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Effectiveness of Implementation of the BMBE law in Barangay San Isidro, Cainta, Rizal

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Economic Research 2

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Chapter 1

BACKGROUND OF THE STUDY

Introduction

In the Philippines, Micro, small or Medium Enterprises or (MSME's) can be considered as vital drivers for a sustainable progress in making jobs, guaranteeing the distributions of profit and developing consumer related products in an environment where there is a fast-growing number of Filipino Consumers. According to the world bank report of 2022, that 600 million more jobs are needed by 2023 to absorb the growing global workforce, in which results to SME's being highly prioritized by governments around the world. Also, 7 out of 10 of jobs in the emerging market are created by these SME's. Given the relatively low capital investment required to establish a sari-sari store, these businesses serve as an accessible means for self-employment, allowing households to generate income and sustain livelihoods (Liu & Tan, 2020).

In Filipino culture, mostly found in small neighborhoods, the sari sari store is a small retail shop which plays a crucial role in the daily lives of us Filipinos. These stores are typically family owned and offer a wide ray of everyday necessities, products vary from snacks, beverages and locally produced household items. With the characteristic of convenience typically only a few distance away from households, it caters for a quick purchase of necessities or goods. As time passed the numbers of Sari-sari stores increased, as it offered the endless needs and wants of the people, as it gave an opportunity to spend their money in goods and products for their daily requirements. According to the Asian Preparedness Partnership, there are over 1.3 million Sari-sari stores in the Philippines which says that a lot of Filipinos are relying on these small stores for a living. It is said that in 2023, the revenue of Sari-sari stores had accumulated PHP8

billion which suggests that communities are using Sari-sari stores, considering that Sari-sari stores can be found in every nook and cranny. According to (Makismov et al., 2017) In many developing nations, including high rates of poverty and unemployment that continue to obstruct economic growth which results for their importance in local economic development, creation of job opportunities, and poverty reduction (Mendoza & Tadeo, 2023). The Philippine Statistics Authority reported that MSMEs make up 99.58% of all businesses in the country and account for as much as 63% of the workforce. Because of this, the government places strong emphasis on providing assistance and support to MSMEs. In addition, business is seen as an important driver of national economic growth since it serves as a training ground for Filipino entrepreneurial skills (Gano-An & Gempes, 2020). Hence, the creation of BMBE (Barangay Micro Business Enterprise) which is a government-led initiative in the Philippines that aims to support and promote the development of small business at the local level.

Comprehensive research has been conducted to examine both the effects sari-sari stores have on employment levels and their influence on the macro elements of microbusiness operations. The research analyzes sari-sari stores' economic worth along with their sustainability and barriers to study ways they can boost inclusive growth while cutting down poverty (Arroyo, 2020). The understanding of how sari-sari stores operate helps policymakers alongside economists and entrepreneurs to create better approaches that maintain small-scale retail businesses' sustainability during economic crises in developing economies (Cheng, Wang, & Wang, 2019).

Statement of the Problem

With the numbers of Sari-sari stores mushrooming in numbers, fierce business conditions can adversely affect the survival of these Sari-sari stores. As they serve the same product, consumers are free to choose which Sari-Sari store to choose from. Owners of these types of business must also be wary of pricing strategies which offer people a wider ray of goods that caters to consumers with minimal finance resources, locally known as “tingi” or buying sachet packs, which benefits the consumer heavily as they are favored in these situations.

With the numbers of Sari-Sari stores having an increase over the years, it is no wonder why there is now a large competition among Sari-Sari store owners. With the addition of 24/7 convenience stores, this results in the narrowing of the market, which is detrimental to the survival of sari-sari stores, as longevity is one of its main factors of their operation. With limited market community, Sari-sari stores can be found adjacent with one another and selling perhaps the same products, which is a condition that can be both beneficial and detrimental at the same time to the community.

The purpose of the research is to explore what the Barangay Micro Business Enterprises (BMBE) Law would mean to the operations and profitability of sari-sari stores in Cainta, Rizal. As the number of sari-sari stores become more and more prominent and the bigger convenience stores chains begin to enter the market, small local businesses are finding it difficult to keep up and remain viable. This study aims at establishing how the BMBE Law can assist sari-sari store owners to grasp these conditions of the market and whether advantages that the law offers help them to succeed in businesses in the long run. The Barangay Micro Business Enterprises (BMBE) Law is crucial in this respect. The BMBE Law was enacted under the Republic Act No.

9178 in order to enhance and facilitate small-scale business development including sari-sari stores through tax exemption facilities, credit facilities, and training programs.

Specifically, the study seeks to answer the following research question:

1. What is the Demographic profile of BMBE law beneficiaries in Barangay San Isidro, Cainta Rizal?
2. How do the benefits and subsidies under the BMBE law affect the operations and profitability of sari-sari store owners?
3. What are the perceptions of sari-sari store owners and consumers regarding the effectiveness of the BMBE law?
4. How significant is the BMBE law to the business performance and sustainability of beneficiaries?
5. What policy recommendations can be proposed to improve the implementation of the BMBE law in Barangay San Isidro, Cainta, Rizal?

This study aims to give an insight into the implications of large convenience stores to the profitability and endeavors of Sari-Sari store owners. In this way, the study aims to be able to classify what are the types of Sari-Sari stores in Cainta, Rizal, their perceptions and how vulnerable are these types of Sari-Sari stores.

The study mainly aims at discovering the economic and social contributions of sari sari stores to the local community, and the exploration of the government policies especially the BMBE Law and how this impacts business owners' business to prosper, and the efficacy of the

execution of the BMBE law in Cainta, Rizal. To this extent we would see the economic views on the reasons people still have tendencies to open a Sari-Sari store despite the presence of a large number of competitors in the market. And how the contribution of Sari-Sari stores to the economic development of the society locally.

Objectives of the Study

The main objective of this study is to assess the effectiveness and impact of the Barangay Micro Business Enterprises (BMBE) Law on the growth and development of micro-enterprises, particularly sari-sari stores in Cainta, Rizal. Specifically, the study aims to: 1. Assess the effectiveness of the BMBE Law in supporting the profitability, capitalization and growth of sari-sari stores in Cainta Rizal, secondly the study aims to examine the economic contributions of Sari-sari stores to the local community, which includes the spending patterns, linkages to suppliers and wholesalers. The study also evaluates the perception of Sari-sari store owners and consumer regarding the impact of BMBE law. Also the study seeks to identify the challenges and external economic factors, including the resilience strategies used by owners and lastly the study seeks to provide and develop strategies to enhance the sustainability and competitiveness of Sari-sari stores amid growing retail competitions and how policy recommendations offer help to support Sari-sari store owners which includes business development training and digital transformation initiatives. Which can open more potential government and private sector interventions to integrate Sari-sari stores into formal economic development programs and fostering their role in employment and poverty alleviation.

Significance of the Study

The significance of the study is that it provides valuable insights into the effectiveness of the BMBE Law in Cainta, Rizal, particularly for sari-sari store owners in addressing unemployment and strengthening the microbusiness sector. By examining their roles, the study offers meaningful discoveries for policymakers and local government units regarding the economic contributions of these enterprises, the challenges they face, and their sustainability, while assessing the effectiveness and impact of the BMBE program. The research highlights the importance of these small-scale enterprises in fostering inclusive local economic growth and poverty reduction, benefiting both the community and consumers. Sari-sari stores in addressing unemployment and strengthening the microbusiness sectors, as examining their roles, it can give meaningful discoveries into their economic contributions, the challenges they are facing and their sustainability and assessing the effectiveness of BMBE law and to assess the impact of the program. The research highlights the importance of these small-scale enterprises in fostering inclusive local economic growth and poverty reduction.

The study also aims to study data-driven recommendations on how to support Sari-sari store owners through financial assistance, training programs and policy interventions that could enhance their competitiveness amid the rising market. Understanding the impact of Sari-sari stores employment could generate a guide for further development of policies that empower micro-entrepreneurs and sustain local economies. Also, the research paper aims to contribute on microbusiness dynamics such as informal sector employments, and economic resilience as it also provides frameworks for analyzing economic behavior of Sari-sari stores and its relation to consumer demand, supply chain linkages and competitive retail landscape. The study also aims to address the problems of understanding market conditions, pricing strategies and business

sustainability by exploring key challenges faced by Sari-sari stores, as the research aims to help aspiring development strategies to improve business longevity and profitability.

Understanding nano-preneurs which are also considered as part of the underground economy of the Philippines. (PIDS) or The Philippine institute for Development Studies defines underground economy as the “diversified set of economic activities, enterprises, jobs and workers that are not regulated or protected by the state, in this sense, paid employees of these Sari-sari stores are not included in any social benefit program, such as SSS, PhilHealth and Pag-IBIG. In this sense, the study aims to have government interventions in places where it lacks social benefits.

Furthermore, the study aims to shed light on the social and local economic role of Sari-sari stores in providing accessible goods, fostering local employment and contributing into the local economic ecosystems. and lastly, the research aims to provide the importance of sustaining and innovation in Sari-sari stores to ensure their continued role in economic development and poverty alleviation.

Scope and Definition of the Study

Research investigates the effects of rising market competition on profitability together with sustainability for sari-sari stores specifically in Cainta Rizal. The research analyzes economic factors which propel people to start sari-sari stores in conditions of intense competition to understand the reasons behind store ownership and associated risks and business choice methods. Understandably these microbusinesses maintain their critical function as primary job creators as basic supply providers for communities so their sustainability under market conditions deserves proper evaluation. The study establishes various sari-sari store categories

through assessments of business dimensions including size, product selection choices and monetary balance and market standing. Examination of various sari-sari store groupings enables investigation into which operations face the greatest market pressure resulting from smaller retailer competition and rising large convenience store franchises (such as 24/7 stores). Strategies to improve microbusiness sustainability will emerge through research on their weaknesses so economists and policymakers along with entrepreneurs can develop support initiatives.

Also, the research gives valuable insights on the effectiveness of the BMBE law specifically in Cainta, Rizal, as BMBE law gives a streamlined process in addressing obstacles such as dissemination, improved coordination among government agencies and widespread utilization (Macatumbas, Corpuz & Bool, 2022).

The research will be using question-based surveys in which data could be gathered and can be used to create a formula in addressing problems. In the questions-based surveys, respondents will be asking numerous questions regarding their financial status, their reaction to other Sari-sari stores specifically the ones that are has a close proximity to one another, their profitability, their hardships and such, as in this way, the researcher can have a grasp on how this microbusiness really operates in a day-to-day basis. The question-based surveys will be conducted in a manner in which respondents will be asked to answer a written survey and answer research designs questions to accumulate data.

The research data collection will last for a whole week questioning Sari-sari stores that have close proximity to one another. Using Rating Scale Questions to be able to determine what are the variables affecting the survival of these Sari-sari stores. Using the mixture of Rating Scale Questions and Open-ended survey questions, in which respondents can easily identify the

questions imposed on the questioner. Having great readability and for a more comprehensive understanding, a way in which the respondents could understand each question without having a hard time. Using Open-ended survey questions will also help in asking specific based questions, such as how much they approximately earn in a period of days, their concerns and such.

Chapter 2

Review of Related Literature

This literature review explores the economic importance of the sari-sari stores in the development of the area of locality in the wider framework of micro, small and medium business (MSMEs). It looks at how they play out as convenient retail centers which help in meeting instant consumer demands even as key nodes of grassroots economic activity. The contribution of these micro-enterprises to the livelihoods of households, community wellbeing and economic developments of countries, especially at the developing economies like the Philippines is significant. The review goes further into the business dynamics of sari-sari stores, their special features of operation as a result of their closeness to consumers, the business structure, which is very informal, and the customer loyalty process. It further speaks about the contribution of micro-entrepreneurs who usually operate these stores at a small capital base and are not much concerned about the fast growth of their business but more about the services offered to their community. The effect of consumer behavioral change, which is brought about by urbanization, demographic shifts and changing retail preferences, is also examined in order to decode how sari-sari stores can remain relevant in the contemporary retail environment due to the presence of modern retail stores.

In addition to the immediate economic impacts, this paper discusses the macroeconomic impacts of small-scale businesses, and how they contribute to the economy in terms of employment, alleviation of poverty, and contribution of national revenue through taxation. These contributions have been reinforced by the government interventions like the Barangay Micro Business Enterprises (BMBE) Program. Specifically, the BMBE initiative has become a key factor in providing employment opportunities in rural and semi-urban regions, where micro

businesses tend to use local workers to deal with the problem of unemployment and underemployment (Villegas et al., 2020). Moreover, training and capacity-building programs of the program increase the business management, financial literacy, and technical skills of the entrepreneurs and result in more qualified and competitive local enterprises (Manipol, 2023). In addition to economic development, the BMBE program also creates a culture of self-reliance and innovation in communities, giving people the capacity to think in an entrepreneurial way that enhances the resiliency of the locality. Micro-enterprises that develop out of this program frequently re-invest in community development - backing local infrastructure, education and health projects - growing social glue and a sense of purpose (Manipol, 2023). By doing so, sari-sari stores and other micro-enterprises are not only economic motives, but also social empowerment and community change agents.

Sari-Sari stores in Local Economic Development

Sari-sari stores primarily focus on providing convenience by stocking a wide array of everyday essentials and quick purchases which is close to the homes of consumers. Its accessibility makes sure that residents of places can obtain necessary items without traveling long distances, as these Sari-Sari stores are typically found in strategic positions around the neighborhoods. This start up business like this can be considered as a micro business, or business that is handled by small, local independent retailers. According to (Anjani et al. 2018) that these Sari-sari stores are focused on having the fact that these stores operate from elements of friendliness, enthusiasm, and honesty which is the hallmark of the market, this with its closeness to the market establishes conditions that leads to consumer loyalty. Customer loyalty is defined as deep commitment to purchasing or subscribing to a product or service which is not affected by pre-existing environments of marketing efforts of companies that can potentially move

customers to another competing company (Zulhit, Yasri & Abror, 2018). As marketing practices are every lifeblood of a business and is a vital aspect of building a fit business admits competition and adversity (Arroyo, 2020). In which results any business must meet the proper marketing to grow and reach its target market buyers and target demographic of consumers (Alusen, 2018).

With a growing population, urbanization, shrinking household sizes, an increase for demand in living spaces, a growing female workforce, traffic congestion had all consumers demanding more access to convenience and immediacy (Bronnenberg 2019, PlanetRetailRNG 2018). Which results in various changes in consumers behaviors, ranging from shopping habits, an increased demand for online and offline shopping trips with smaller basket size (Mortimer 2016).

Also, these small-scale business, managed by Micropreneurs, are distinct as they are not primarily focused on rapid growth but focuses on meeting client needs and delivering services without huge investment operations, typically seen in entrepreneurs which tends to look towards establishing a larger footprint to secure financing and to hire a workforce to help the business grow.

According to (Zhang & Ayele, 2022) that small scale business by nature is very crucial to a nation's socio-economic development, as they are considered as engines of growth in both developed and developing countries. With their contributions to the nation's revenue and overall contribution to the Gross Domestic Product (GDP). Small-scale business also contributes in providing jobs and they account for the bulk business of businesses in emerging market economies. Also, according to (Erdogan, 2019) that this small-scale business has a positive effect

on a nation's GDP. Small-scale business also contributes not only to economic development but to economic growth as well, as SMEs are considered to account for about 70% of the GDP in developing nations, as these small-scale business gives the general public access to employment opportunities and ways to increase national revenue, this small-scale business also supports the country by paying its fair share of tax (Augustine & Asiedu, 2017).

SME's is a concept that is not defined, as Small and Medium Enterprises are in no constant criteria for the numbers of employees, capital amount, fixed investments, revenues, technology and market share, while this results to SME's definitions varying from industry to industry and country to country-based studies (Gherghina et al., 2020). According to (Surya et al., 2021) that SMEs offer great influence in economic development. Factors such as competitive market orientation, capacity building and employment generation (Muthuraman et al., 2020). SMEs represent the central part of business companies in a country's economic development and enhances the market economies effectiveness.

In recent years, SMEs have gained international recognition, contributing significantly to GDP growth. In 2019, SME GDP grew by 5.8%, slightly lower than the 6.2% increase in 2018. GDP contributions were divided between registered and non-registered businesses, with non-SME registrations rising to 4.3% in 2019, up from 3.4% in 2018. SMEs contributed 38.9% to GDP in 2019, a 0.06% increase from 38.3% in 2018, with values rising from 522.1 billion in 2018 to 552.3 billion in 2019. Corporate social responsibility and effective working capital management have played a key role in this growth, particularly among Malaysian SMEs, highlighting the strong link between corporate governance and firm performance (Kayani et al., 2019). According to (ITC, 2019) that micro, small and medium sized enterprises (MSMEs) are a

major source of growth, innovation and jobs which results in its potential impact of achieving many of the sustainable development goals that are much greater of their sizes.

Furthermore, dynamics of the global economy have a significant impact on the economic structure of a regions, with political stability and security playing an important role in economic growth, this only means that the components of political, socio-economics conditions and investment have a positive effect on the flow of capital investment in a country including small and medium enterprises development.

Local Economic Growth and development

In related concerns to economic growth, (Muthuraman et al., 2020) acknowledge that SMEs play a significant role in the process of economic development because of that these organizations produce the foundation of economic development for countries. With its rapid customer demand, it ensures the required balance in the customer market. According to (Tambunan, 2019) that private entrepreneurship and small-scale business plays a vital role in providing job opportunities. SMEs also contribute to the modernization and diversification of the global economy as it influences the reserve turnover of growth and the formation of the consumer market that has limited assets and is in an economic decline. (Herminta et al., 2021)

According to (Abu-Aisheh 2018) that the impact of small enterprises on economic growth has revealed positive influences in entrepreneurship and economic development. As the study suggests that a fair share of small-scale business affects the output of the business which results in better performance. Hence, (olah et al., 2019) claims that SMEs are a tool for minimizing income disparities and enhances the association among the country's economic, social and geographic sectors which provides 68.1% employment in Poland, which only means that SMEs is a medium in where major socioeconomic and economic developments happens.

As economic development empowers a community to shape its future, it also provides a greater choice with respect to pathways into future development. It enables us to have a better educated and more skilled population which results in greater prosperity. With economic development, it intertwines with economic globalization which makes localities more and not less. As economic growth aims to attract additional investments in an existing industry, hence making their profile more globally competitive. A study conducted by (Bonito et al., 2017) finds that there is an interconnectivity between enterprises and economic development.

It is also important to note that a relationship between the government and the entrepreneur is necessary to develop an environment that promotes the survival of small and medium enterprises (Fatmawaty et al., 2024). Thus, it indicated that the government policies and interventions have an effect, which leads to a 97.6% development with factors, policies and HR capacities. Therefore, Small and Medium Enterprises (SMEs) are very instrumental in capacity building by developing human resources, innovating and embracing technologies. Ikupolati et al. (2017) stressed that SMEs drive capacity building, and SMEs workforce is an important factor in promoting innovation and economic growth. In their research, they discovered that SMEs are being recognized by 91.9 percent of the respondents as a major source of capacity building with emphasis laid on skill development and job creation. The research also suggested that employees and entrepreneurs should be trained in innovative technologies to increase productivity and end up boosting the growth of SMEs and employment. The law of BMBE as stipulated in section (a) of RA 9178 which businesses or enterprises were involved in production, processing and manufacturing of products or commodities including processing, trading, and services such that assets of the business shall not exceed 3 million pesos. The tax exemptions that are provided to BMBEs by RA 9178 is a central role in empowering micro enterprises in the Philippines,

especially in rural and underserved regions. The law promotes economic inclusion and growth by removing operational income as income tax and stimulating local tax relief.

Government interventions in economic development

In the Philippines, The Barangay Micro Business Enterprises (BMBE) Act of 2002, or Republic Act 9178, was enacted to accelerate economic growth in the Philippines by promoting the development of Barangay Micro Business Enterprises (BMBEs). These enterprises serve as incubators for Filipino entrepreneurs, encouraging the informal sector to integrate into the mainstream economy. The law streamlines government regulations, enhances local government involvement, and facilitates the provision of benefits and incentives to BMBEs, thereby fostering entrepreneurship and economic participation (Figueroa, 2018).

As these, Micro, small and medium enterprises are variables for sustainable progress in the Philippines to generate jobs, guaranteeing income equality, developing products to meet consumer requirements for a fast-growing population.

Also, the factor of Decentralization has significantly reshaped the political and administrative landscape of the Philippines, particularly through the enactment of the Local Government Code of 1991. This legislation transferred authority and resources to local government units (LGUs), enhancing their autonomy and enabling them to implement policies tailored to local needs (Tapales, 2023). One of the key outcomes of decentralization is the ability of LGUs to address community-specific concerns through localized initiatives. For instance, local health boards have introduced free medical check-ups and vaccination campaigns, while various municipalities have implemented ordinances such as the "No Plastic Ordinance" to improve waste management.

Moreover, decentralization promotes participatory governance as it promotes the involvement of people in policy making and community participation in policy making. According to Flores (2021), this type of governance encourages accountability and responsiveness among the LGUs and results in a more efficient service delivery and management of the public sector. Decentralization empowers local governments because it allows LGUs to shape and implement programs according to the needs of their constituents, and improves socio-economic development. The tax exemptions of BMBEs in the RA 9178 is central to the empowerment of micro business in the Philippines, especially in rural and underserved locations. The law promotes economic inclusion and growth by exempting operational income to income tax and stimulating local tax relief.

Access to capital

Small and Medium Enterprises (SMEs) serve as vital drivers of economic growth, particularly in developing nations. They constitute the majority of businesses worldwide and play a crucial role in job creation and overall economic development. SMEs account for approximately 90% of all businesses and contribute to over 50% of global employment. In emerging economies, formal SMEs generate up to 40% of national income (GDP), with the figures rising even further when informal enterprises are included. Estimates suggest that by 2030, around 600 million new jobs will be required to accommodate the expanding global workforce, emphasizing the need for SME development as a policy priority for many governments. In these markets, SMEs are responsible for creating 7 out of every 10 formal jobs. However, limited access to finance remains a significant barrier to their growth, ranking as the second most frequently reported challenge for SMEs seeking to expand in developing and emerging economies. To combat this problem, in the Philippines the Barangay Micro Business

Enterprises (BMBE) Law (Republic Act No. 9178) which offers mechanisms through which micro and small enterprises can get access to capital that is much needed. This law provides priority access to special credit windows by government financial institutions to registered BMBEs, including the Land Bank of the Philippines and the Development Bank of the Philippines. Such establishments provide loans that are more conducive and reduced on collateral. Moreover, the law provides incentives to pave the way to the offering of credit to BMBEs by the law to the private banks and microfinance institutions, including the fact that the law does not charge the gross income tax on the interest income obtained by the banks and microfinance institutions on their loans to BMBEs. Through eased access to financing opportunities, the BMBE Law gives business owners of small businesses the capacity to perpetuate operations, increase capital and productivity, and thereby contribute positively in the growth of the national economy.

According to the International Finance Corporation (IFC), the global financing gap for formal MSMEs is estimated to be approximately \$5.2 trillion annually, representing 1.4 times the current global MSME lending levels (IFC, 2017). Notably, East Asia and the Pacific account for the largest share of this gap (46%), followed by Latin America and the Caribbean (23%) and Europe and Central Asia (15%). This disparity underscores the variation in financing access across regions, with certain areas experiencing disproportionately higher levels of unmet financial demand (World Bank, 2020). The magnitude of the financing gap is particularly pronounced in Latin America and the Caribbean, as well as in the Middle East and North Africa, where the finance gap relative to potential demand is estimated at 87% and 88%, respectively (IFC, 2017). Furthermore, nearly 50% of formal SMEs lack access to formal credit, exacerbating the financial challenges faced by these enterprises (OECD, 2019).

In Lebanon, the Innovative Small and Medium Enterprises (iSME) project is a \$30 million investment lending initiative designed to support innovative young firms through equity co-investments and a grant funding mechanism for seed-stage enterprises. As of August 2019, the project's co-investment fund had allocated \$10.23 million across 22 investments, successfully leveraging an additional \$25.47 million in co-financing. This demonstrates its effectiveness in attracting private sector investments and expanding access to early-stage equity financing. Additionally, 60 out of 174 grant recipients utilized iSME funding to raise a total of \$13.1 million from various financial sources, achieving a leverage ratio of 5.3. Stakeholder consultations suggest that the iSME project could further enhance the venture capital (VC) sector by supporting both established and emerging VC players. There is also increasing interest in adopting a fund-of-funds model, which could extend financing opportunities to later-stage growth funds and private equity investments.

Role of sari sari stores in Unemployment and Employment

According to (Sarmah et al., 2021) that it is significant for developing economies to have a higher rate of unemployment to generate employment in SMEs. Small and Medium Enterprises (SMEs) play a crucial role in employment generation and economic stability. Muthuraman et al. (2020) emphasized that SMEs have the potential to reduce unemployment by creating job opportunities, making them a key focus for policymakers at various economic levels. Similarly, Quaye and Mensah (2018) analyzed data from 99 countries and found that small enterprises with fewer than 100 employees and over ten years of operation contribute significantly to total employment. Their study highlighted that both established and newly emerging small enterprises play a vital role in employment generation, reinforcing the importance of SMEs in economic development.

According to (Habetwold, 2019; Okamuro et al., 2018) that many industrialized countries through MSEs can generate a majority of business that have contributed in job creation and economic growth in Europe, Japan and the USA. these activities conducted by MSE sector, can provide livelihood for the general population that suggests that sectors included can quickly alleviate poverty and unemployment (Agenssa & Premanandam, 2021) The OECD (2017) statistics showed that more than 60% of the gross domestic product in developing countries and more than 70% of the total employment, which is seen as a catalyst for jobs, unemployment, social development as whole in which caters for a fast increasing workforce worldwide (Awartani & Millis, 2018). Also in most economies, SMEs make up for 90% of the overall income (Razak et al., 2018; Tambunan, 2020) and has also lent the highest employment rates as they share a large share of industrial production and exports (Abebe & Gebremariam, 2021; Fava 2021).

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Philippine economy, contributing significantly to employment generation, income distribution, and overall economic development. According to the Philippine Statistics Authority (2019), MSMEs accounted for 99.5 percent of all registered business establishments in the country. These enterprises provided 62.4 percent of total employment, contributed 36 percent to gross value added, and accounted for 25 percent of total exports. The substantial contribution of MSMEs underscores their importance in fostering inclusive economic growth and stability.

The Department of Trade and Industry (DTI) classifies MSMEs based on asset size and workforce composition. Micro enterprises are defined as businesses with assets of PHP 3,000,000 or less and employing between one to nine individuals. Small enterprises possess assets ranging from PHP 3,000,001 to PHP 15,000,000 and employ 10 to 99 workers, while

medium enterprises have assets between PHP 15,000,001 and PHP 100,000,000 and a workforce of 100 to 199 employees. Businesses exceeding PHP 100,000,001 in assets and employing 200 or more individuals fall under the large enterprise category (DTI, 2019). The DTI also serves a crucial role in the registration and promotion of BMBEs, which are given access to government incentives such as income tax exemptions, priority access to credit facilities, and business training programs. These benefits are designed to enhance the competitiveness of micro enterprises, encourage formalization, and support the expansion of small businesses across local communities. Through these initiatives, the DTI not only regulates MSME development but also strengthens their capacity to contribute meaningfully to national economic growth and employment generation.

Synthesis of Literature and Identification of Research Gaps

Multiple studies affirm the vital economic position of micro-enterprise sari-sari stores in the Philippine local economy. These community-based stores remain accessible to people at affordable prices while providing community-oriented services which ensure both economic inclusion and sustain the household income (Anjani et al., 2018; Zulhit et al., 2018). Sari-sari stores maintain their economic stability through their core function to meet community demands because traditional retail competition continues to grow (Bronnenberg 2019 PlanetRetailRNG 2018). Micro-entrepreneurship plays a vital role as the main theme for the informal sector economy. The main priorities of sari-sari store operators lie in survival and community service instead of growth and expansion (Zhang & Ayele, 2022). The distinctive business direction that defines sari-sari stores requires policymakers to develop specialized approaches instead of using standard SME methods.

General studies demonstrate that small and medium enterprises produce substantial effects on GDP growth and employment creation and economic portfolio expansion especially in developing countries (Gherghina et al., 2020; Surya et al., 2021). The Barangay Micro Business Enterprises Act (RA 9178) supports sari-sari store development through governmental initiatives and decentralization enables specific interventions corresponding to unique local needs as documented by Tapales (2023) and Flores (2021).

Furthermore, Sari-sari store owners face capital restrictions which prevents business growth and official establishment opportunities (World Bank, 2020; IFC, 2017). Micro and small enterprises across the globe experience funding shortages while the Lebanon iSME program exemplifies equity support but the Philippine market fails to match it with equivalent financing options (OECD, 2019).

The majority of Philippine job creation stems from MSMEs, so their expansion becomes critical in fighting unemployment and poverty (Sarmah et al., 2021; Abebe & Gebremariam, 2021; PSA, 2019). Empirical research shows little analysis of how sari-sari stores affect the creation of quality jobs or stability of employee wages and professional development. The micro-business enterprises should be aware of business registration (Garambas & Pinos-an, 2021). In addition, the dissemination failure and unawareness are such reasons as to why barangays, municipalities, and even cities are not aware of the existence of the program (Manipol, 2023).

Chapter 3

Theoretical Framework

This section presents the research approach used to understand how the BMBE law's effectiveness affects sari-sari stores economic progress and job opportunities in Cainta Rizal. The research design explains all methodologies in detail with an emphasis on data collection approaches and sampling methods and descriptive instruments and analytical techniques included. The current chapter carries out an empirical analysis of sari-sari stores' economic contribution through the implementation of key economic and entrepreneurial concepts obtained from Chapter 2. The analysis uses supply and demand theory along with monopolistic competition and utility maximization and small business growth theory and human capital theory.

The initial phase selects an appropriate research design which corresponds with the research purposes alongside the established hypotheses. The explanation includes reasoning for methodology selection to establish research reliability while maintaining validity and preserving ethical conduct in every stage of the research project. Because sari-sari stores operate as neighborhood businesses the research design uses a mixed-methods approach to study numerical statistical patterns and verbal data obtained from proprietors and community members. A structured methodology allows researchers to establish complete insights into Cainta's economic framework in which sari-sari stores operate thus enabling them to draw evidence-based findings about their effects on employment generation and business success as well as consumer patterns.

Supply and Demand Theory

In understanding the effectiveness of BMBE law in Sari-sari stores in Cainta, Rizal, we must first understand what the concept of demand and supply theory is. Supply and demand in Economics, is the relationship between the quantity of commodities that producers are willing to sell at a various price and the quantity in which consumers wish to buy. This in return creates a price commodity which results in the relationship between supply and demand in the market. In other words, it is the agreement of the consumer and the producer in which they are willing to pay for a certain good, hence creating an equilibrium price. And in equilibrium the quantity of a good supplied by producers equals to the quantity demanded by the consumer. According to Sir Jame Steuart discussed in his book “An Inquiry into the Principles of Political Economy (1767) he introduced the idea of a managed economy rather than a self-regulating market, in which he viewed demand as a driver of production emphasizing that government and institutions should be regulated based on demand to prevent market instability. He also argued that price fluctuations can harm the economy and government interventions were necessary to stabilize supply and demand. While on the other hand, Adam Smith's “The invisible hand” through his book the Wealth of Nation (1776) laid the foundation of free-market economics as he introduced the Invisible hand in guiding supply and demand, he argued that markets are self-regulating which means that producers and consumers naturally adjust to supply and demand through price signals, he also stated that high demand leads to higher prices and low demand on the other hand leads to lower prices. Furthermore, the law of supply and demand combines two fundamental economic principles which describes how changes in price of a commodity or product affects its supply and demand. Supply and demand for varying prices can be plotted on a graph or curves. A few takeaways for this theory are the law of demand holds that the demand level for a product

or resource will decline as the price rises and the rise as the price drops. Another takeaway would be that the law of supply says higher prices boost supply of an economic good while lower ones tend to diminish and lastly, that market clearing price balances supply and demand can be graphically represented as intersection of the supply and demand curves. In economic analysis, the quantity of a commodity that consumers demand is influenced not only by its price but also by various external factors, including the prices of related goods, consumer income levels, individual preferences, and seasonal variations. However, Fundamental economic research requires keeping external factors constant to study price-quantity demanded interrelationships without external influences. The relationship between price and quantity appears on a demand curve which shows price values along the vertical axis while quantity occurs along the horizontal axis. The demand curve usually shows decreasing values across its slope because when a good becomes less expensive consumers want bigger amounts. A higher price level normally creates a negative impact on the quantity consumers want to buy. Market price changes along the demand curve but external forces such as income variations and preference changes lead to actual shifts in the curve. The quantity of a commodity supplied in the market depends on price as well as multiple external elements which comprise substitute goods pricing and production advances and workforce expenses and material costs. Fundamental economic analysis of supply assesses the connection between market prices and producers' offers but maintains other environmental conditions as static. The relationship between price and quantity supplied takes form as a supply curve by depicting prices along the vertical axis while showing quantities along the horizontal axis. Market supply curves generally rise from left to right because higher commodity prices prompt producers to boost output because increased earnings prove more profitable. The price of

the product determines supply curve movement yet shifts in non-price factors including input expenses and technological advancements produce curve shifts.

Market Structure (Monopolistic Competition)

Monopolistic competition is prevalent in market structure is retail sectors, particularly in among Sari-sari stores in the Philippines, characterized by a large number of small businesses selling similar but slightly differentiated products, monopolistic competition allows sari-sari store owners to compete based on factors beyond their prices, factors include locations, customer relationships, and personalized services. In Cainta, Rizal, the presence of numerous sari-sari stores reflects the dynamics of monopolistic competition, where each store functions independently yet competes within the same local market.

Monopolistic competition typically leads to the elimination of economic profits as new firms enter the market, increasing competition and driving prices down. In the short run, firms may experience losses due to this entry, but the ability to exit the market helps stabilize prices and minimize long-term economic losses (Krylovskiy, 2020). Industries that operate under monopolistic competition include hairdressing, fashion enterprises, and restaurants (MasterClass Staff, 2022). Also, Profit maximization occurs when marginal revenue equals marginal cost, determining the firm's equilibrium output (Corporate Finance Institute, 2021). While firms in monopolistic competition assess pricing and output decisions similarly to monopolies in the short run, their long-run operations are influenced by market entry. As new competitors emerge, the demand curve shifts leftward due to increased market saturation and reduced demand for individual firms' products (Krylovskiy, 2020). This competition limits firms' ability to charge prices above average cost, eroding economic profits over time.

Robinson (1933) and Chamberlin (1947) introduced the concept of imperfect competition in which, in his analysis of market structures, Chamberlin distinguished between the “small-group-case,” which refers to monopolistic competition while the “large-group case” relates itself to oligopoly. He argued that the market power arises from product differentiation which leads to a steep demand curve. At the same time, he also assumed that firms in the industry could freely enter the market at that time which has been shown by the tangency between a firm's demand curve and its long run average cost curve. Monopolistic competition often eliminates economic profits, leading to losses in the short run after entries to a specific market.

Utility Maximization

Utility maximization is a fundamental concept in microeconomics that explains how consumers make decisions to achieve the highest level of satisfaction given their budget constraints. Seen in Sari-sari stores, utility maximization plays a crucial role in shaping consumer behavior, product selection and pricing strategies, as consumers aim to allocate their limited income efficiently, choosing foods that provide them with the greatest utility while store owners respond by offering products that match consumer preferences. According to Hicks and Allen (1934) that the use of utility can be attributed as an index of individual preferences to pareto. In the late 18th century, the original concept of utility was developed by English moral Philosopher, jurist, and social reformer Jeremy Bentham (1749-1832), in which he argued that utility was the tendency of an object or action to increase or decrease overall happiness. His paradigm on utility maximization was always centered on social sciences. According to [Bentham, 1780] that nature has placed humankind under the governance of two sovereign rules, one which concerns itself with pleasure and the one with pain, which the value of pleasure or pain would be considered greater or lesser according to 4 conditions, namely, a) intensity, b)

duration, c) certainty and d) remoteness. As individuals find it hard to maximize an increasing function of consumption. Hence, utility is the property in any object which produces benefit, advantage pleasure which is considered as the positive side that prevents negative utility which can be considered as preventing one's mischief, pain or unhappiness. (Gauthier, 1975) reviewed that the rational man enters civil society to maximize his expectation of well being and morality, in which is a set of principles that affect a person's rational decisions in which seeks the maximum happiness of mankind by maximizing utility.

Small Business Growth Theory

According to (Lukacs, 2005, Keskin et al., 2010) that SMEs are essential actors in all economies operating production, that SMEs had replaced large enterprises that were unable to make fast and effective moves that are needed for a strongly competitive market due to globalization. The expansion of small business also produces important economic output in developing countries such as employment. According to (Peterson et.,al 1986, p 64) that there is no single generally accepted definition of small business in the literature, as criteria used in defining small business include distinct characteristics that may be different compared to large ones. As defining small business can also vary from industry to industry and country to country, which poses a limit on how small business affects the overall economies of a country. according to (Parrilli, 2007; Južnik Rotar et al., 2019; Sidek et al., 2020; Pulka & Gawuna, 2022) that SMEs are the building blocks of an economy, as they provide flexible, dynamic, innovative and durable structures which aims to provide goods and services that are needed in a demanding market. In this sense, SMEs are needed from a perspective of scarce resources as SMEs are institutions that provide effective solutions in economic life as well as in social life.

According to the World Bank (2022) , small and medium enterprises comprise almost 90% of business in different sectors. The GDP contribution from SMEs reaches 40% in developing economies but reaches 60% in India and 45% in Vietnam. The total economic output from SMEs in Uzbekistan reaches 59.4% at the national level. The GDP generation of medium-sized enterprises in Malaysia accounts for about 40% while they represent only 2% of total businesses. The majority of Kazakhstan's enterprises qualify as SMEs which together generate 47.64% of total employment through their 99.52% ownership of all enterprises and contribute 36.7% to national added value. Kazakhstan experienced a surge in SME importance following independence in 1991 because structural and institutional changes introduced socio-economic implications across the country. The government currently executes various development plans to boost SME numbers as well as their sectoral growth which will bolster their economic impact. The government of Kazakhstan has established an essential strategic goal to elevate SMEs' contribution to 50% of national GDP before 2050.

However, with the impact of SMEs in the economy, small business owners are not actively involved in the pursuit of growth (e.g., Gundry & Welsch, 2001). As small business owners' possess' different motives of entrepreneurship, as some small businesses view entrepreneurship as somewhat of a way to engage in entrepreneurial opportunity, while some view it as their last viable option for work. Previous research suggests that small-business owners driven by opportunity are generally more inclined toward business growth than those motivated by necessity (Berner, Gómez, & Knorringa, 2012; Verheul & van Mil, 2011). This implies that the motivation behind entrepreneurship plays a significant role in determining the extent to which small-business owners seek to expand their businesses.

Human Capital Theory

According to Human Capital Theory workplace performance and business outcomes depend heavily on the combination of worker knowledge and experience and formal education. Small business owners and entrepreneurs who accumulate human capital capabilities experience better performance outcomes and develop more job opportunities in their organizations. Based on Becker (1994) improvements in education since a person's productivity will produce superior business results. The sector of human capital in entrepreneurship features two distinct types. General human capital denotes wide-ranging abilities and information which apply throughout various industrial sectors. Specific human capital consists of business-focused skills and knowledge that direct themselves toward particular industrial settings. Entrepreneurs depend heavily on these two elements for their ability to innovate while also handling market changes and business operation efficiency.

The research evidence extensively demonstrates human capital constitutes a crucial element for business achievement. According to Borazon et al. (2022) the work experience combined with age of entrepreneurs in Philippine micro, small, and medium enterprises (MSMEs) directly affected business expansion and market strength. The longer entrepreneurs remain in the industry they gain better skills for business strategy development and decision-making. Taleb et al. (2024) discovered that human capital strengthens micro-business performance particularly when entrepreneurs adopt technology and implement problem-solving methods recognized as bricolage. Business results demonstrate that entrepreneurs using their expertise for new technology adoption and invention produce superior business performance. Job creation depends heavily on human capital alongside achieving business performance. Business owners with advanced professional qualifications and enhanced industrial background tend to implement creative workplace strategies that enable their organizations to develop and

recruit additional staff. According to Guerrero et al. (2021) human resource professionals at small and medium enterprises produced firm success by utilizing their skills and professional networks. Through their application of high-performance work practices which use efficient hiring along with employee training they assisted companies to expand and generate additional employment opportunities.

Conceptual framework

The conceptual framework of this research explores the interrelationship between various economic and entrepreneurial theories and their impact on the Effectiveness of BMBE law in Cainta, Rizal. The main concepts explored in this framework include Supply and Demand Theory, Market Structure (Monopolistic Competition), Utility Maximization, Small Business Growth Theory, and Human Capital Theory.

This framework illustrates how the Effectiveness of BMBE law affects sari-sari stores owners and how they operate within a competitive yet localized market, responding to consumer demand, optimizing business strategies, and contributing to job creation. It highlights the interplay between market forces, entrepreneurial decision-making, and business sustainability, showcasing how these factors collectively influence economic development.

Figure. 1 conceptual framework.

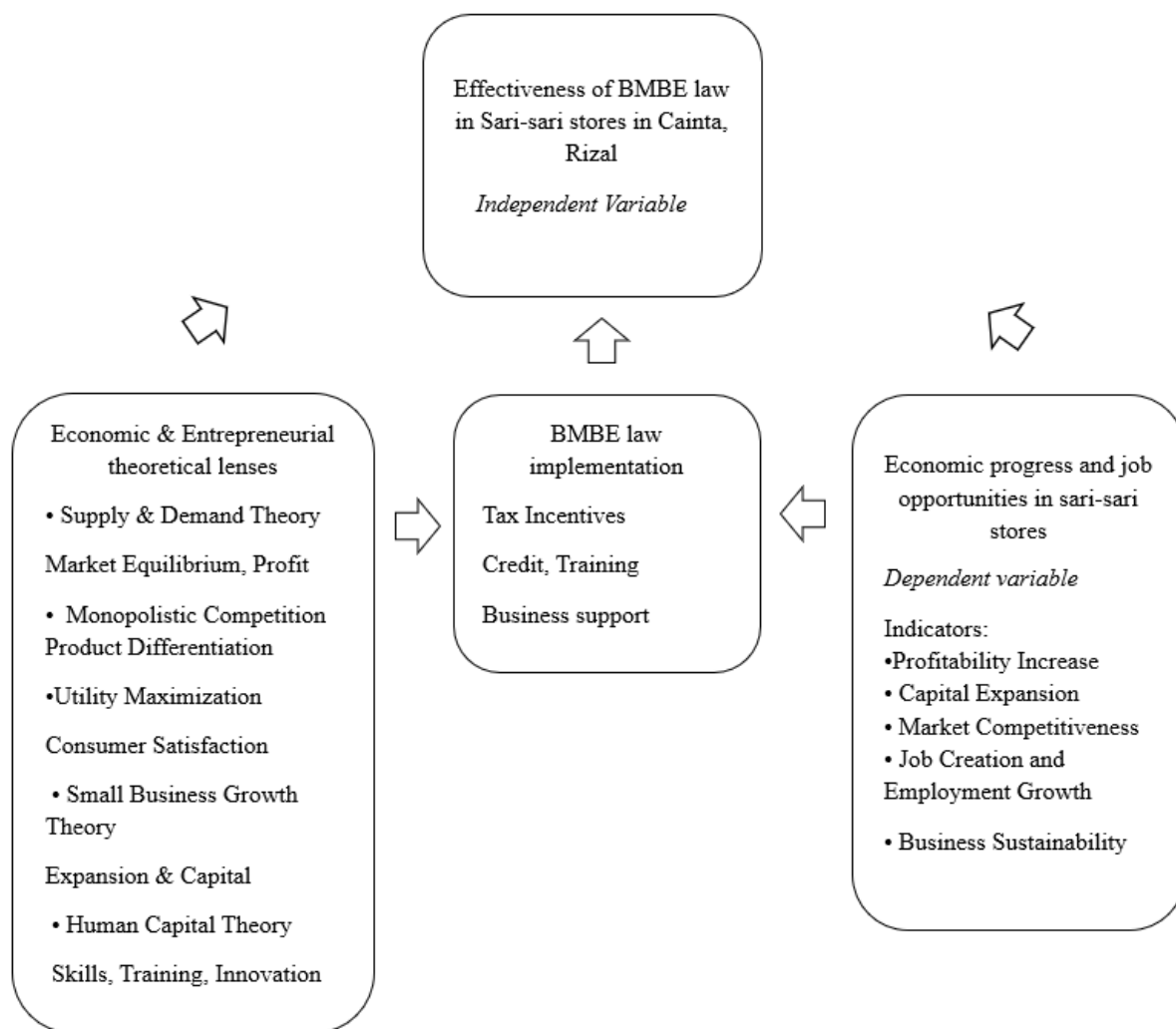
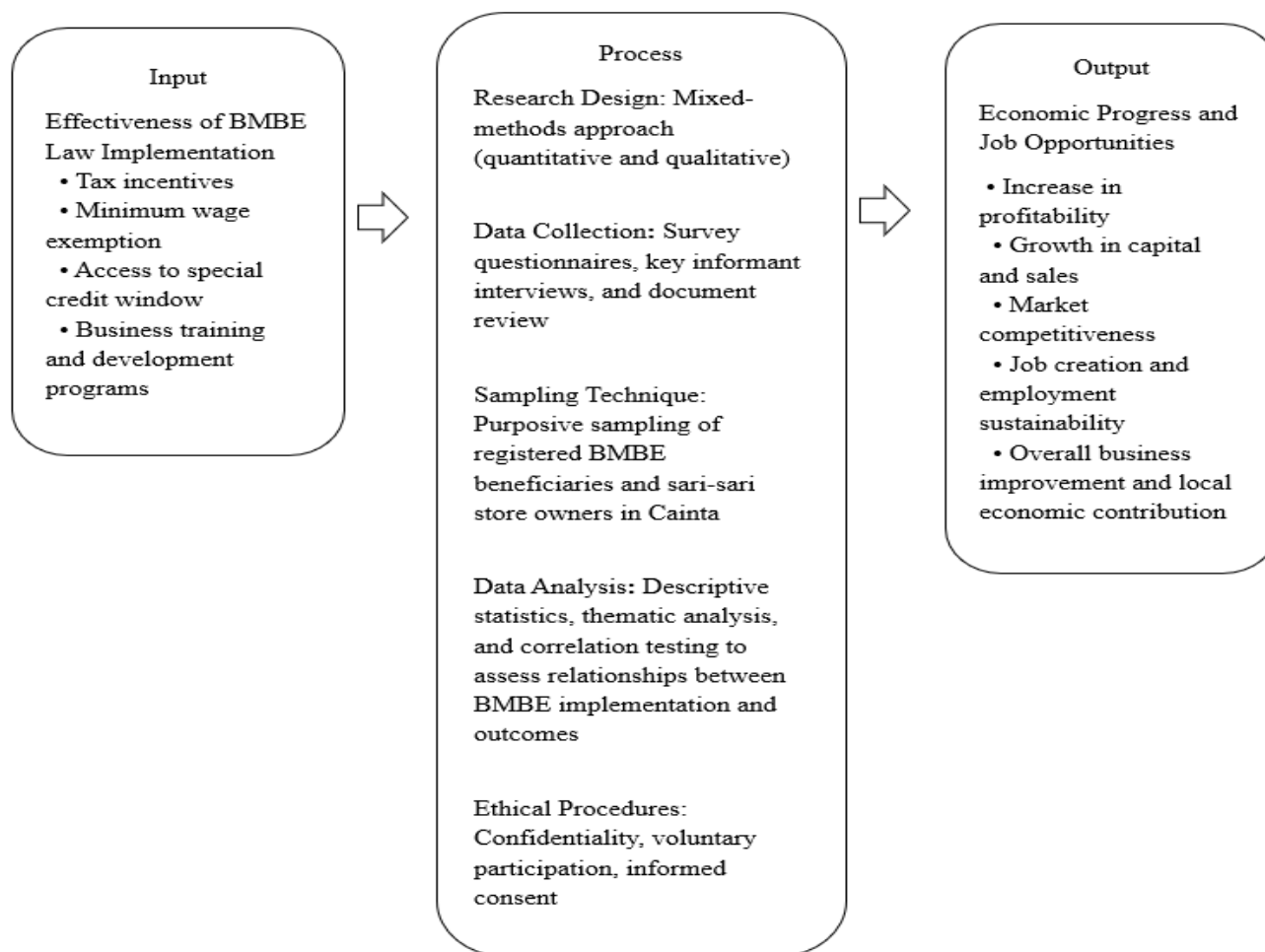


Figure. 2 operational frameworks



With the BMBE Law, the sari-sari store owners will enjoy the income tax exemptions, minimum wage exemptions, special credit window access, and business training programs which will aid in enhancing the ability to run and develop. The framework demonstrates the way these government incentives promote the management of resources better, the growth of capital, and the creation of employment. It also shows how sari sari stores serve the purpose of responding to consumer demand, competition, and enhancing profitability and sustainable development of a community.

Assumptions

In analyzing the role of the BMBE law to sari-sari store owners in local economic development, it is essential to establish key assumptions that guide this research. These assumptions provide a foundation for understanding how store owners make business decisions, how consumers behave in response to various market conditions, and how competition shapes the operational landscape and government incentives encourage owners of sari-sari stores in Cainta, Rizal. The research assumes two things: that customer buying habits follow the Utility Maximization Theory and that business strategies, together with innovations, function as the link between human capital investment and profitability. The study further posits that the increasing growth of sari-sari stores fosters local economic development and employment generation in Barangay San Isidro Cainta, Rizal. The hypotheses formulated herein serve as foundational building blocks in understanding the local economic effects of sari-sari stores and in assessing how effectively the BMBE Law contributes to empowering microenterprises and strengthening grassroots economic activity

1. The owners Sari-sari store are registered under the BMBE law to have access to the benefits and government incentives.
2. Rational business decisions are made by the owners of the stores.
3. Consumer buying pattern in Sari-sari stores.
4. BMBE law promotes fair competition between sari-sari stores.
5. Sari-Sari stores owners who have a high level of education and skills and experience.
6. It is assumed that the implementation of the BMBE law would lead to the development of the local economic level.

7. Sari- Sari store owners are registered according to the BMBE law.

These assumptions serve as the basis for analyzing the economic interactions between sari-sari store owners, consumers, the broader local economy and government interventions. They help frame the study's theoretical perspective and guide the interpretation of findings related to business performance, competition, and economic contributions.

Hypotheses

The analysis of sari-sari stores in the development of local economies entails the research of human capital and market structure and the consumer behavior and business strategies. The study has shown that an increase in human capital, which includes education, experience, and skills, augments the performance of the business, and the monopolistic competition structure is determinant of pricing mechanisms and product differentiation approaches. The paper has been carried out based on the Supply and Demand Theory, the Market Structure Theory, the Utility Maximization and the Human Capital Theory, to assess the role of the Barangay Micro Business Enterprises (BMBE) Law in the economic development and sustainability of the microenterprise in Cainta, San Isidro and Rizal.

H₁: There is a significant positive impact of the application of the Barangay Micro Business Enterprise (BMBE) Law on the Economic development and employment opportunities in Barangay San Isidro, Cainta Rizal.

H₀: There is no significant impact of the application of the Barangay Micro Business Enterprise (BMBE) Law on economic development and employment opportunities in Barangay San Isidro, Cainta Rizal.

H_{1a}: Tax exemptions, access to credit, and training programs under the BMBE law significantly enhance the profitability and business development in Barangay San Isidro, Cainta Rizal.

H_{0a}: Tax exemptions, access to credit, and training programs under the BMBE law do not significantly enhance the profitability and business development in Barangay San Isidro, Cainta Rizal.

H_{1b}: The BMBE Law significantly contributes to job creation and job retention in Barangay San Isidro, Cainta Rizal.

H_{0b}: The BMBE Law does not significantly contribute to job creation and job retention in Barangay San Isidro Cainta, Rizal.

H_{1c}: The effectiveness of the BMBE Law in improving store performance is significantly moderated by the level of human capital (education, skills, and experience).

H_{0c}: The effectiveness of the BMBE Law in improving store performance is not significantly moderated by the level of human capital (education, skills, and experience).

H_{1d}: There is a significant relationship between a store owners' perceptions of the BMBE Law's implementation and their actual business performance in Barangay San Isidro, Cainta Rizal.

H_{0d}: There is no significant relationship between store owners' perceptions of the BMBE Law's implementation and their actual business performance in Barangay San Isidro, Cainta Rizal

The research assumes two things: that customer buying habits follow the Utility Maximization Theory and that business strategies, together with innovations, function as the link between human capital investment and profitability. The study further posits that the increasing growth of sari-sari stores fosters local economic development and employment generation in Cainta, Rizal. The hypotheses formulated herein serve as foundational building blocks in understanding the local economic effects of sari-sari stores and in assessing how effectively the BMBE Law contributes to empowering microenterprises and strengthening grassroots economic activity

Definition of terms

Barangay Micro Business Enterprises (BMBE) Law - Republic Act No. 9178 which facilitates the growth of microenterprises by offering tax exemptions, access to credit facilities and business support.

Effectiveness - Determining how well the BMBE Law has attained its objectives in enhancing profitability, growth and employment among sari-sari stores.

Sari-Sari Store- This is a small local store that deals with essential things; it is the center of interest in this study in comparing the results of the BMBE Law.

Economic Progress- Development in performance and financial stability of sari-sari stores through BMBE.

Profitability- This is the capacity of store to generate revenue and maintain growth in the BMBE program.

Capital Expansion- The store asset growth or re-investment growth due to BMBE benefits.

Employment Generation- The production of employment in the development of sari sari stores.

Human Capital- The knowledge, education and skills of the store owners which determine the performance of the businesses. **Market Structure-** the competitive market of the sari-sari stores which has a monopolistic competition.

Utility Maximization - The consumer will strive to achieve maximum satisfaction on purchases that are budget friendly.

Small Business Growth- The formation and the growth of microenterprises that are part of the local economic activity.

Local Economic Development – The improvement of community welfare and economic activity driven by small businesses.

Chapter 4

Methodology

This section details the research methodology alongside sampling procedures for the investigation of the effectiveness of BMBE law to sari-sari stores enabling economic progress and job creation in Cainta Rizal. The research has used a descriptive research design together with mixed methods to gain an in-depth understanding of the investigated subject. The integrative research methodology unites quantitative and qualitative data which leads to improved understanding regarding economic and social contributions made by sari-sari stores within the community.

Descriptive research and mixed methods are suitable methods to measure both economic metrics alongside firsthand interactions of stakeholders encompassing store owners and community members and local government officials. The document first explains participant selection methods that combine stratified random samples to obtain quantitative data and purposive samples for qualitative data collection. The description moves on to explain survey instruments, interview guides and focus group discussion protocols and demonstrates their development approaches and evaluation processes.

The data collection process covers multiple Sari-sari stores in Cainta, Rizal San Isidro through systematic procedures which maintain ethical practices following national data privacy standards. This section explains the analysis methods which include SPSS and Excel for descriptive statistical analysis of quantitative data and thematic analysis for qualitative responses that yield deeper social-economic findings about sari-sari store operations. This chapter establishes reliable research methodologies to validate the validity of the study results.

Research Design and Strategy

This study makes use of a descriptive research design to clearly present the current role of BMBE law to sari-sari store owners in respect to the economic development, growth, and employment landscape of Cainta, Rizal. Descriptive research design is a research method which aims to accurately and systematically describe a population, situation or phenomenon without influencing its variables, oftentimes this research design involves observing and describing a subject. According to Creswell, a descriptive research design is primarily used to gain an understanding of a group of phenomena, which also involves collecting data through surveys, interviews, or observation with research answers “Who, What, When, Where, Why and How”. Hence, it is appropriate for this study as it aims to present a clear and detailed picture of the current role of Sari-sari stores in the local economy of Cainta, Rizal, furthermore, these stores are widespread in nature which plays a key part in household income, job creation and community support. In this way, the descriptive research allows the collection of accurate and factual information about the structure, income levels, employment contributions and day to day operations of these Sari-sari stores. Also, it is essential for the research to capture the real-life context of the characteristics these Sari-sari stores possess.

This study also uses the Mixed-Methods research approach which investigates Sari-sari store socio-economic impact in Cainta Rizal through this study. This research approach using qualitative and quantitative data analysis seeks to properly show Cainta's local economic role as well as deliver detailed insights from the perspectives of local officials and community members and store owners which can shape future economic development strategies. According to Creswell & Plano Clark (2018) and Tashakkori & Teddlie (2020), mixed-methods research offers a complete understanding of complex issues by enabling in-depth analysis and

triangulation of data. This research approach is particularly effective in addressing the multi-layered inquiries posed in the preceding chapter, combining the measurable strength of quantitative methods with the contextual richness of qualitative analysis.

Guetterman, Fetters, & Creswell (2019) explain that mixed-methods research connects numerical data with interview responses to fully explore research topics. Research utilizing this approach gives investigators deep analytical capability and wide coverage especially during studies of smaller or community-based economic phenomena. Molina-Azorín (2017) explains that mixed methods strengthen research insights because they expand data diversity which allows researchers to find significant interpretations through the perspectives of multiple stakeholders. Velociteit van Ondernemingen provides complete understanding through the combination of quantitative numerical data with qualitative data from store owners and community actors. Through mixed methods research researchers can gather and unite various data types which produce diverse viewpoints regarding a specific issue (Poth & Munce, 2020; Shorten & Smith, 2017). The collected data becomes more understandable through meaningful organization which provides a comprehensive view of the entire study. Closed-ended quantitative data when combined with open-ended qualitative responses creates a deep understanding of research problems (Creswell, 2003). Hence, giving the research a more well-rounded understanding of the role of Sari-sari stores in the local economic development, growth and employment in Cainta, Rizal. As the number of stores and employment rates together with income statistics and measurable indicators comprise quantitative data. However, this data lacks enough information to explain why store owners succeed or face challenges and what motivates them and their effect on the local community. The gap becomes complete with qualitative data which obtains firsthand information from the participating actors such as store owners alongside customers and local

authorities. The research design enables the investigation of intricate inquiry points using both the in-depth insights qualitative and extensive information base quantitative.

Research Participants/Respondents

This study involves a diverse group of participants which are selected to provide a comprehensive understanding of the effectiveness of BMBE law to Sari-sari stores in the economic development, growth and employment landscape of Cainta, Rizal. As mentioned above, the study will use a mixed method approach, in which respondents are grouped into two main categories, (1) quantitative participants and (2) Qualitative participants, each chosen based on specific criteria that are relevant to the objects of the study.

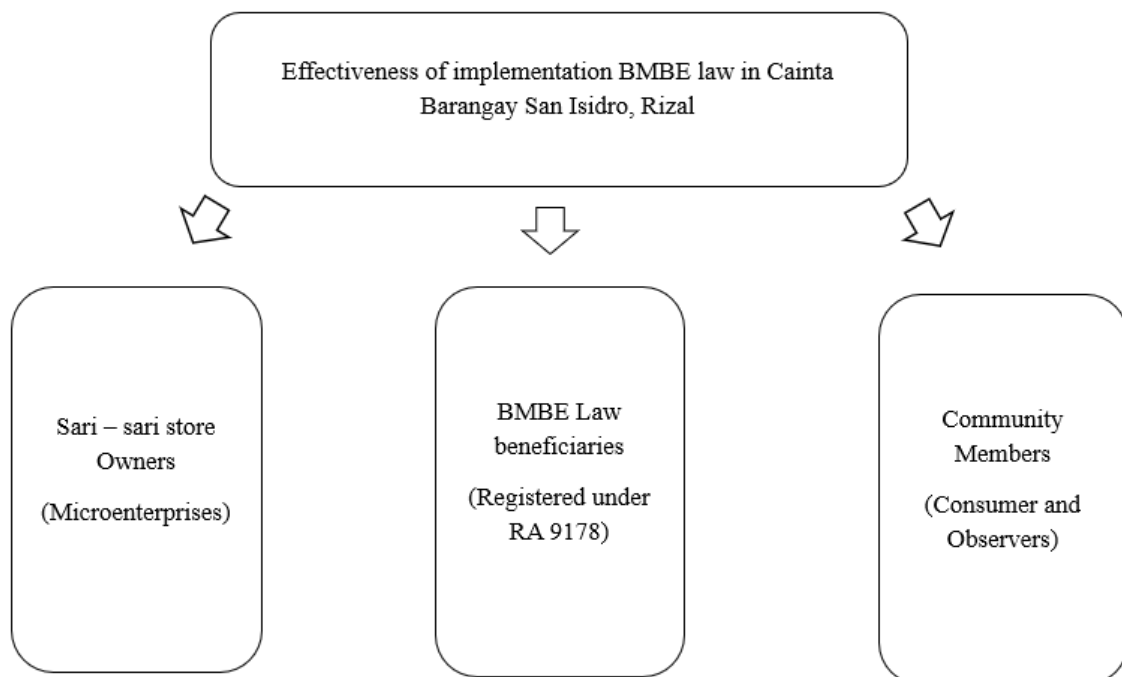


Figure. 3 Categories of Research Respondents

The figure above shows the quantitative participants, which are the primary participants of the research are the Sari-sari store owners that operates across various barangays in Cainta, these participants were chosen using stratified random sampling, with barangays serving as the strata to ensure geographic representation and diversity of stores types, this whether it is a (a) home based, (b) roadside or (c) market-adjacent. Having the criteria of currently operating a sari-sari store within Cainta, Rizal, being in business for at least 6 months and must be 18 years old and above. In this way, the research could have a sense of understanding of the multi-dimensional role of these micro-enterprises in contributing to local economic development, growth and employment. These participants must be able to show their economic performance and employment characteristics, answering survey questions of Daily and monthly income, Capital and expenses, employment whether it be self-employed, family labor or hired staff, their financial practices and perceived contributions to their households and communities, as this question would greatly establish a baseline data for statistical analysis and economic profiling of Sari-sari stores.

Interview participants, which are Sari-sari store owners themselves, in this way purposive sampling is used to reflect the diversity, location, size and business years of operation, by having different experiences, store owners can depict what are their endeavors throughout their Sari-sari store ownership. In this way, the research aims to explore the business motivations and struggles, their community relationship, survival strategies during economic shocks, like the pandemic and such and their perception of their roles in local development. In this way, the research can have statistical data that gives voice to the lived realities of small entrepreneurs.

Another participant of the research would be the Local government officials and key informants, this being captains/councilors, municipal business permit office staff, and DTI Rizal representative, the role of these key informants offers an institutional and policy-level perspective, in which how these Sari-sari stores are supported, how they fit in local development or poverty alleviation plans and challenges faced by small business in Cainta, in this way, their input gives a vital understanding on the external structures and policies that shape Sari-sari stores economic potentials. And lastly, Community residents and customers, this research participants are regular Sari-sari store customers, or residents near the selected stores. In this way, the research can have a perception on how these Sari-sari stores provide accessibility and importance of Sari-sari stores in daily life, their role in neighborhoods convenience, social bonds and informal credit systems and their community impact if Sari-sari stores were to disappear or to be replaced.

Sample Design

$$n = \frac{N}{1 + Ne^2}$$

To effectively explore the role of Sari-sari stores in promoting local economic development and growth and employment in Cainta, Rizal a carefully structured sampling design is essential. The sampling process involves identifying Sari-sari store owners, community members and key local officials who directly influence or experience the impact of these microenterprises. The Design is guided by the need to gather diverse yet targeted insights, allowing the research to capture both measurable economic indicators and contextual social

perspectives as this ensures that the data collected are representative and comprehensive which allows for the objectives of the study to be aligned.

Slovin's formula is used for the quantitative part of the research. Slovin's formula is used to calculate the sample size necessary to achieve a certain confidence level interval when sampling a population. This will be used to determine the appropriate number of Sari-sari store respondents from the estimated population within the municipality. Also, Slovin's formula is useful for calculating sample size when population is known but the variability is not.

The qualitative part of the research will use purposive sampling, according to (Palinkas et al., 2015; Andrade, 2021; Saunders et al., 2023) that the research method of purposive sampling has become popular in business and management because it enables researchers to select participants who match the research targets and contextual needs. The method excludes random selection of participants as researchers select individuals or cases based on their direct connection to the research topic. Researchers select participants based on their capability to offer significant and extensive insights so data collection emphasizes objectives fulfillment. This method improves the quality of insights from interviews, focus groups, or case studies by focusing on those with direct experience or knowledge of the topic (Barkhordari-Sharifabad et al., 2018; Brouwers et al., 2020). In quantitative research, it also helps improve accuracy by allowing researchers to target specific groups related to the study, which can be important for cross-sectional or experimental designs. For example, in studies on leadership, researchers may choose leaders from different cultural backgrounds to better reflect the target group (Bougie & Sekaran, 2020)

By interviewing a certain population, which in this research are the Sari-sari store owners, Customers and Local barangay officials/ key informants. Aguinis (2024) argued that purposive sampling is “a data collecting methodology that relies on the researcher’s judgment when choosing a population to participate in their study. Furthermore, it is a widespread use in management research which stems from its ability to focus on individuals or entities which are rightfully rich and possess unique insights, hence making it a powerful tool for addressing complex research questions (O’Gorman & MacIntosh, 2015; Saunders et al., 2023; Hair et al., 2020).

Measurement and Instrument

This research project required both quantitative and qualitative instruments to collect valid data which professionals developed through their objectives and research questions. The researched tools matched the need for quantitative data collection along with comprehensive qualitative details about sari-sari stores' economic values and employment capabilities in Cainta, Rizal. To ensure both accurate and meaningful data a structured survey questionnaire was created and administered to Sari-sari store owners across selected barangays in Cainta, Rizal. The questionnaire is specifically designed to collect measurable data on various aspects of stores operations and their economic influence. According to (Krosnick, 2018; Malhotra, 2006) a questionnaire, in its core, is based on the set of questions to gather from respondents, these questions are translated from what the research needs to perform the study which can be addressed by the answers of the respondents. A questionnaire is also the main and most dominant way of collecting primary source for quantitative data which makes the process of data collection standardized, hence it ensures for a faster and more accurate data collection process and facilitation of data processing.

To complete the quantitative data, the study employed qualitative instruments to gain deeper insights into the experiences, perceptions and contextual factors affecting Sari-sari store operations. According to (Adams, 2015; Brinkmann, 2018). Single interviews utilized this instrument to gather information from both sari-sari store owners and municipal economic officers and barangay officials. The interview protocol asked participants to provide in-depth accounts about how their enterprises perform financially and what they believe their economic impact has been together with their work-related obstacles. The survey included open answers that enabled participants to share detailed thoughts yet stayed within the research-related thematic structure.

This study also uses FGD (Fulcrum Group Discussions) The held group discussions both with local residents and regular sari-sari store visitors. A standard discussion method helped participants share their ideas about the role these shops play in their lives and how easy they are to reach as well as their price structure and operating features. The interview will ask participants to share their ideas about ways to improve small local retail shop performance. Focus groups help identify group thinking and shared stories when people meet together which makes them valuable for studying community behavior patterns (Guest, Namey, & McKenna, 2017; Khan et al., 2021).

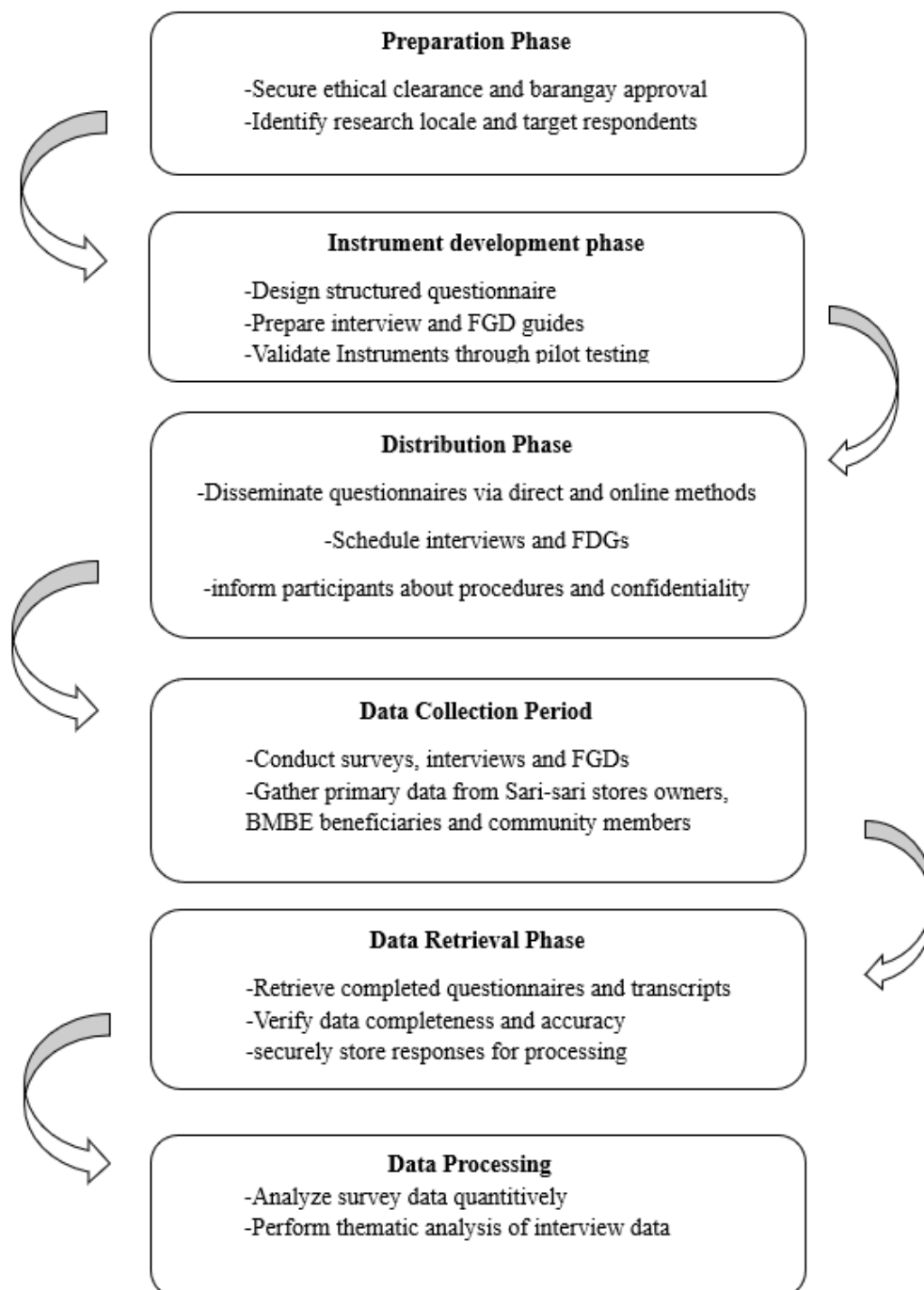
To ensure the research's credibility. A reliability testing using Cronbach's Alpha method assessed the validity and effectiveness of the instruments. Cronbach's Alpha represents a common statistical method used to evaluate how consistent scale-based items perform in questionnaires. The tool verifies how properly connected group items function to assess a shared underlying concept. Social science research requires this evaluation to verify that different measurement items used for a single construct yield concordant results. The research used the

recommended methodological standard of 0.70 as the minimum threshold to establish acceptable internal consistency in its findings (Bell, Bryman, & Harley, 2019; Clarke & Braun, 2021). The measurement tool implements standards that make it applicable for data analysis and statistically robust.

Research Procedures of Data Collection

The figure below shows the system procedures in the collection of data to study the Effectiveness of the Barangay Micro Business Enterprises (BMBE) Law in Cainta, San Isidro, Rizal. The framework gives a step-by-step research process starting with preparation up to the analysis of data to guarantee methodological stiffness and dependability of the findings. All the phases are important in ensuring research validity, ethical practice, and accuracy of quantitative and qualitative data gathered through sari-sari store owners, BMBE beneficiaries, and community members. Such a systematic process enables the researcher to holistically determine the economic benefits and policy effects of the BMBE Law to the local microenterprise sector.

Figure. 4 Procedures of data Collection



The figure above depicts the general points to the systematic method of data collection and processing applied in the research. The several stages that are involved in the project such as preparation, instrument development and data collection and data retrieval and processing make sure that the findings of the research are sound-based and systematically obtained. In this framework, the study successfully describes the dynamic interaction between BMBE-assisted sari-sari stores and their contribution to local economic development and creation of employment in Cainta, Rizal. This process of methodology gives more strength to the research results and offers a meaningful basis to assess the effectiveness of the BMBE Law in general.

Ethical Considerations

The research followed all ethical guidelines to maintain both participant dignity and their physical safety as well as their rights and well-being. Both institutional ethics guidelines and national data protection laws directed ethical practices that protected participants through informed consent, voluntary participation, confidentiality, data protection methods and respect for privacy. In compliance with the Data Privacy act of 2012, guided this research to establish correct ethical procedures during personal data collection processing storage and disposal. Study participants received detailed information about data usage while the research team specifically obtained their approval for data inclusion. This project processed personal data securely and privately to protect it from unauthorized access and breaches. The researcher served as the sole individual with access to raw data through combination of digital passwords for electronic files as well as physical storage utilizing locked storage areas. The allocated retention period will expire before the data is permanently destroyed through secure data disposal procedures.

The researchers ensured proper ethical practices to safeguard both participant rights and privacy during this study. The researchers explained in full detail the research nature to sari-sari store owners together with barangay officials and municipal economic officers and community members before they began data collection. The study obtained written consent from participants while providing verbal consent to those who had reading limitations following a detailed description of the study in Filipino language. Participation in the study had no pressure on the respondents who maintained full control to determine whether they would join or discontinue at their discretion. No personal identification details were included in the report after all business and personal information received confidentiality protection. For analytical purposes researchers substituted actual names with pseudonyms or codes to keep participants anonymous especially in cases involving sensitive questions about earning income or work details. The research data stored digitally and physically was safeguarded using encryption, so digital files received security protection and physical records were protected through locking to ensure access to the researcher only. The researcher displayed cultural sensitivity in all phases of the project particularly during interviews and focus groups by ensuring participants felt respected while sharing their experiences and challenges.

Data Analysis Techniques

The research employed quantitative and qualitative data analysis methods to investigate its major research goals through analysis of numerical and descriptive data. The analytical methods used match the research design which enables collecting both statistical foundations and contextual depth. Statistical description analyzed the structured survey questionnaires' numerical data findings. Researchers calculated frequencies and percentages in addition to means and standard deviations to analyze sari-sari store owner demographics as well as business operation

features and employment contributions. Raw data becomes more understandable through descriptive statistics because they enable structured presentation and simple interpretation of information thus enabling the identification of patterns and comparison between response groups (Saunders, Lewis, & Thornhill, 2019; Creswell & Creswell, 2018). Microsoft Excel and Statistical Package for the Social Sciences (SPSS) enabled the processing of data so the researchers could produce tables and charts for effective data visualization and tabulation.

The researcher applied thematic analysis as their methodological approach to analyze qualitative interview and focus group discussions data. Reading and re-reading transcripts then followed with response coding and the consolidation of related codes into broader themes before interpreting their meanings that connected to research questions. Thematic analysis functions perfectly when researchers need to identify social and economic meanings of sari-sari stores by studying subjective experiences from business owners and community members (Braun & Clarke, 2014; Nowell et al., 2017). The manual coding process received backup through analytic memos and keyword tagging that served to keep interpretations directly connected with participant responses. Through the combination of quantitative measures and qualitative stories the researcher produced an integrated understanding regarding sari-sari stores' effects on community development. The convergence between statistical methods and thematic evaluation enhanced both the study's validity and enabled a detailed assessment of research results.

Summary of Statistical Treatment

The quantitative assessment of Sari-sari store owners depended on descriptive statistics which generated interpretations of numerical data in business profiles and employment creation methods and economic outputs. Standard deviation together with frequency, mean, and

percentage aided researchers to present data trends and patterns in a manner that was both clear and easily understandable. The reliability assessment of the survey tool involved using Cronbach's Alpha calculation to reach an acceptable reliability threshold of 0.70 or higher. The analysis was performed with Google Collab Python R to support accurate data encoding and efficient calculation of results. The relationship and comparison assessments required cross-tabulation and correlation analysis only when the conditions were applicable to situations like comparing store income with employee numbers. The statistical method served as a defined framework for assessing sari-sari stores' economic function while upholding results-based comprehension that followed the study goals.

Chapter V

Results and Discussion

This chapter is the presentation and interpretation on how the Effectiveness of the implementation of the BMBE law in San Isidro, Cainta, Rizal. This chapter will offer a better vision of whether the BMBE Law is serving its purpose of promoting microenterprises, boosting entrepreneurship, enhancing the local economy, and generating job opportunities in San Isidro, Cainta, Rizal. In this part, the perceptions of the respondents are covered on their views of the effectiveness of the law and its impact on business profitability, economic growth in the locality and employment in the locality. The discussion is also related to the results of the study and the existing literature and the framework introduced in the previous chapters, which will give the opportunity to understand the actual impact of the law on the real world. The research used 3 different questionnaires having different demographics, (1) Business owners' perception of the BMBE law (2) Consumers perception on how small-medium business contribute to local economic growth and local job employment and lastly (3) Government officials/employees' perception on how effective does the BMBE law contribute to local economic growth and local job employment.

Reliability Test

Table.1 Cronbach Alpha

Effectiveness of Implementation of the BMBE law in Barangay San Isidro, Cainta, Rizal	Cronbach Alpha
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Business Owners perception on the
Effectiveness of the BMBE Law in San
Isidro, Cainta, Rizal.

95.00%

According to the generally adopted references regarding reliability testing, Cronbach Alpha with a value of over 0.70 is an acceptable level of internal consistency hence a value of over 0.90 is an excellent reliability. The instrument applied in this study has a very high degree of internal consistency that is indicated by a coefficient of 0.948. This implies that the questions contained in the thesis questionnaire has a high level of correlation and is reflecting the same construct in the context of perceived effectiveness of BMBE law in San Isidro, Cainta Rizal. The outcome implies that the participants i.e consisting of various Small-Medium Enterprises has a valid response to the various likert-scale questions pertaining the impact of the BMBE law. As profitability, employment diverse business owners can be statistically dependable and can be further interpreted and discussed in the framework of this chapter. A total of 36 respondents were used to obtained the coefficient of 95.00%.

The coefficient of 95.00% has been obtained by the following questions that were answered by business owners. Perceived Effectiveness of the BMBE Law on Profitability using 5-point Likert scale (1) The BMBE law has improved my business profitability. (2) Access to tax exemption under the BMBE law helps me reduce expenses. (3) The BMBE program helps me sustain my business operations. (4) The training and assistance programs help increase my business knowledge. (5) The BMBE benefits are accessible and easy to avail. Significance of the BMBE law to Beneficiaries, (6) The BMBE law provides equal opportunities for small business owners. (7) The law motivates small entrepreneurs to register and grow legally. (8) The BMBE

law contributes to local job creation and economic growth. And (9) I feel supported by my local government through the BMBE program.

Table. 2 Demographics profile of Business owners

Age	Total Frequency (n-36)	% of total
18-25	10	28%
26-35	8	22%
36-45	8	22%
46-55	4	11%
56 and above	6	17%
Gender		
Male	13	36%
Female	23	64%
Type of Business		
Partnership	10	28%
Sole proprietorship	26	72%
Years in Business		
Less than 1 year	9	25%
1-3 years	12	33%

4-6 years	2	11%
More than 6 years	11	30%
Educational Attainment		
Elementary	1	3%
Highschool	7	25%
College/Level Graduate	28	17%
Vocational/Technical	0	39%
Monthly Business Income		
Below 5,000 PHP	7	19%
5,001-10,000 PHP	9	25%
10,001-20,000 PHP	6	17%
20,001 and above	14	39%

The demographic findings can be used to explain the background of the store owners sampled in San Isidro, Cainta, Rizal. Majority of the people interviewed are young people in their working age with the highest number aged 18-25, then 26-35 and 36-45. This demonstrates that a good number of micro-business owners in the barangay are early to mid-career individuals who could be actively exploring new business opportunities which are backed by the BMBE Law. It is also revealed that women (64%), as compared to men (36%), own or operate micro-enterprises indicating that small businesses are a significant source of generating income to women in the society. Regarding the business type, 72 per cent of the respondents run sole proprietorships which is typical of small community-based businesses like sari-sari stores. A substantial proportion of the respondents have also served in the business over a few years with 30 percent serving beyond six years indicating that micro-enterprises in the region can be stable and sustainable. The majority of store owners have completed a high school or college level, therefore, it can be assumed that they can have access to and be aware of with business development, such as the BMBE Law. Finally, the amount of business income earned is uneven, with one-third of them earning over PHP 20,001 per month indicating that even small business micro-enterprises can earn a sustainable income. The general demographic findings indicate that the BMBE Law can potentially assist young and emerging small business holders, as well as women in the area of business, and enhance the local business in San Isidro, Cainta.

Table 3. Perceived Effectiveness of the BMBE Law on Profitability/ Significance of the BMBE Law to Beneficiaries

5-point Likert Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Fairly, 4 = Agree, 5 = Strongly Agree

Items	Weighted Mean	Interpretation
The BMBE law has improved my business profitability.	2.69	Neutrally
Access to tax exemption under the BMBE law helps me reduce expenses.	2.72	Neutrally
The BMBE program helps me sustain my business operations.	2.81	Neutrally
The training and assistance programs help increase my business knowledge.	2.92	Neutrally
The BMBE benefits are accessible and easy to avail.	2.88	Neutrally
Significance of the BMBE law to Beneficiaries		

The BMBE law provides equal opportunities for small business owners.	2.91	Neutrally
The law motivates small entrepreneurs to register and grow legally.	3.08	Neutrally
The BMBE law contributes to local job creation and economic growth.	3.05	Neutrally
I feel supported by my local government through the BMBE program.	2.86	Neutrally

The overall weighted mean is: 2.88.

These 2.88 menace weighted mean lie in the interpretation range of Neutral. This implies that though those benefiting in the BMBE law in San Isidro, Cainta do not disagree heavily with the benefits of the law, neither do they feel its effects. The scores in most of the items (2.69) and operational sustainability (2.81) indicate that although there is an improvement, it is not yet clear that with the implementation of the BMBE law, the operations of the small business, its growth, and profitability have experienced a significant change in the area. This means that the provisions of the law might not be reaching to the full extent or benefiting the business owners. Although there is a possibility of provision of benefits, they might not be of such a great magnitude that they can bring a tangible change in daily business activities. The outcome of the

access to tax exemption (2.72) shows that, the reduction of the financial burden might not be fully experienced by entrepreneurs. They could be ignorant, unguided or reluctant to get exemptions. There may be complex or poorly communicated administrative procedures. This implies that it might require simplification in implementation, more effective guidance, or more vigorous promotion on the local level. Training and business knowledge (2.92) and accessibility of program benefits (2.88) remain in neutral. This means: Programs are in place yet most entrepreneurs are not making full use of them. Support can be neither regular, adequate, nor well-sold. There are beneficiaries who are not aware of how to enroll or make full use of available assistance. The government support (2.86) shows that the beneficiaries feel that they are only moderately identified or helped by the local government. This suggests: There is a need to have more practical monitoring and follow-ups and active support. Lack of policy implementation by the community where the policies exist. Although there are respondents displaying neutral to slightly positive perceptions of job creation (3.05), encouraging legal registration (3.08), still the findings indicate: The BMBE law has not yet been fully realized with regard to wider economic change in the community. The positive side of the law has not been experienced in terms of job creation, improving businesses, and competitiveness in the industry.

This part shows the findings of the questionnaire that was aimed at collecting the perception of the consumers with regard to effectiveness of the Barangay Micro Business Enterprises (BMBE) Law in San Isidro, Cainta, Rizal. The questionnaire will seek to know the perception of a consumer on the role of the law in operations and development of small and medium businesses (SMEs) in their community. Besides that, the questionnaire will examine consumer views on the role of SMEs in the local economy especially in regard to business profitability, economic growth, and job opportunities. Through the analysis of consumer

perceptions, this paper gives information about the community-wide view of the BMBE Law in the context of assisting micro-enterprises and promoting economic growth in the local context. This questionnaire assists in filling the gaps that the opinions of the business owners provide; it will give a complete picture of how the law is able to foster entrepreneurship and livelihoods in San isidro, Cainta.

Reliability Test. Consumer Perception

Table. 4

Effectiveness of Implementation of the BMBE law in Barangay San Isidro, Cainta, Rizal	Cronbach Alpha
Consumer Perception on how small-medium business contribute to local economic growth/ job employment and how the BMBE law contributes to its growth	89.75%

This part shows the findings of the questionnaire that was aimed at collecting the perception of the consumers with regard to effectiveness of the Barangay Micro Business Enterprises (BMBE) Law in San Isidro, Cainta, Rizal. The questionnaire will seek to know the perception of a consumer on the role of the law in operations and development of small and medium businesses (SMEs) in their community. Besides that, the questionnaire will examine consumer views on the role of SMEs in the local economy especially in regard to business profitability, economic growth, and job opportunities. Through the analysis of consumer perceptions, this paper gives information about the community-wide view of the BMBE Law in

the context of assisting micro-enterprises and promoting economic growth in the local context. This questionnaire assists in filling the gaps that the opinions of the business owners provide; it will give a complete picture of how the law is able to foster entrepreneurship and livelihoods in San isidro, Cainta.

The coefficient of 89.75% was obtained by as mentioned above, that according to the generally adopted references regarding reliability testing, Cronbach Alpha with a value of over 0.70 is an acceptable level of internal consistency hence a value of over 0.8975 is an excellent reliability. The instrument applied in this study has a very high degree of internal consistency that is indicated by a coefficient of. 0.8975 This implies that the questions contained in the thesis questionnaire has a high level of correlation and is reflecting the same construct in the context of perceived impact on how small-medium business contribute with the local economy and job employment hence, the correlation of the BMBE law in San Isidro, Cainta Rizal gives an outcome that implies that the questions were considered effective in answering the thesis questions. Namely asking (1) Small businesses contribute to local job opportunities (2) I notice growth and improvement in small businesses in my area. (3) The BMBE law helps small entrepreneurs sustain their income. (4) Small businesses make goods and services more accessible to the community. And lastly (5) The local government effectively supports small business development

Table. 5 Demographics of Consumer/Residents

Age group	N = 39	%
18-25	30	77%
26-35	4	10%
36-45	3	8%
46-55	2	5%
Gender		
Male	17	43%
Female	22	56%
Occupation		
Student	20	51%
Employed	10	26%
Self-employed	6	15%
Unemployed	3	8%

The demographic information of the 39 surveyed consumers is used to place the perception in terms of the effectiveness of the BMBE Law in San Isidro, Cainta, Rizal. Most respondents are young with 77 percent of the respondents aged between 18 to 25 years, 10 percent aged between 26 and 35 years, 8 percent aged between 36 and 45 years, and 5 percent aged between 46 and 55 years. This implies that majority of the consumers giving feedback are within the young working age range implying that the opinions on micro-enterprise performance have been highly influenced by the young people who are probably the active participants in the local economy. Among the respondents, there is slight female majority with 56% and 43% females and males respectively. This is an indication that men and women both participate in local trade, although the women might be slightly higher in the number of interactions on consumer side with micro-businesses in the barangay. In terms of employment, half of the respondents are students, quarter of them are employees, 1/2 are self-employed and 1/8 are unemployed. The large percentage of students suggests that young potentially financially conscious people offer a key view on the effects that small and medium businesses have on the economic activity in the locality. The demographic findings indicate that the study reflects the opinions of the majority of the young consumers, and the gender ratio is even, as well as the employment statuses are mixed. These are critical in the interpretation of the consumer perceptions towards the BMBE Law especially on the contribution of micro and small business towards influencing the growth of the local economy.

Table. 6 Perception of the BMBE Law's Impact

5-point Likert Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Fairly, 4 = Agree, 5 = Strongly Agree

Items	Weighted Mean	Interpretation
Small businesses contribute to local job opportunities.	4.52	Strongly Agree
I notice growth and improvement in small businesses in my area.	4.27	Strongly Agree
The BMBE law helps small entrepreneurs sustain their income.	3.94	Agree
Small businesses make goods and services more accessible to the community.	4.32	Strongly Agree
The local government effectively supports small business development.	3.70	Agree

Overall average Likert score across all questions: 4.15

The weighted mean of 4.15 interpreted to mean agree, portrays that respondents in the Cainta, San Isidro have a very positive perception on the contribution and impact of small businesses in their community. The ratings of job creation (4.52), availability of goods and

services (4.32) and observable business growth (4.27) display that small businesses are regarded as taking a significant role in helping the local economy to run as well as addressing the needs of the community. The respondents also concur that the BMBE law contributes to the maintenance of the income of small entrepreneurs (3.94) and that the local government offers successful support to the business development (3.70), which means that the introduction of programs and support mechanisms is well-received, yet can be enhanced. All these findings suggest that a significant amount of economic involvement and economic development in San Isidro is being done by small businesses, and the BMBE law and local government efforts are largely perceived to be favorable and helpful to business development.

In order to measure the perception which, the barangay officials and employees held towards the effectiveness of the BMBE Law in San Isidro, Cainta, Rizal, a structured questionnaire was done on 31 respondents. The instrument was made up of 5 variables that were meant to gauge the views on the extent to which the BMBE Law affects business operations, local economic growth, and employment opportunities. The Cronbach's Alpha of more than 0.70 is acceptable, but values better than 0.90 are considered to be of high reliability. The value was found to be 0.927 which indicates that the questionnaire items are very consistent and they are measuring the same construct. This implies that the information given by the 31 officials and employees of the barangays is valid and trustworthy giving it a great base in the interpretation of their perception on the effectiveness of the BMBE Law in facilitating the growth of micro-enterprises, improving the local economic activity and creating jobs in the community.

Table 7. For Local Government Officials / Key Informants

Effectiveness of Implementation of the BMBE law in Barangay San Isidro, Cainta, Rizal	Cronbach Alpha
Local Government officials/employees’ perception on the Effectiveness of Implementation of the BMBE law in San Isidro, Cainta Rizal	92.66%

To assess the perception of Local Government officials/employees on the Effectiveness of implementation of the BMBE law in San Isidro Cainta, Rizal the following question were asked using the method of Likert-scale 5-rating system. (1) The BMBE Law is properly implemented in Cainta. (2) The program has effectively encouraged business formalization among microenterprises. (3) Beneficiaries benefit from tax exemptions and government support. (The BMBE Law contributes to employment generation in the municipality. (4) There is a need for stronger monitoring and evaluation of BMBE beneficiaries.

Table. 8 Demographic profile of Local Government officials and Employees.

Position	N = Population size	%
Barangay Captain	1	3.22%
Councilor	0	0%
Business Permits	6	19%
Other	0	0%

DTI	24	77%
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Years of Service		
Less than 1 year	5	16%
1-5 years	10	32%
6-10 years	8	26%
More than 10 years	8	26%

Barangay Assignment

Department / Position

Tax Dept.	3	11.11
Lupon Dept	3	11.11
B.P.S.O	2	7.40
Tax Campenners	2	7.40
S.K Office	2	7.40
Clearance Dept.	2	7.40
Barangay Employee	1	3.70
Tax Coordinator	1	3.70

Fire Brigade	1	3.70
Secretary	1	3.70
S.K	1	3.70
S.K Secretary	1	3.70
Bhert Dept	1	3.70
Punong Brgy. Sec.	1	3.70
BPSO	1	3.70
Treasury Dept	1	3.70
Exec.Asst/Admin	1	3.70
BPSO Dept	1	3.70
Admin Dept.	1	3.70

The demographic character of the 31 local government officials and employees in the San Isidro, Cainta, Rizal gives an understanding of the composition of respondents who participated in the study concerning the effectiveness of the BMBE Law. Most of the respondents (77) are employees of the Department of Trade and Industry (DTI) and 19% are employees of the

Business Permits office. The Barangay Captain only stands at 3.22 percent and rest of the positions like the Councilor and other departments were not represented. This dispersion shows that the research is mainly based on the opinions of the personnel who are directly engaged in the regulation and support of business, which is very important when assessing the implementation of the BMBE Law. The respondents are different in terms of their work experience; 16% of the respondents have a work experience of less than 1 year, 32% 1-5 years and 26% have a work experience of 6-10 years and above. Such variety of tenure is an indicator that the study reflects both new impressions and old experience on the effectiveness of the law and its effects on the micro-enterprises in the area. The respondents are spread out and represented in various departments with the highest being the Tax Department and Lupon Department (11% each). Other departments like B.P.S.O, Tax Campenners, S.K Office, Clearance Dept. and many other specialized jobs have about 3-7 percent of respondents. Such extensive representation makes the perceptions obtained inclusive of many functional areas in the barangay, a holistic perspective of the BMBE Law implementation in the administrative, regulatory and the community-supporting functions.

Table 9. Perceptions on Implementation and Effectiveness of Government officials/Employee

5-point Likert Scale: 1 = Strongly Disagree, 2 = Disagree, 3 = Fairly, 4 = Agree, 5 = Strongly Agree

Items	Weighted Mean	Interpretation
The BMBE Law is properly implemented in Cainta	3.32	Disagree

The program has effectively encouraged business formalization among microenterprises.	3.15	Disagree
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Beneficiaries benefit from tax exemptions and government support. The BMBE Law contributes to employment generation in the municipality	3.29	Disagree
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The BMBE Law contributes to employment generation in municipality	3.14	Disagree
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There is a need for a stronger monitoring and evaluation of BMBE beneficiaries	3.30	Disagree
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The overall weighted mean of all the individual weighted means is: 3.2467

Beneficiaries in Cainta generally believe that the BMBE Law's implementation is ineffective or insufficient in accomplishing its intended goals, according to the overall responses, which range from 3.14 to 3.32 and fall under "Disagree." Many small businesses may still be operating informally due to a lack of awareness, guidance, or access to registration support, as respondents do not strongly believe that the law is properly implemented or that it has effectively encouraged the formalization of microenterprises. Similarly, the low ratings for government

assistance, employment creation, and tax exemptions indicate that most entrepreneurs are not fully utilizing or experiencing the benefits that the law promises. The separation between policy design and implementation is further highlighted by the belief that more monitoring and evaluation is required. This suggests that program visibility, poor follow-through, and a lack of support systems may be impeding the impact of the policy. Overall, these findings imply that although the BMBE Law is in place in Cainta, its current application is insufficient to result in significant advancements for the expansion, formalization, and employment of microenterprises.

Table. 11 Test of Hypothesis

Hypothesis	Decision	Interpretation
H ₁ : There is a significant positive impact of the application of the Barangay Micro Business Enterprise (BMBE) Law on the Economic development and employment opportunities in Barangay San Isidro, Cainta Rizal.	Fail to Reject	No statistically supported indication that the BMBE Law has a significant positive impact on economic development and employment opportunities in San Isidro, Cainta.
H ₀ : There is no significant impact of the application of the Barangay Micro Business Enterprise (BMBE) Law on economic development and		

employment opportunities in
Barangay San Isidro, Cainta
Rizal.

H_{1a}: Tax exemptions, access
to credit, and training
programs under the BMBE
law significantly enhance the
profitability and business
development in Barangay San
Isidro, Cainta Rizal.

Fail to reject

Tax exemptions, access to
credit, and training are not
significantly felt as drivers of
business growth.

H_{0a}: Tax exemptions, access
to credit, and training
programs under the BMBE
law do not significantly
enhance the profitability and
business development in
Barangay San Isidro, Cainta
Rizal.

H_{1b}: The BMBE Law
significantly contributes to job
creation and job retention in
Barangay San Isidro, Cainta
Rizal.

Fail to reject

No strong evidence that the
law contributes meaningfully
to employment outcomes in
the barangay.

H_{0b}: The BMBE Law does not
significantly contribute to job
creation and job retention in

Barangay San Isidro Cainta,
Rizal.

H_{1c}: The effectiveness of the BMBE Law in improving store performance is significantly moderated by the level of human capital (education, skills, and experience).

Fail to reject

Human capital does not significantly moderate the law's perceived effectiveness.

H_{0c}: The effectiveness of the BMBE Law in improving store performance is not significantly moderated by the level of human capital (education, skills, and experience).

H_{1d}: There is a significant relationship between a store owners' perceptions of the BMBE Law's implementation and their actual business performance in Barangay San Isidro, Cainta Rizal.

Fail to reject

No significant relationship between perceptions of program implementation and actual business outcomes.

H_{0d}: There is no significant relationship between store owners' perceptions of the BMBE Law's implementation

and their actual business
performance in Barangay San
Isidro, Cainta Rizal

The alternative hypotheses about the efficacy of the BMBE Law in San Isidro, Cainta, are not sufficiently supported by the survey results, which typically fall between Neutral and Disagree. The study's failure to reject the main hypothesis (H_1) suggests that respondents do not firmly believe the BMBE Law has a major positive impact on employment opportunities or local economic development. Although the law is in place and some advantages are acknowledged, its effects are not felt strongly enough at the community level to draw the conclusion that its intended goals have been met. The study failed to reject H_{1a} because the respondents did not strongly agree that tax exemptions, credit availability, and training programs significantly improved business profitability or development. This suggests that these benefits may not be sufficiently accessible, strongly delivered, or impactful enough to produce observable improvements in business performance. In the same way, H_{0b} 's low perception of the BMBE Law's contribution to job creation and retention indicates that the program is not yet regarded as a significant driver of employment growth among microenterprises in the barangay, which is why H_{0b} was not rejected. The failure to reject H_{0c} implies that human capital does not significantly moderate the effectiveness of the BMBE Law at its current level of implementation because there is no clear pattern demonstrating that business owners with higher education, experience, or skills benefit more from the law. Finally, store owners' positive or negative opinions of the program do not always translate into tangible business outcomes, as the study failed to reject H_{0d} because the data does not strongly support a relationship between positive perceptions of implementation and actual improvements in business performance.

Table 12. Anova/Tukey's HSD post-hoc test

Variables	N	Mean
Male	42	3.57
Female	63	3.78
F-Stat	0.61	
t = 0.544	df = 61.82	p-value = 0.589

The study examined the employability scores (AA1) of 105 participants, 42 of whom were male (mean = 3.57) and 63 of whom were female (mean = 3.78). To find out if gender has a significant impact on employability, an independent samples t-test was performed. The results showed a t-statistic of 0.544 with 61.82 degrees of freedom (Welch's approximation) and a p-value of 0.589. Similar variances between the two groups were indicated by an F-statistic of 0.61 obtained from an F-test for equality of variances. The null hypothesis is not rejected because the p-value is higher than the 0.05 significance level, indicating that the slight variation in mean scores between males and females might have happened by accident. Since the p-value exceeds the 0.05 significance level, the null hypothesis is **retained**, suggesting that the small difference in mean scores between males and females could have occurred by chance. Therefore, gender does not have a statistically significant impact on employability in this sample.

Chapter 6

Conclusions and Recommendations

The results of this study offer important information about how the Barangay Micro Business Enterprise (BMBE) Law is being implemented and how it affects employment opportunities and economic development in Barangay San Isidro, Cainta, Rizal. Through an analysis of the perspectives of local government representatives, consumers, and business owners, this study has brought to light the program's advantages and disadvantages as perceived by its recipients. The findings provide a thorough understanding of how business operations, profitability, and job creation are impacted by the BMBE Law, as well as how local government support contributes to the program's increased efficacy. The purpose of this conclusion is to summarize the main conclusions, analyze their implications, and offer suggestions for improving the law's community-level implementation.

This research examined the effectiveness of the Barangay Micro Business Enterprises (BMBE) Law in supporting the growth, development, and sustainability of sari-sari stores in Barangay San Isidro, Cainta, Rizal. Specifically, the study explored how the law contributes to economic progress, business development, and employment creation within the context of micro-enterprises, which play a crucial role in Philippine local economies.

The study found that sari-sari stores continue to serve as essential components of local economic activity, providing affordable goods, household support, and employment opportunities within the community. The owners generally rely on small capital, household labor, and consumer loyalty, while competing in a market characterized by monopolistic competition. Their operations are shaped by consumer preferences, utility maximization, and

localized pricing. The implementation of the BMBE Law was found to be moderately recognized but unevenly utilized. Many store owners expressed unawareness of the full range of benefits offered, including income tax exemptions, training programs, and special lending windows. However, participants who were knowledgeable about the law indicated that the incentives—particularly the potential for reduced tax burdens and improved credit access—could positively influence profitability and business expansion. From the perspective of theoretical lenses used in this study, Supply and Demand Theory helped explain how consumer price sensitivity shapes product offerings, while Monopolistic Competition Theory illustrated the need for non-price differentiation such as proximity, customer relations, and item availability. Human Capital Theory further highlighted the importance of business experience, skills, and knowledge in determining store performance and survival.

This study examined the impact of the Barangay Micro Business Enterprise (BMBE) Law on economic development and employment opportunities in Barangay San Isidro, Cainta, Rizal. By analyzing the perceptions and experiences of business owners, consumers, and local government officials, the research highlighted how the law is implemented and the extent to which it benefits microenterprises. To summarize the key findings, interpret their significance, and provide insights that can guide improvements in the program's implementation and support for local businesses. Based on the findings of the study, the following conclusions were drawn: Sari-sari stores significantly contribute to grassroots economic activity, providing accessible goods, supporting household income, and generating employment in Barangay San Isidro. The BMBE Law has a positive intent and potential impact, but its effectiveness depends on awareness, registration, and accessibility of services. Many sari-sari store owners are either unfamiliar with the law or have not undergone formal registration and thus do not receive the

benefits intended for micro-businesses. Human capital plays a major role in business success, as store owners with more experience, business training, and financial knowledge demonstrated better performance and higher confidence in competing with larger commercial establishments. Localized competition remains high, especially with modern convenience stores emerging. However, small stores continue to thrive due to customer loyalty, close proximity, and tailored product offerings. Government intervention remains critical, but improved policy dissemination, simplified registration, and more visible support systems are needed to ensure that sari-sari store owners receive direct, measurable benefits from BMBE-related incentives.

Hence, the researcher recommends to strengthen Information Dissemination of the BMBE Law Local government units should implement structured campaigns, orientations, and barangay-level informational sessions to ensure that sari-sari store owners fully understand BMBE benefits and registration procedures. Simplify Registration and Compliance Requirements Reducing documentary burdens, shortening approval timelines, and establishing one-stop BMBE application booths may encourage more micro-enterprises to formalize registration. Provide Financial Assistance and Credit Support Government financial institutions and micro-lending agencies should expand access to collateral-free loans, flexible payment schemes, and credit programs tailored to micro-enterprises. Offer Regular Business Training and Skills Development Programs should include basic accounting, inventory management, digital literacy, pricing strategies, and customer relations to enhance competitiveness and long-term business sustainability. Promote Business Innovation and Digital Integration Encouraging sari-sari stores to adopt digital tools such as e-wallet payments, delivery applications, online selling platforms, and inventory systems may improve efficiency and market reach. Encourage Public-Private Collaboration Partnerships with cooperatives, NGOs, and private sector organizations

can deliver business mentorship, bulk purchasing advantages, and supply chain support to micro-retailers. Conduct Continuous Monitoring and Evaluation LGUs and DTI should regularly assess the real-world impact of BMBE interventions to ensure that policy improvements directly address the needs of micro-entrepreneurs. Future research is encouraged to incorporate quantitative analysis through larger sampling sizes, profitability measurements, and comparative studies between registered and non-registered BMBEs to evaluate the measurable effectiveness of government support. Overall, sari-sari stores continue to serve as meaningful pillars of local economic development, and strengthening the implementation of the BMBE Law can significantly boost their contributions to employment, poverty reduction, and grassroots economic growth in Cainta, Rizal.

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