was limited to the micro-business enterprises of selected barangays in Calamba City. The respondents were owners whose businesses were either registered with the City Government or not as long as they were occupying a physical store for the business within the areas of Barangay Seven (7), Barangay Bucal, and Barangay Paciano Rizal.

Review of Related Literature and Studies

Countries around the globe long recognized the enormous potential and benefits of MSMEs because they were drivers of economic growth and the made-up majority of businesses and generates bulk share of employment pie as explained by the study of Dardak (2016) and Gumel (2017) This was congruent with the data provided by the Department of Trade and Industry of the Philippines (2018) and Asia Pacific Economic Cooperation. Pieces of literature were saying that MSMEs particularly micro business enterprises were facing varied challenges and intense competition. Asia Pacific Economic Conference (2018) revealed that major findings were lack of knowledge and skills to access international markets, policies, trade agreements, and support services and this was in agreement with Albao and Rubi (2019) that explained knowledge is vital in building entrepreneurs. However, the study of Asia Pacific Foundation of Canada (2018), found out that finance represented the greatest barrier to market access and other barriers can be linked to it. This holds with what Hernandez (2015) had pointed out that in Calamba, human resources and finance have a significant relationship with the success of micro-enterprises.

Global Entrepreneurship Monitor as cited by Asia Pacific Foundation of Canada (2018) expounded that in the Philippines, the business discontinuance rate was 12.6% compared to ASEAN of 4.8% which means the likelihood of failing the business was high. Hernandez

explained that micro-business existence was within 6-10 years, according to Gumel as cited by Gallego (2019) 80% failed within the first 5 years, while it is only between 2-4 years as stated by Alusen and Javier (2018). Considering the perceived vast benefits from MSMEs and their varied challenges, the government of different economies was continuously developing and implementing significant and widespread laws and programs focusing on the development and sustainability of these enterprises. In the Philippines, there are Barangay Micro Business Enterprises (BMBE) Act of 2002, Magna Carta for Micro, Small and Medium Enterprises (MSMEs) of 2008 and Go Negosyo Act of 2014 while in India there is a dedicated Ministry of Micro Small and Medium Enterprises. In Malaysia, as explained by Dardak (2016) there is a statutory body that carried out technology transfers and this was also veraciously obvious in the Philippines.

Most studies were unanimous on the importance of support for technology transfer, management, marketing, finance, and taxation. They highlighted the vital role of businesses, their composition, the challenges of MSMEs as well as the available support from the government and how it failed in the implementation of different MSME laws. This study on the other hand had assessed the disconnection that happened between the micro-business enterprises and the available support from the government.

1.0 METHODOLOGY

Research Design

This study employed a descriptive-correlational method of research in collecting and determining the level of awareness on government support and the level of challenges encountered by micro-business enterprises. According to Adanza et al. (2009), as cited by Adriano (2019), “descriptive research was designed to gather information about the present conditions, status or trends, and dealing with what is prevailing”. While it was explained by SAGE Publications, Inc. (2016), that the purpose of correlational studies is to discover and then possibly measure relationships between two or more variables. The word relationship from a research perspective means that an individual status on one variable tends to reflect his or her status on another variable.

Descriptive-correlational research is the most appropriate design for the study since this

assessed the prevailing level of awareness and level of challenges encountered by micro business enterprises, as well as the impact analysis between independent and dependent variables.

Research Instrument

The researcher used questionnaires as an instrument. The first part determined the level of awareness on government’s support available to micro business enterprises, and the last part encompassed the level of challenges encountered by micro business enterprises. The 4-point Likert scale was employed to measure the level of awareness on government support and the level of challenges encountered by micro-business enterprises. The verbal and numerical description were associated with each response and this reflected the degree of agreement according to the following:

WEIGHT	Numerical Description	VERBAL DESCRIPTION	
		Level of Challenges Encountered	Level of Awareness
4	3.26 - 4.00	Highly Challenging	Highly Aware
3	2.51 - 3.25	Challenging	Aware
2	1.76 – 2.50	Moderately Challenging	Moderately Aware
1	1.00 – 1.75	Not Challenging	Not Aware

Respondents/Participants of the Study

The research had utilized G*Power in determining the number of respondents. They were the owners of micro-business enterprises that occupy physical stores for the business and whether registered with the city government or not.

Barangay	Sample Size	%
Barangay Seven (7)	40	30%
Barangay Bucal	53	40%
Barangay Paciano Rizal	41	30%
Total	134	100%

Table A: Respondents of the Study

Data Gathering Procedure

The researcher gave a letter of request to the owners of micro business enterprises to allow the conduct of the study. Their consent was secured before answering the distributed questionnaire and was also informed about the intended use of the information. The research questionnaires were collected, tallied, analyzed, and interpreted, and had consulted an expert statistician for the treatment of the gathered information.

Treatment of Quantitative Data

All the data obtained was treated using descriptive and inferential statistics to measure the response of the respondents. Part 1 had examined the level of awareness of government support, and Part 2 had determined the level of challenges encountered by micro-business enterprises in Calamba city. To establish the relationship between the variables of the study, the Regression Analysis was used.

3.0 RESULTS AND DISCUSSION

Table 1.1 shows the level of awareness on government support available to micro business enterprises in terms of Technology Transfer. The composite mean of **1.84** was interpreted as **Moderately Aware**. This means that the owners of micro-business enterprises of selected barangays in Calamba City are moderately aware of the government support in terms of Technology Transfer. Similarly, MSMEs in India were broadly unaware of technology solutions and the tools available to cater to their marketing needs. Less than 6 percent of Indian MSMEs accessed personal computers, advertised online and a majority of these enterprises only used traditional media. (Venkatesh & Kumari, 2015). In Malaysia, the most critical issue that hindered SMEs to compete in the international market was their dependence on input(input-driven) instead of being knowledge-driven. (Dardak, 2016).

Table 1.1. Level of awareness on government support available to micro business enterprises in terms of technology transfer

Indicators	\bar{X}	VI
1. Training Program under “Small and Medium Enterprises Development Program” - Calamba City Government.	2.17	MA
2. KALINGA(Kalambenya Linggap at Alaga) – Provision of equipment to non-working women and provision of a specialized training program for Calamba City(Women) Entrepreneurs Society Marketing Cooperative.	1.90	MA
3. Product Development and Assistance -Product Testing for food safety and shelf life, Product Packaging and Labelling, Creation of Product Design, and Capability Enhancement Seminars on Product Development - Calamba City Government.	2.01	MA
4. Training and sophisticated equipment and technologies under the DTI and UP Los Baños program’s Start-up Innovation and Business Opportunity Linkages (SIBOL) Fabrication Laboratory.	1.63	NA
5. Provides continuous access to training programs, technology, knowledge and information, and research and development network, and infrastructure under the MSME Finance Institute of SB Corp. at UP Los Baños.	1.62	NA
6. Assistance of DOST through its program Small Enterprises Technology Upgrading Program (SET-UP) wherein they assist in packaging and labeling of products; testing of products for compliance to international standards; creation and management of databases and information systems; and provision of technology	1.72	NA
Composite	1.84	MA

Table 1.2 shows the level of awareness on government support available to micro business enterprises in terms of Management. The composite mean of **1.76** was interpreted as **Moderately**

Aware. This means that the owners of micro-business enterprises of selected barangays in Calamba City are moderately aware of the government support in terms of Management.

Correspondingly, Acierto (2016) revealed that the unsatisfactory implementation of the BMBE Law in the city was due to the lack of awareness of the practitioners in the service business firms caused by a lack of information campaign initiatives from the local government. Moreover, in Nigeria Gumel (cited by Gallego, 2017) exposed that the specific problem identified in the study was the lack of information that owners and managers should use to develop successful strategies to sustain operations longer than the first five years. Besides, the study of Albao and Rubi (2019) had divulged that micro-business entrepreneurs lack the knowledge to sustain entrepreneurial projects thus affecting their ability to sustain a business that leads them to apply for and avail of loans offered by different lending institutions.

Table 1.2. Level of awareness on government support available to micro business enterprises in terms of management

Indicators	\bar{X}	VI
1. SME Roving Academy of Department of Trade and Industry (DTI).	2.01	MA
2. Kapatid Mentor Me program of DTI and Philippine Center for Entrepreneurship (PCE).	1.72	NA
3. Building Entrepreneurs through Advisory and Mentoring Services (BEAMS) by DTI.	1.74	NA
4. Training from Regional/Provincial Science & Technology Center of DOST about Management System, Hazard Analysis and Critical Control Point (HACCP), Good Manufacturing Practices (GMP), and others.	1.76	MA
5. One Expert Program for MSMEs – Electronic Platform for Consulting with S&T Experts of DOST.	1.57	NA
Composite	1.76	MA

Table 1.3 shows the level of awareness on government support available to micro business enterprises in terms of Marketing. The composite mean of **1.92** was interpreted as **Moderately Aware.** This means that the owners of micro-business enterprises of selected barangays in Calamba City are moderately aware of the government support in terms of Marketing.

The Ministry of Micro Small and Medium Enterprises of India was created because MSMEs found it challenging to showcase their products to the right audience. (Ministry of Micro Small and Medium Enterprises, Government of India, n.d.). In the Philippines, the Trade Secretary had signed a memorandum of agreement with Markprof Foundation and created marketing tutorial videos containing different principles, as well as strategies in marketing and brand-building to help local MSMEs overcome challenges and grow their business (Business Mirror, 2017).

Table 1.3. Level of awareness on government support available to micro business enterprises in terms of marketing

Indicators	\bar{X}	VI
1. Trade Fairs and Exhibit under the Marketing and Product Development Program of Calamba City Government	2.09	MA
2. Pasalubong Center or Medium-Scale Display Booth – Calamba City Government	1.84	MA
3. Go Lokal!, a retail concept store of DTI.	2.21	MA
4. KALAKAL CALABARZON(DTI), an accessible venue for the promotion of MSMEs products/services.	1.85	MA
5. oneSTore.ph, an e-commerce web application launched by the Department of Science and Technology (DOST).	1.60	NA
Composite	1.92	MA

Table 1.4 shows the level of awareness on government support available to micro business enterprises in terms of Financing. The composite mean of **1.65** was interpreted as **Not Aware**. This means that the owners of micro-business enterprises of selected barangays in Calamba City are not aware of the government support in terms of Financing.

The BMBE Act of 2002 was created to encourage the formation and growth of barangay micro-business enterprises. Some of the benefits of registered micro business enterprises that were related to financing are the incentives and exemption from taxes and fees, exemption from the coverage of the minimum wage law, and the credit delivery wherein a special credit window would serve the financing needs of BMBEs. However, Carpio-Aldeguer (2015) had concluded that though BMBE Law was considered as pro-poor, it was considered a total failure, and only a few micro enterprises had registered and availed of its benefits.

Table 1.4. Level of awareness on government support available to micro business enterprises in terms of financing

Indicators	\bar{X}	VI
1. City Livelihood and Development Fund (Soft-Loan Assistance Program of Calamba City Government)	1.85	MA
2. P3 Program (Pondo sa Pagbabago at Pag-asenso) of DTI.	1.70	NA
3. Venture Financing Program of DOST-Technology Application and Promotion Institute (DOST-TAPI).	1.51	NA
4. Covid-19 Assistance to Restart Enterprises (CARES), interest-free loan for micro and small businesses	1.68	NA
5. MSME Credit Guarantee Program (affected by COVID-19) of the Philippine Guarantee Corporation	1.49	NA
Composite	1.65	NA

Table 1.5 shows the level of awareness on government support available to micro business enterprises in terms of Taxation. The composite mean of **1.91** was interpreted as **Moderately Aware**. This means that the owners of micro-business enterprises of selected barangays in Calamba City are moderately aware of the government support in terms of Taxation.

Team LexComply (2017) explained that in India, most MSMEs stayed small to avoid taxes and regulations and the stringent labor laws, inflexible compliance, and regulatory statutes. They highlighted that the roadblocks to compliance were ambiguous and limited legal know-how, thin budgets that were significantly allocated to fund capital expenditures and working capital, technology obsolescence, and lack of compliance culture. Du-Baladad (2016) had disclosed that what MSMEs in the Philippines need was a simplified form of taxation to encourage them to comply, and help them grow until they join the mainstream.

Table 1.5. Level of awareness on government support available to micro business enterprises in terms of taxation

Indicators	\bar{X}	VI
1. Income tax exemption under the Barangay Micro Business Enterprise (BMBE) Law.	1.98	MA
2. VAT exemption in relation to TRAIN Law's P3 million VAT threshold	1.79	MA
3. Electronic BIR filing and payment system/program is free of charge	1.87	MA
4. Taxpayers can file and pay for their taxes online, any day and anywhere using a computer and internet	2.03	MA
5. Tax amnesty on delinquencies and related programs of BIR	1.88	MA
Composite	1.91	MA

Table 2.1 shows the level of challenges encountered by selected micro business enterprises in terms of Product or Product Mix. The composite mean of **2.73** was interpreted as **Challenging**. This means that the level of challenges encountered by owners of micro business enterprises of selected barangays in Calamba City is challenging in terms of Product or Product Mix. The results might also reveal that the wide array of factors affecting the product needs extra attention and diligent effort of micro business owners to make a unique set of characteristics of any product.

On a similar note, Rampuria (2019) stressed that the genesis of product development means a flurry of ideas both big and small and it's always best to start with customers. It was critical to whittle down, refine and reject poor performers until a single concept was chosen. Also pointed out that pricing was another big issue with the product, wherein charging too much will make consumers pass it over immediately while charging too little will put the business at risk of losing out on profits. While Charles (2017) explained that if proper systems were not in place when demand for the product/services increases, the business would more likely to come up short and fall short of those demands.

Table 2.1. Level of challenges encountered by selected micro business enterprises in terms of product or product mix

Indicators	\bar{X}	VI
1. There is a variety of products/services offered.	3.01	C
2. Quality of products/services	2.96	C
3. Product presentation/packaging	2.78	C
4. Customer satisfaction for products/services purchased	2.93	C
5. Shortage or inconsistent supply of products or raw materials/supplies	2.39	MC
6. Considers customers' feedback before the offering of new products/services or to improve the existing ones.	2.69	C
7. Products/services offered are environment-friendly.	2.43	MC
8. Product/service warranty is offered.	2.50	MC
9. The prices of products/services are competitive.	2.90	C
Composite	2.73	C

Table 2.2 shows the level of challenges encountered by selected micro-business enterprises in terms of management. The composite mean of **2.34** was interpreted as **Moderately Challenging**. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City is moderately challenging in terms of Management. The results might imply that because of being small in size and operations, managing the overall business in terms of man, methods, machine/tools, and materials is somewhat less complicated.

In support of this, Alusen and Javier (2018) had concluded in their study that most of the respondents were using a manual type of accounting system compared with computerized accounting system because of its lower incurring costs and it was relatively easy to use, and preferred by small businesses because it only had a minimal number of transactions compared to larger businesses. SSG Advisors, LLC (dba resonance, 2019) had described that the lack of managerial skills and capacity among SME employees and leadership had constituted a significant constraint to firm growth and the ability to withstand economic shocks. While Albao and Rubi (2019) had also manifested that knowledge was vital in building a successful entrepreneur.

Table 2.2. Level of challenges encountered by selected micro business enterprises in terms of management

Indicators	\bar{X}	VI
1. Selection of qualified workers/staff	2.23	MC
2. Proper training/coaching of employees	2.17	MC
3. Manager possesses necessary skills in running business particularly financial and managerial	2.69	C
4. The firm has an existing policy, systems, and procedures being followed.	2.55	C
5. Contingency planning during any business disruption like transport strikes and natural calamities is not an issue.	2.21	MC
6. Awareness about the government programs, guidelines, and procedures (like employee and labor relations) and reportorial requirements of the business	2.28	MC
7. There is an accounting system in place and being practiced	2.25	MC
8. Continuous improvement of the firm's physical facilities and management operations	2.34	MC
Composite	2.34	MC

Table 2.3 shows the level of challenges encountered by selected micro-business enterprises in terms of marketing. The composite mean of **2.37** was interpreted as **Moderately Challenging**. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City is moderately challenging in terms of Marketing. The results might reveal that though being micro in size, these enterprises are decently dealing with different marketing problems however there seems to have constraints when it comes to strategies directly involving financial budgets like in the case of a budgeted plan for marketing activities and store refurbishment.

Venkatesh and Kumari (2015) pointed out that marketing was a kind of strategic tool and critical for the growth and survival of MSMEs. However, due to lack of information, scarce resources, and unorganized ways of selling or marketing, this sector often faced problems in exploring new markets and retaining existing ones. It was underlined by Khadka and Maharjan (2017) that every business's success depends on the satisfaction of the customers. Those companies that succeeded in satisfying the customers fully had remained in the top position of the market while organizations that provided services equivalent to their monetary value had ultimately increased the number of customers and held the long-term relationship between them.

Table 2.3. Level of challenges encountered by selected micro business enterprises in terms of marketing

Indicators	\bar{X}	VI
1. Uses technology (like but not limited to e-commerce platforms aside from traditional media) to market the product.	2.31	MC
2. There is a budgeted plan for all marketing activities that are being pursued regularly (annually/periodically)	2.65	C
3. Well-informed about support programs and activities of local government like trade fairs and exhibits that promote micro-business products/service	2.31	MC
4. The firm's marketing strategies are more innovative and aggressive as compared to its competitors	2.44	MC
5. The store is occasionally refurbished/rearrange to make it appealing to the customers	2.50	MC
6. The business considers not relying only on the students and school personnel as their main customers	2.31	MC
7. Establishes good linkages thru social marketing (e.g.: tree-planting, providing signage for the fight against drugs, etc.) with the general public and government offices	2.12	MC
8. Awareness/preparedness of school events that could increase potential sales.	2.29	MC
Composite	2.37	MC

Table 2.4 shows the level of challenges encountered by selected micro-business enterprises in terms of financing. The composite mean of **2.34** was interpreted as **Moderately Challenging**. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City is moderately challenging in terms of Financing. The table might imply that these enterprises had realized that financing is a big factor for success that's why they are making themselves abreast of initiatives that will help them address or at least ease up financial hurdles.

The 2018 Survey of Asia Pacific Foundation of Canada revealed that finance had represented the greatest barrier to market access. It was also pointed out that other barriers could be also linked to financial concerns. Ballesteros ad Domingo (2015) underlined that MSMEs were relatively resource-constrained and less resilient and they were often relying on overseas worker remittances and loans from family and informal money lenders to fund the post-disaster recovery.

Table 2.4. Level of challenges encountered by selected micro business enterprises in terms of financing

Indicators	\bar{X}	VI
1. Loans from relatives and friends are accessible for short-term needs in the business operation	2.24	MC
2. Awareness that low-interest rate loans are available from the government lending institutions	2.16	MC
3. Aware of the benefits and incentives of Barangay Micro Business Enterprises (BMBE) Law (like exemption to income tax, minimum wage, etc.).	2.31	MC
4. Bad debts of customers	2.36	MC
5. Collection of receivables	2.62	C
6. Financially ready to immediately recover during business disruptions particularly natural disasters	2.61	C
7. Resort to a high-interest rate of "5-6" lending scheme	2.06	MC
Composite	2.34	MC

Table 2.5 shows the level of challenges encountered by selected micro-business enterprises in terms of government compliance. The composite mean of **2.39** was interpreted as **Moderately**

Challenging. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City is moderately challenging in terms of Financing. The results might imply that these enterprises can be more compliant if they have the necessary knowledge and skills on different government policies, standards, and compliances.

In support of this, Team LexComply (2017) disclosed that in India the stringent labor laws, inflexible compliance, and regulatory statutes made it impossible for these firms to advocate their financial and functional issues. Similarly, in the Philippines, it took an average of 13 procedures to start a business, 9 procedures to register property, and 22 procedures to build a physical establishment. Not to mention that once the business was set up, the company also took 13 annual tax payments and spent 43% of its profits on taxes. This could be a reason why the country ranked 95th among 190 economies as shown in the 2020 Ease of Doing Business (EODB) Report. (Lim, 2019).

Table 2.5. Level of challenges encountered by selected micro business enterprises in terms of government compliance

Indicators	\bar{X}	VI
1. Complies with the wage regulations set by the Department of Labor and Employment (DOLE) particularly the minimum wage and mandatory benefits for workers	2.19	MC
2. Files and pays on time the necessary business and income taxation set by the Bureau of Internal Revenue (BIR)	2.31	MC
3. Registers and pays to SSS, Philhealth, and Pag-ibig the employed workers	2.36	MC
4. File and pay necessary permits and clearances by the city government of Calamba	2.49	MC
5. Knowledge and skills are necessary to comply with government regulations	2.57	C
Composite Mean	2.39	MC

Table 3.1 shows the regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of Product or Product Mix. The probability values of .036 and .000 respectively for technology transfer and marketing are less than the level of significance at .05, thus reject the null hypothesis. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City in terms of product or product mix is affected by the level of awareness on technology transfer and marketing.

Interpreting this result, Dardak (2016) made it a point that MSMEs in the current business environment would become more competitive if they would be infused by the use of technology.

In fact, in Malaysia, there is a statutory body that is carrying out the technology transfer system and is referred to as the Malaysian Agricultural Research and Development Institute (MARDI). Moreover, Kotler & Keller (2016) described that marketing’s value extends to society as a whole and it helped introduce new or enhanced products that ease or enrich people’s lives. Go Lokal! of DTI was created to help MSMEs break into the mainstream by testing the marketability of their products without incurring the high cost of operating a retail outlet. (Dumlao, 2018).

Table 3.1. Regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of product or product mix

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Decision	Remarks
	B	Std. Error	Beta				
(Constant)	1.770	.177		10.022	.000		
Technology Transfer	.293	.138	.292	2.120	.036	Reject ho	Significant
Management	-.211	.146	-.227	-1.447	.150	Accept ho	Not Significant
Marketing	.672	.137	.635	4.914	.000	Reject ho	Significant
Financing	-.154	.148	-.159	-1.044	.298	Accept ho	Not Significant
Taxation	-.126	.095	-.143	-1.327	.187	Accept ho	Not Significant

Table 3.2 shows the regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of management. Taxation has the probability value of .001 which is less than the level of significance at .05, thus rejecting the null hypothesis. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City in terms of management is affected by the level of awareness on taxation. Meanwhile, the level of awareness in terms of technology transfer, management, marketing, and financing does not affect or help in dealing with the said challenge of micro business enterprises

In support of this result, Daniel (2019) highlighted that the tax policy must be one that will not encourage SMEs to remain in the informal sector or to evade or avoid tax payment. It was also stressed that tax distorted the pattern of production, consumption, investment, employment, and others, and the extent of effect to the volume of production had depended on the ability and desire to work, save, and invest.

Table 3.2. Regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of management

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Decision	Remarks
	B	Std. Error	Beta				
(Constant)	1.187	.183		6.502	.000		
Technology Transfer	.084	.143	.080	.585	.559	Accept ho	Not Significant
Management	.035	.151	.036	.234	.815	Accept ho	Not Significant
Marketing	.196	.141	.177	1.384	.169	Accept ho	Not Significant
Financing	-.056	.153	-.055	-.365	.716	Accept ho	Not Significant
Taxation	.343	.098	.374	3.490	.001	Reject ho	Significant

Table 3.3 shows the regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of Marketing. Respectively, technology transfer, management, marketing, financing, and taxation have probability values of .181, .881, .148, .822, and .580 which are higher than the level of significance at .05, thus the null hypothesis is accepted. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City in terms of marketing is not affected by the level of awareness on all government support.

Interpreting this result, Makati Business Club (2017) stressed that because of the predominance of e-commerce platforms and social media, selling to or buying from became easy and commonly undertaken through various online platforms such as Etsy, Alibaba, Otto, and Rakuten. In the Philippines, Facebook has become one of the top platforms where MSMEs, especially aspiring entrepreneurs, post visuals and specifications of the products they sell. E-commerce also made it easy for MSMEs to search, compare and buy production inputs at competitive prices, possibly with better quality as well.

Table 3.3. Regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of marketing

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Decision	Remarks
	B	Std. Error	Beta				
(Constant)	1.577	.171		9.203	.000		
Technology Transfer	.180	.134	.199	1.345	.181	Accept ho	Not Significant
Management	.021	.142	.025	.150	.881	Accept ho	Not Significant
Marketing	.193	.133	.202	1.455	.148	Accept ho	Not Significant
Financing	-.032	.143	-.037	-.225	.822	Accept ho	Not Significant

Taxation	.053	.092	.067	.580	.563	Accept ho	Not Significant
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Table 3.4 shows the regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of financing. Management has a probability value of .026 which is less than the level of significance at .05, thus rejecting the null hypothesis. This means that the level of challenges encountered by owners of micro-business enterprises of selected barangays in Calamba City in terms of financing is affected by the level of awareness on management.

In support of this result, SSG Advisors, LLC (dba Resonance, 2019), cited that the type of training matters and can affect SME development outcomes. They pointed out that basic level management training had shown improved business practices, increased profits, and/or employment. In the Philippines, under the Capability Enhancement Program of the Bangko Sentral ng Pilipinas, training to improve skills in credit and financial and risk management was being provided. Some of the training was a strategic planning workshop, a financial management seminar, credit appraisal, and monitoring course, risk management seminar, entrepreneurship, and business management (retrieved from <https://www.bsp.gov.ph>).

Table 3.4. Regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of marketing

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Decision	Remarks
	B	Std. Error	Beta				
(Constant)	1.652	.193		8.565	.000		
Technology Transfer Management	.216	.151	.217	1.432	.155	Accept ho	Not Significant
Marketing	-.359	.159	-.388	-2.251	.026	Reject ho	Significant
Financing	.217	.149	.206	1.454	.148	Accept ho	Not Significant
Taxation	.179	.161	.186	1.113	.268	Accept ho	Significant
	.109	.104	.124	1.047	.297	Accept ho	Not Significant

Table 3.5 shows the regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of government compliance. Respectively, technology transfer and marketing have probability values of .017 and .023 which are less than the level of significance at .05, thus the null hypothesis is rejected. This means that the level of challenges

encountered by owners of micro-business enterprises of selected barangays in Calamba City in terms of government compliance is affected by the level of awareness on technology transfer and marketing.

In support of this result, SSG Advisors, LLC (2019), made it a point that entering domestic or international markets can provide SMEs with opportunities to scale. However, there was a formidable challenge considering that SMEs had struggled to access information about market opportunities. Moreover, they emphasized that innovation (which involves the creation or re-engineering of products or services) was a key element of competition and thriving efficiency within markets. Innovation was often seen as a potential threat to employment, however, over time and under different market conditions, the effects of innovation varied, like for instance, innovation can open up new markets for a firm and can increase market share without generating new employment.

Table 3.5. Regression analysis on the impact of the level of awareness on government support to the level of challenges encountered by micro-business enterprises of selected barangays in Calamba City in terms of marketing

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Decision	Remarks
	B	Std. Error	Beta				
(Constant)	1.164	.219		5.310	.000		
Technology transfer	.413	.171	.341	2.413	.017	Reject ho	Significant
Management	-.014	.181	-.013	-.080	.937	Accept ho	Not Significant
Marketing	.391	.170	.305	2.308	.023	Reject ho	Significant
Financing	-.090	.183	-.077	-.492	.624	Accept ho	Not Significant
Taxation	-.061	.118	-.057	-.518	.606	Accept ho	Not Significant

4.0 CONCLUSIONS/REFLECTIONS AND DIRECTIONS FOR FUTURE USE

The researcher concluded that different government programs and support are available for micro-business enterprises however, it seems that the recipients of these programs are only moderately aware. That because of such a level of awareness, they might be either not interested or have not experienced, and or not satisfied with the various benefits that the government is offering. It can be further presumed that the government can do more in promoting extensively the intended support for micro-business enterprises in terms of technology transfer, management, marketing, finance, and taxation. On the assessment about the level of challenges encountered, the

researcher further assumed that the product assortment and uniqueness of its characteristics are big considerations for this enterprise being the only variable that was interpreted as challenging.

The study shows that there is a significant impact between the awareness level on technology transfer and marketing with the challenge on product or product mix. While, respectively, awareness on taxation and management also significantly influenced challenges on management and finance. Also, the challenge on government compliance is being affected by the government support about technology transfer and marketing. However, it is interesting to realize that no government support significantly impacts the challenge on marketing by micro business enterprises.

The proposed Y-MODEL developed by the proponent can be utilized by the micro-business enterprises as a guide in creating their tailored-fit framework. The different government offices might also consider this as a pattern in formulating policies for this sector and could also be a reference in the preparation of workable programs for entrepreneurial development and sustainability. Future researchers may consider a study on how the different programs about micro business enterprises of the national and local government units are being cascaded and supported by the barangay government. The latter could be a sound partner in the effective implementation of government support.

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