
Perceived Impact of Department of Trade and Industry Programs and Assistance to Microenterprises in the Fourth District of Quezon

Ronaldo G. Bulfa

Assistant Professor, Polytechnic University of the Philippines, Lopez Campus, Philippines

Corresponding Author: Ronaldo G. Bulfa, E-mail: ronaldbulfa22@yahoo.com

ARTICLE INFORMATION

Received: October 02, 2020
Accepted: November 15, 2020
Volume: 2
Issue: 3

KEYWORDS

Assistance, Department of Trade and Industry Programs, Microenterprises

ABSTRACT

This study evaluated the perceived impact of the programs of the Department of Trade and Industry and the assistance among microenterprise beneficiaries specifically on their business growth and in the economic development of the fourth district of Quezon in general. The results showed that majority of the respondents have availed the registration facilitation only. Moreover, the respondents perceived that the impact of DTI assistance in the business is of "moderate extent". Likewise, the summary of the respondent's assessment on the extent of DTI programs in the business is also of moderate extent. In terms of the difference in the extent of DTI programs and assistance, the results revealed that only the forms of ownership and kinds of business have significance to assistance, while the number of employees and capitalization showed significance to the programs.

1. Introduction

Not all successful businesses started as big enterprises. Actually, many started Small and faced countless challenges before they reached stability. This is the real story of micro-entrepreneurship; it is a risk, a continuous process towards success (Concepcion, 2014).

Small businesses play an important role in any society. When they are first established, they represent ways that business owners test their business ideas in a market. Those companies that survive over time provide economic stability for owners and their families. Small businesses that create jobs for workers in addition to the owner offer even more economic stability. Providing a steady source of income to business owners and employees is just one reason they are important.

There is a symbiotic relationship between micro enterprises and the government. Microenterprises are paying taxes to the government in anticipation of the latter's protection, assistance and programs support. The more effective programs and assistance the government can provide, the more successful these microenterprises would be. A microenterprise is a small business that employs a small number of employees. It usually operates with fewer than 10 people and it started with a small amount of capital. Most of the more successful micro-enterprises specialize in providing quality goods or services for their local areas as well as more taxes to the government.

Innovation is very possible for small businesses. In these tiny enterprises, employees usually work in close proximity to consumers and learn firsthand about their needs. Also, these small businesses typically have few ranks of managers separating line workers from the business owner. Employees can help their organizations grow by sharing ideas that will benefit consumers. In turn, business owners must go through less bureaucracy to put employees' new ideas into action. This reality accounts for why some innovative workers prefer to work in smaller businesses.

In recognition of the vital roles, these microenterprises are providing to the community, the government specifically mandated DTI to energize industries and trade in the country.

In the fourth district of Quezon, there are more or less 5,000 micro enterprises registered with DTI which could have benefited the different programs and assistance from DTI but as per initial coordination with Local Negosyo Center officers in the area, only a few microenterprises availed for reasons they can't exactly and conclusively determine. The agency is trying to reach and encourage more microenterprises to actively participate and avail of the following different programs and assistance with the ardent hope of improving their business operations.

Economic development of a particular community is to a large extent dependent on the level of success and volume of different business establishments in the area. Economically developed areas are usually those with a greater number of successful enterprises. They are not only providing employment to residents of the area but also contributing substantial taxes to a local government which in turn provides greater liquidity to support projects and services beneficial to their constituents.

Cognizant of the vital roles micro enterprises are sharing to our economy, DTI administrators in the fourth district of Quezon are closely working with the owners or representatives of registered business purposely to offer appropriate programs and services that could help increase their profitability and success. They are either individually approached or collectively invited for a seminar, fora, workshops, business expo, and other related events. Notwithstanding their noble intention and lofty desire of helping micro-enterprises in their area of responsibility, only a few enterprises are willing and able to avail of those programs and assistance.

These DTI programs are normally and continuously undergoing evaluation from assigned personnel of the DTI. The degree of evaluation, if it is conducted by an insider, may not be as impartial as when a neutral individual or party will do the task. Hence, this study objectively evaluated the perceived impact of DTI programs and assistance to micro-enterprises in the fourth district of Quezon as the basis for continuing, enhancing or replacing the programs and assistance.

2. Literature Survey

The existing literatures indicate that there are different definitions of SME from different economies of the world. It has been observed that some countries use the term micro, small and medium enterprises (MSMEs) to refer to SMES (Kushnir, Mirmulstein, & Ramalho, 2010).

Microenterprise plays a critical role in the overall economy, providing a broad range of goods and services both for domestic and foreign consumption. In so doing, small enterprises provide an important source of income and jobs in every country. In most developing countries, small enterprises account for a majority of firms and a significant share of total employment (Tamangan, Josef, & Habito, 2004).

Ashe-Edmunds (2018) stated in her article that businesses create jobs and pay taxes, making it natural for the government to want to help them start and thrive. Municipalities, counties, states and the federal government all offer direct and indirect assistance to individual businesses and industries through a variety of monetary grants, paid research, legislation and worker training.

Governments create specific programs for helping businesses start, continue to grow and relocate to specific areas. In some ways, local, county and state governments compete with each other for jobs. They do this by offering start-up incentives and taking steps to create a business-friendly environment. These steps include tax credits, worker training, free land, zoning changes, low-interest loans, infrastructure improvements and help with fast-tracking licensing and permitting (Ashe-Edmunds, 2018).

In the Philippines, the Department of Trade and Industry created several programs to help the SME's all over the country. One of these programs is the Local Negosyo Center. This is responsible for promoting ease of doing business and facilitating access to services for MSMEs within its jurisdiction through business registration assistance, business advisory services, business information and advocacy, and monitoring and evaluation. Business registration assistance is involved in accepting and facilitating all new registration and renewal application of MSMEs, including application for Barangay Micro-Business Enterprise (BMBE); coordinating with the respective local government units (LGUs) and liaise with concerned government agencies to process the duly accomplished forms submitted by the MSMEs, and implementing a unified business registration process preferably through automated systems such as the Philippine Business Registry (PBR).

Business advisory services is specifically mandated to assist MSMEs in meeting regulatory requirements to start and maintain the business; build local support networks and establish market linkages for MSME development through the Micro, Small

and Medium Enterprise Development (MSMED) Council and DTI; facilitate access to grants and other forms of financial assistance, shared service facilities and equipment, and other support for MSMEs through national government agencies (NGAs), ensure management guidance, assistance and improvement of the working conditions of MSMEs; co-organize with the local chambers of commerce, other business organizations and government agencies, a mentoring program for prospective and current entrepreneurs and investors, and conduct other programs or projects for entrepreneurial development in the country aligned with the MSMEs development plan.

Business information and advocacy is tasked to provide information and services in training, financing, marketing and other areas as may be required by MSMEs; establish and maintain a databank which will support business information requirements of MSMEs, promote ease of doing business and access to services for MSMEs, within its jurisdiction; support private sector activities relating to MSMEs development; encourage government institutions that are related to the business application process to help promulgate information regarding the Negosyo Center; coordinate with schools and related organizations on the development of youth entrepreneurship program, and encourage women entrepreneurship through access to information, training, credit facilities, and other forms of assistance.

Monitoring and evaluation are concerned in recommending business-process improvement for MSMEs, establishing a feedback mechanism among the MSMEs in the respective jurisdiction of Negosyo Centers, and performing such other functions that may be assigned by the MSMED Council as germane to RA 10644 and other related laws. Project KAPATID is an initiative of the DTI and the Philippine Center for Entrepreneurship (PCE) to help the country's micro and small enterprises (MSES) through three key components Mentor ME (micro-entrepreneurs) program, adopt an SSF (Shared Service Facility) program, and Inclusive Business (1B) module

The Mentor ME (micro-entrepreneurs) program is a coaching and mentoring approach where large corporations teach MSEs on different aspects of business operations which aims to help micro and small entrepreneurs scale up their enterprises, spur economic activity and generate employment opportunities, mainstream OTOPreneurs who are ready for business expansion featuring modules that shall subject the mentees to various business concepts and develop the acumen needed in scaling up and sustaining an enterprise. These modules are: The Entrepreneur, which discusses the mindset and values of a successful entrepreneur, The Enterprise, a seven-topic module covering the basic functional areas of an enterprise: product development, marketing, operations management, accounting, taxation, finance, and obligations and contracts, Sustaining the Enterprise, a four-topic module which focuses on sustainability amidst growth: HR management, supply and value chain, succession planning, and business plan development.

The Adopt-an-SSF (Shared Service Facility) program aims to help micro- entrepreneurs by providing them access to SSFs in their community. This project aims to improve the competitiveness of MSMEs by providing them with machinery, equipment, tools, systems, skills, and knowledge under a shared system. The SSF Project is being implemented nationwide with project partners termed as Cooperators, which may be any juridical entity such as but not limited to non-government organizations, people's organizations, cooperatives, industry/trade/business associations, local government units (LGUs), state universities/colleges technical vocational schools and other similar government and training institutions (Department of Trade and Industry, 2015).

Beneficiaries of the project are the actual and potential users of the SSF which should be predominantly cooperatives, associations or groups of MSMEs including MSMEs or individual entrepreneurs who may not be members of cooperatives, associations, corporations or organizations The SSF Project is envisioned to attain one or more of the following objectives of the project: enable MSMEs to increase their productivity, accelerate MSME'S competitiveness by giving them access to energy efficient technologies and more sophisticated equipment, encourage the graduation of MSMEs to the next level where they could tap a better and wider market share and be integrated in the global supply chain, take into account convergence where government resources are pooled and integrated, and address the gap and bottlenecks in the value chain of priority industry clusters (Department of Trade and Industry, 2015).

For a project to be eligible, it has to meet the following criteria: the proposed SSF Project must address processing and manufacturing gaps or bottlenecks of the industry cluster brought about by any of the following: absence of the needed facility, lack of capacity of an existing facility, cost of services of an existing facility is not affordable, lack of inadequate technical and administrative services that will promote and facilitate the growth of MSMEs within the priority industry clusters; the proposed SSF Project will increase the productivity of the industry cluster in terms of product improvement/quality enhancement/marketability, price competitiveness, conformity to standards, the proposed SSF Project

will support microenterprises within the priority industry clusters, and SSF Projects that will improve the products of the One-Town One Product (OTOP) project (Department of Trade and Industry, 2017).

The Inclusive Business (1B) model where MSMEs are linked into large companies' value chains. MSME Disaster Resiliency seeks to engage micro, small and medium enterprises (MSMES) in the Philippines on disaster risk management (DRM) activities. The project aims to build disaster-resilient businesses nationwide, by undertaking the following activities: a) identifying actions to strengthen resilience of micro, small and medium-sized enterprises (MSMEs); b) providing technical assistance in strengthening resilience to selected MSMEs on a demand-driven basis; c) supporting governments in strengthening the enabling environment that promotes risk sensitive and informed investments by MSMEs; and d) facilitating knowledge sharing at the regional level.

The program partners with the following agencies: Office of Civil Defense (OCD), Department of Science and Technology, Department of the Interior and Local Government, Philippine Chamber of Commerce and Industry (PCC), Philippine Disaster Resilience Foundation (PDRF), Philippine Exporters Confederation, Inc (PHILEXPORT), Asia Pacific Alliance for Disaster Management (A-PAD) Philippines, Employers' Confederation of the Philippines (ECOP), Asian Disaster Preparedness Center, GIZ-Global Initiative on Disaster Risk Management, Local Government Units (LGUs), Local Trade and Industry Associations, Other government and non-government organizations (NGOS).

The Promotion of Green Economic Development (ProGED) Project is a joint undertaking of the Department of Trade and Industry-Regional Operations Group (DTI-ROG) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. The three-year project, which began in January 2013, aims to enhance the competitiveness of micro, small, and medium enterprises (MSMEs) by helping them adopt climate-smart and environmentally friendly strategies by using the value chain approach. The program adopts the following approaches: a) multi-level: Policy advice and the creation of favorable political and economic framework conditions at the National Level combined with practical implementation and concrete verifiable impacts at the Local Level. Aside from DTI, the project will also cooperate with other government agencies, the private sector, and various development partners; b) the project will start in the pilot regions of Bohol and Cebu, intending to scale up lessons learned after the first year together with DTI to other regions and to the national level; c) the project will focus its activities on the tourism sector and its value chain as a pilot, and expand to other relevant sectors relevant to the replication areas; and d) innovative approaches of greening the Value Chain and Smart Locations are combined with a consistent Market System Development approach (Department of Trade and Industry, 2017).

SME Roving Academy (SMERA) was initiated for the development of micro small and medium enterprises (MSMES). It is a continuous learning program to help MSMEs become competitive in the domestic and international markets. Its main strategies include integration of the business development services for small and medium enterprises (SMEs) at the national and local levels, the establishment of the Provincial, Regional, and National Entrepreneurship Development Networks, and management of an inclusive promotion program. DTI's "Mentor ME" program aims to help Micro and Small Entrepreneurs scale up their businesses through weekly coaching and mentoring by business owners and practitioners on different functional areas of entrepreneurship. This program is under DTI's Negosyo Centers' (NCS) projects nationwide. About 100 to 200 inclusive business (IB) models are seen to emerge in the next six years to serve as linkages between the medium to large companies and the micro and small enterprises (MSEs) as a result of government efforts to support and develop smaller entrepreneurs (Lazo, 2016).

Just recently, Department of Trade and Industry (DTI) Secretary Ramon M Lopez and Go Negosyo founder Joey Concepcion both said they are targeting 100 to 200 IB models created during the Duterte administration through the newly formed Kapatid Project. The Kapatid Project aims to encourage large corporations (called "Big Brothers") into including the MSEs (or "Small Brothers") in their value chain either as clients and consumers of their products and services, or as suppliers of raw materials, producers, or employees.

Concepcion (2014) stressed that they want to have 100 to 200 of these 1B models and incentivize them, citing that the target of the project is to convince and encourage large companies to adopt an IB model. Also, he thought that within the next six years they would see progress in movement here from 10 1B models, and then they will have at least 20 to 30. Currently, they have the Jollibee model, Coke model and need to see 100 B models out there. One component of the Kapatid Project is the Mentor Me Program, which is its flagship capacity-building program that will help equip MSEs with the necessary capability and linkages to financing and marketing. The Mentor Me Program will enable the Small Brothers to supply goods and services that meet the required standards of the Big Brothers and to eventually sustain their enterprise on their own.

Moreover, Concepcion (2014) agreed that the IB models which are promoted by the Kapatid Project are the way of the future as this will provide greater market access to the poorer entrepreneurs and enable them to enjoy business growth and opportunities experienced by their Big Brothers. In addition, they are putting together entrepreneurs out there and the government also so they can link the poor entrepreneurs with the rich entrepreneurs. Dapat angat lahat (Everyone must grow). The DTI said the expected linkage of big, medium, small and micro businesses will make up the industry clusters under the Kapatid Project, and will concretely contribute to industry sustainability, inclusive growth, poverty reduction and employment generation (Lazo, 2016).

Under the administration of President Duterte, the Department of Trade and Industry (led by DTI Secretary Ramon M. Lopez) will be defined by its overall mission to alleviate poverty and uplift the quality of life of all Filipinos. The DTI said this would be done through sustainable economic growth that generates more income opportunities through employment and entrepreneurship. Lopez, who has been a champion of micro, small and medium enterprises (MSMEs) in the last 11 years with his Go Negosyo advocacy prior to joining the government, shares his insights about this mission (Department of Trade and Industry, 2017).

Concepcion (2014) pointed out that the main constraint of our MSMEs is the small number of large enterprises. Generally, MSMEs success is hinged on their connection to large companies. If people go by the 2013 Annual Survey of Business and Industry, the average manufacturing establishment is small, with 48 employees. Less than 1% of manufacturing establishments are large according to the 2013 List of Establishments. SMEs comprise 12%. These mean that almost 9 out of 10 are micro manufacturing establishments that employ less than 10 people. He added that they have to recognize how we got into this position so that people can frame their response to the constraint better. They would like to put it out there so they remember that three decades of inappropriate policies resulted in the almost halving of our industrial sector. These policies, including aggressive trade liberalization early on, have shifted the structure of incentives, made capital lose markets, and adjust in such a way that they trooped to the sectors relatively insulated from liberalization real estate, utilities, and services.

Shetty (2008) mentioned that micro-enterprise development among social work clients forms an important element in new thinking about social welfare. Micro enterprises create opportunities for clients to engage in productive self-employment which will restore self-respect, facilitate self-reliance and above all transform a condition of dependency to self-sufficiency in which clients no longer consume scarce public resources but instead contribute positively to their own and the community's well-being.

In addition, Liedholm and Mead (2007) stated that micro and small enterprises are a major feature of the economic landscape in all developing countries today. The contribution of these enterprises to the creation of jobs and to the alleviation of poverty has been recognized by many third world governments. They have been given prominence in many development plans as well as in the strategies of many donors.

According to Walker and Brown (2004), the use of entrepreneurship to stimulate economic growth in lagging regions of the world has grown over the last decade. The type of business needed for job creation is a new venture rather than a micro-business. Business models may be an esoteric term for most microenterprises and many small businesses. Business modeling refers to how you intend to make money from your product. This may sound like an odd decision at first-won't it simply be a matter of selling the product for money? Most likely, but that's not always the most optimal way to make money (Lussier, 1995).

Despite limited social and government pressure and support services, traditional micro-enterprises undertook significant environmental actions when feasible, almost regardless of owner attributes or motivations. Micro-enterprises responded selectively to non-environmental government agencies in frequent contact. Market opportunities include contractual relationships with large companies requiring professional (hence environmental) standards, and new efficient or environmental equipment and products. There was little or no market pressure and few niche markets. Firms that adopted environmental measures returned to illegal practices when environmental agencies withdrew subsidies (Rogoff, 2004),

Estrada, Garcia & Sánchez (2009) conducted a study of the factors that determine the success of SMES using a sample of 405 Mexican companies. Results support that highly competitive companies are the ones that have innovation in their products, process, and management with a high technological level and they have strategies plans. Note that the above study by Estrada, et al. (2009) findings relate more to larger size well established innovative SMEs, rather than the more traditional

smaller startup business that is not offering new and innovative products or services using technology. In Mexico, no successes versus failure predict model studies were found focusing on small businesses, which is the focus of this study.

Caution should be levied against viewing SMEs as smaller versions of larger enterprises as SMEs do not in any regard resemble large organizations. Generally, SMEs experience a scarcity of resources such as time, financial and human resources. Studies have identified a number of factors that influence enterprise expansion and success (Aldaba, 2013). A fundamental element that has a positive impact on an organization's growth is the depth of human capital or brain power. The importance of human capital as a critical success factor was also confirmed in a study conducted on African enterprises where it was determined that successful entrepreneurs more likely have education and training beyond the primary school level (Ageba, 2006). The merit of this finding is based on the argument that entrepreneurs with a greater level of education and training are more able to adapt their business to the ever-changing business environment (Smit & Watkins, 2012).

The other study report of Kamunge, Njeru, and Tirimba (2014) indicates the relationship between enterprises performance and forms of ownership. They reported that rather than those firms with a single-tier leadership structure (entrepreneur-manager), the presence of entrepreneurial teams increases firm's resources and capabilities, a fact that enhances employment growth indicating that the presence of entrepreneurial teams improves internal decision-making processes leading to higher growth rates.

SMEs are perceived to have greater linkages to micro enterprises (backward linkage) and medium and large business (forward sub-contracting links). Among the rationale for developing SMEs in the Philippines includes the fact that they use resources more efficiently than large enterprises. The Philippines advantages in terms of investment environment include having an open market economy, reliable infrastructure support, available specific economic zones and strategic location, hospitable lifestyle, competitive investment incentives and quality human resources (Lazo, 2016).

A number of Asian developing countries have promoted the growth of small enterprises through direct assistance, at the same time as allowing the macroeconomic environment, such as trade and exchange rate policies, to favor large-scale industries. In the cases of Nepal, the Philippines, and Bangladesh, and identifies the areas of discrimination, such as the tax structure, registration, access to finance and utilities. It concludes that while macro-environmental conditions are now more favorable for small enterprises than in the past, micro-level policies, such as assistance programs, still need to be improved in their implementation (Aldaba, 2013).

Many basic economic theories with perfectly functioning markets do not predict the existence of the vast number of micro enterprises readily observed across the world. We put forward a model that illuminates why financial and managerial capital constraints may impede experimentation, and thus limit learning about the profitability of alternative firm sizes. The model shows how lack of information about one's own type, but willingness to experiment to learn one's type, may lead to short-run negative expected returns to investments on average, with some outliers succeeding (Daly, Frederick, & Gereffi, 2017).

The art and science of micro enterprise development in developing countries need to be more than experimental or trial and error. This paper supposes that there are some factors in micro enterprise development which can be enhanced through a more complete awareness of its dynamics and high learning processes. As the more elusive factors are identified and examined, the educational process can be applied to addressing and implementing change for local and regional private sector development. In other words, how micro-enterprises utilize their internal resources will determine their success in their economic marketplaces. The extent to which the cultural context of the environment and the level of economic pragmatism are addressed will determine the effectiveness and efficiency of the effort to promote social and economic development (Mohan-Neill 2009).

Micro finance is relatively a recent experiment against poverty alleviation in developing countries. Originally, it started as a new institutional strategy to fill the gap between supply and demand for credit by the poor. The delivering of credit services to the poor either for smoothening of consumption or for the income generating activities is called a 'minimalist approach' in micro finance. The major objective of this approach is to solve the problem of unemployment in general and micro enterprise development in particular by supplying financial products (Shety, 2008).

Hence, over the years it has been realized that this approach has failed in unleashing the micro-entrepreneurship among the poor. Hence, as an alternative, the micro finance sector should be redesigned in such a way that it delivers both financial and non-financial services to the poor. In this line of thought, the current paper attempts to present the new paradigm for the development of micro enterprises through micro finance within the framework of maximalist approach. The empirical study

of maximalist approach shows that micro finance will be true lubricant for micro enterprise development only when the finance flows with the non-financial services, which have a greater positive impact on the livelihood of the poor (Shetty, 2008).

Furthermore, with respect to the macroeconomic environment the work has involved: assessing the importance of aggregate demand and the role of macroeconomic policies for small enterprise development, the role played by the various formal sector and informal sector lending institutions that provide credit for this small-scale sector, and the importance of promotional policies in terms of providing managerial, technical and marketing information to small enterprises. With respect to internal factors, attention has concentrated on the choice of investment, employment, firm-level performance and productivity: capital structure and the ownership and incentive structures for management.

Lastly, there has been less work directly related to small and medium-sized enterprises in low-income countries. It is also the case that the major proportion of this work has been empirical rather than theoretical and it is reasonable to conclude that relatively little is known about the behavior of entrepreneurs in low-income countries relative to those operating in higher income countries.

The literature on low-income countries follows the same divide between studies that are concerned with external and internal factors that affect small and medium-sized enterprise development. In terms of external factors, much of the earlier literature in the 1970s was concerned with the biases established against smaller enterprises through trade and industrial policies pursued in low-income countries and with the design of appropriate support institutions that would compensate for these so-called policy-induced biases.

Later on, policies of economic liberalization were introduced, partly with the aim of reducing the bias in favor of larger enterprises. The 1980s also witnessed a greater concern for the importance of recognizing the need for and integrating policies at the macro, meso and micro level towards the development of smaller enterprises in low-income countries (Walker & Brown, 2004). Earlier work on the internal workings of small and medium-sized enterprises was mainly concerned with the size of small firms and providing explanations for their growth. Also, rapid growth of small firms could be explained where: demand was rising as rural incomes were growing and where infrastructure costs still favored small firms locating near fragmented markets; subcontracting and local assembly was common, as for example in varieties of machine shop activities and where smaller firms produced a range of differentiated and innovative products serving small total markets. Despite growing fears that the ASEAN (Association of Southeast Asian Nations) integration of 2015 will open the floodgates and drown local markets with cheap foreign imports, the Philippines, of all the countries in the region, is still predicted to grow the highest at about 6-7%, second only to Vietnam. This projection may seem wildly optimistic to critics, many of whom foretold the virtual destruction of all local MSMEs when the 0.04% tariff rates for products that fall under the ASEAN Trade in Goods Agreement (ATIGA) and Common Effective Preferential Tariff Scheme (CEPT) are implemented. The country is poised to achieve higher than regional average growth for domestic macro, small and medium enterprises (Ashe Edmunds, 2018).

There has been a general realization that it is not only the big businesses that provide the foundations of the nation's economies. MSMEs and entrepreneurs have boosted many economies like USA and UK, thus authorities have initiated strategic financial and counseling programs to support them and that hub of the majority of world economies are based on the reliance on MSMEs, which accounts for a substantial amount of GDP and employment (Daly, Frederick, & Gereffi, 2017).

Micro finance is relatively a recent experiment against poverty alleviation in developing countries. Originally it started as a new institutional strategy to fill the gap between supply and demand for credit by the poor. The delivering of credit services to the poor either for smoothening of consumption or for the income generating activities is called a "minimalist approach" in micro finance. The major objective of this approach is to solve the problem of unemployment, in general and micro enterprise development in particular by supplying financial products.

Over the years, it has been realized that this approach has failed in unleashing the micro-entrepreneurship among the poor. Hence, as an alternative, the micro finance sector should be redesigned in such a way that it delivers both financial and non-financial services to the poor. In this line of thought, the current paper attempts to present the new paradigm for the development of micro enterprises through micro finance within the framework of "maximalist approach". The empirical study of maximalist approach shows that micro finance will be a true lubricant for micro enterprise development only when the finance flows with the non-financial services, which have a greater positive impact on the livelihood of the poor (Shetty, 2008).

The Member States of the Association of Southeast Asian Nations (ASEAN) are not only progressing in the deepening of economic integration among themselves but are also active in pursuing free trade agreements (FTAs) with their strategic economic partners (SEPS). It is generally expected that the implementation of all existing ASEAN- led FTAs will provide benefits to all enterprises in individual ASEAN member states (AMS) in the forms of greater export opportunities and greater availability of raw materials, intermediate inputs and capital goods with competitive prices and better quality.

As part of the Trabaho Negosyo agenda of the administration, which puts center the micro, small and medium enterprises (MSMEs) and job generation, the Department of Trade and Industry (DTI) has set its sight on providing both for Filipinos. This has become prevalent with the Department of Trade and Industry (DTI) reported the growing interest and enthusiasm of Filipinos in venturing into business as more and more entrepreneurs turn to Negosyo Centers for assistance for MSMEs and aspiring entrepreneurs. In the 2017 Negosyo Center year-end performance monitoring report, a total of 614,917 entrepreneurs have been assisted by these centers leapfrogging from the June 2017 performance report of 595,573 clients assisted since the inception of Negosyo Centers in 2014. DTI Regional Operations Group (DTI-ROG) Undersecretary Zenaida Maglaya stressed that the huge surge of entrepreneurs assisted was due to the government's support for MSMEs and the advancing of MSMEs as economic movers of the country.

Maglaya asserted that 2017 has been the year for Filipino MSMEs as the country hosted the ASEAN. With ASEAN, MSMEs were given the much-needed attention in order to advance the country's economic agenda.

With more MSMEs turning to Negosyo Center for assistance, Maglaya attributed the entrepreneurship surge to the agency's continuing drive to introduce entrepreneurship as a steady source of income, while also recognizing the agency's partnerships with other national government agencies, and non-government organizations (NGOS), local government units, and big corporations. As a result, they are very grateful to Filipinos that they realize the huge help they get from entrepreneurship and how business contributes to society by providing employment and lifting the economy. Philippine MSMEs account for 99.5% of the total number of established businesses and employ 62.8 % of the country's workforce, contributing substantially to the country's manufacturing output and total employment, making it critical engines of economic growth and development. To encourage aspiring entrepreneurs, Negosyo Centers have also conducted 11,045 skills, managerial and entrepreneurship training programs, the report showed.

Maglaya (2016) explained that Negosyo Centers are very effective in reaching out Filipinos in the countryside with DTI tallying a total of 718 centers throughout the country, Under the current administration, a total of 343 Negosyo Centers were established. The Republic Act No. 10644 or the Go Negosyo Act aims to help micro, small and medium enterprises (MSMEs), promote ease of doing business, facilitate access to grants and other forms of financial assistance, Shared Service Facilities (SSE) and other equipment, and other support for MSMEs through national government agencies (NGAs), ensure management guidance, assistance, and improvement of the working conditions of MSMEs, and facilitate market access and linkage services for entrepreneurs.

The Philippine government, through the Department of Trade and Industry (DTI), pursues a holistic strategy to support the development of MSMEs, summed up in seven M's, namely: Mindset Change, Mastery, Mentoring, Money, Machines, Market Access and Models. The elements of the 7Ms strategy toward enabling and fostering the country's MSMEs are described: 1) Mindset Change embraces the right positive entrepreneurial attitude, DTI's Negosyo Center seminars, the SME Roving Academy (SMERA) and the Kapatid Mentor ME program help infuse an entrepreneurial mindset that is a success- and innovation-driven, collaborative, and proactive; 2) Mastery of the know how & how-to's of entrepreneurship, Negosyo Centers facilitate mentoring on setting up a business, spotting a market opportunity, product positioning and differentiation. Product & market development, basic business planning and finance, and developing a system for continuous innovation; 3) Mentoring is continuous business guidance, with help from private sector partners. Partners through Kapatid Mentor ME include Go Negosyo, Philippine Chamber of Commerce & Industry, Philippine Franchise Association, Association of the Filipino Franchisers Inc., and Federation of Filipino- Chinese Chambers of Commerce & Industry Inc.; 4) in terms of Money, an alternative source of finance for MSMEs that are easy to access and available at reasonable cost. DTI's Pondo sa Pagbabago at Pag-asenso (P3) micro finance program, through the Small Business Corp., facilitate access to micro-finance institutions (MFI's); 5) Machines focuses on equipping MSMEs to upgrade their technology to boost productivity and competitiveness, provide knowledge on equipment and night tools to ensure quality production under DTI's Shared Services Facility (SSF) and the Small Enterprise Technology Upgrading Program (SETUP) of the Department of Science and Technology (DOST). It also provides general technology upgrading support not necessarily associated with machines; 6) Market access links MSMEs to big companies or to government as potential buyers of their products: promoting ecommerce platforms for direct reach to

domestic and foreign buyer. DTI helps promote MSME products through provincial and national trade fairs, OTOP (One Town, One Product) shows, Go Lokal! Displays in major malls, and the internationally-recognize Manila FAME (Furnishings and Apparel Manufacturers' Exchange), and 7) Models provide business models that new entrepreneurs can readily adapt to start a business. Negosyo Centers can assist with getting started in businesses ranging from traditional enterprises to direct selling and franchising. DTI and non-government partners also help link small firms/ producers with larger firms for possible value chain partnerships, under inclusive business models (Department of Trade and Industry, 2017).

Based on the foregoing, the literature seems to provide related views regarding the undertaking of the researcher. However, their relationship based on actual research would indicate otherwise. A closer impression at the studies that were conducted by local researchers would show that differences in the use of variables were visible. Due to certain methodological differences in the use of variables, results could have been confounded with uncontrolled extraneous variables. Nevertheless, it seems currently clear, that the studies have established that a number of programs and assistance were provided to aid the small entrepreneurs.

3. Methodology

The research used a mixed-method, utilizing both quantitative and qualitative approach. The quantitative is through the administration of a survey instrument ; while the qualitative was through a focus group discussion (FGD) method. Survey questionnaire and focus group discussion were utilized in the study. The questionnaires contained four (4) parts. Part 1 involves the demographic profile of the respondents. Part 2 was consist of a multiple answer checklist that tackles the type of DTI assistance availed by the business. On the other hand parts, 3 and 4 encompasses the perceived impact of DTI assistance and programs respectively using the Likert scale below. Unfortunately, the questionnaires intended for the owners, proprietors and responsible personalities of the microenterprises did not achieve 100% retrieval. This may imply that the respondents though willing, during the time of conduct of this undertaking were out of town, busy attending seminars and other business-related transactions or have forgotten to answer the questionnaires given to them.

For optimum cooperation of the micro-enterprises, the following practical steps were used:

Before administering the questionnaire, the researcher conceptualized on the independent and the dependent variables and identified the respondents for survey and group interview. The researcher looked for related literature and studies which were used for the formulation of the instrument. The researcher designed and developed the instruments for content validation by respondents who are not included in the study. Test reliability and test/ re-test of the instrument were conducted. After which, the researcher asked permission to the DTI offices in the fourth district of Quezon for the list of registered micro enterprises and for the conduct of the dissemination of survey-questionnaire and focus group discussion (5 members). The researcher personally delivered most copies of the questionnaire while others were humbly course through his trusted and supported friends, details and rationale of the researched were explained to guide the respondents in answering the items/ indicators in the instrument. After sufficient time, he personally with his friends retrieved the copies of the questionnaire from the respondents. The researcher also conducted a recorded interview with a group of teachers and for the purpose of assessing the posited assumptions of the surveyed opinion of the respondents.

The accomplished questionnaire was retrieved three-five days after its distribution to micro-enterprises respondents concerned and was sealed and placed in big envelopes per town to ensure confidentiality of contents. The results of the surveyed opinions of the respondents were tallied and tabulated in accordance with the frequency counts for the given options. Finally, the data was analyzed and interpreted statistically.

4. Results

The study shows that in terms of age, 54 (32.73%) of the respondents are 51 and above years old; 47 (28.49%) are 41-50 years old, and 46 or 27.88 % belong to 31-40 years old bracket. On the other hand, 14 of the respondents (8.48%) are 21-30 years old; while 4 (2.42%) respondents belong to 20 and below years old.

Table 1: Distribution of Respondents as to Age, Sex, Educational Attainment and Forms of Ownership

Variable	Frequency	Percentage
Age		
51 and above	54	32.73
41-50	47	28.49
31-40	46	27.88
21-30	14	8.48

20 and below	4	2.42
TOTAL	165	100
Sex		
Male	75	45.45
Female	90	54.55
TOTAL	165	100
Educational Attainment		
Graduate Studies	4	2.42
College	99	60.00
High School	57	34.55
Elementary	5	3.03
TOTAL	165	100
Forms of ownership		
Sole Proprietorship	151	91.51
Partnership	9	5.46
Corporation	5	3.03
TOTAL	165	100

The table in the preceding page clearly shows that majority of the respondents’ age range from 31 to 51 and above years old. This implies that the population is dominated by matured age group in the working force. Based on the distribution of the respondents in terms of sex, the said table reveals that the number of female respondents is in slightly larger number of 90 (54.55%) as compared to the number of male respondents which is 75 (45.45 %) only. This implies that sex does not affect the capabilities in managing their own business. In starting a business, sex does not affect the activities of the business.

Moreover, the educational attainment of the respondents reveals that most of the respondents have earned their College and High School level which are 99 (60.00%), and 57 (34.55%) respectively, of the total respondents. Moreover, those who pursued their Graduate studies were 4 (2.42%) of the respondents and 5 (3.03%) have reached Elementary level. This implies that majority of the respondents have reached at least high school and college level, which made them capable of handling the business also some of them gave importance in enhancing their educational qualifications as business owners,

Lastly, with regard to the forms of ownership, 151 out of 165 (91.51%) respondents are sole proprietors. On the other hand, whilst 9 of the respondents (5.46%) are engaged in a partnership, 5 of the respondents (3.03%) are in the field of the corporation. The table clearly reflects that majority of the respondents' form of ownership corresponds with their preference as micro-entrepreneurship.

Table 2 further presents that majority of the respondents' businesses are merchandise with 122 (73.94%) of the whole population; while there are 24 (14.55%) who are engaged in service, and 14 or 8.48 percent are hybrid types of business. Only 5 (3.03%) of the respondents at the time of the conduct of the study are engaged in manufacturing. This implies that the population is passionate and inclined to merchandise type of business and service.

Table 2: Distribution of Respondents as to Kinds of Business, Number of Employee, Years of Business Operation, Number of Branches, and Capital

Variables	Variables	Variables
Kind of Business		
Service	24	14.55
Merchandise	122	73.94
Manufacturing	5	3.03
Hybrid	14	8.48
TOTAL	165	100
Number of employee		
1 and below	149	90.30
2 and above	16	9.70
TOTAL	165	100
Years of Business Operation		

1-5 years	61	36.97
6-10 years	15	9.09
11-15 years	20	12.12
16-20 years	44	26.67
21 and above	25	15.15
TOTAL	165	100
Number of Branches		
No branch	144	87.27
1-2 Branches	17	10.30
3-4 Branches	4	2.43
TOTAL	165	100
Capital		
50,000 and below	77	46.67
51,000-100,000	38	23.03
101,000-150,000	9	5.45
151,000-200,000	11	6.67
200,000 and above	30	18.18
TOTAL	165	100

The table presents the distribution of respondents as to a number of the employees. It clearly shows that 149 out of 165 (90.30%) respondents have 1 and below a number of the employees. On the other hand, 16 of the respondents (9.70%) have 2 and above employee in their business. The result implies that majority of the respondents prefer to have at least 1 employee and below in their business since they are engaged in micro-entrepreneurship, the business can be handled even with minimal amount of manpower. Furthermore, it reflects the years of business operation, wherein 61 out of 165 respondents, 36.97%, are in the business for 1-5 years at the time of the conduct of the study, while 44 (26.67%) have 16-20 years; 25 (15.15%) of the respondents have 21 and above years in operating their business. While 20 (12.12%) and 15 (9.09%) are 11-15 years and 6-10 years of business operation.

The result signifies that the respondents' length of business operation is in the range of 16 years and above and 1-5 years. This shows that the respondents can still be considered new and fresh and some of them have stayed in the business for a long period of time which may be the corollary in setting up trends in business. While for the number of branches of business, 144 (87.27%) of the respondents' business has no branch. On the other hand, 17 of the respondents (10.30%) has 1-2 branches and 4 (2.43%) of the respondents' business has 3-4 branches. The table clearly shows that majority of the respondents' business has no branch. This implies that the population is dominated by small businesses.

Lastly, it reveals that 77 of the 165 respondents have business capital of Php 50,000 and below, and 38 (23.03%) started with Php 51,000-100,000. While 30 or 18.18% have Php 200,000 and above, and the remaining percentage of 6.67% and 5.4970 belongs to the Php 151,000-200,000 and Php 101,000-150,000 worth of capital respectively. This table stressed that most of the respondents belong to low capital status, which is cognizant being micro entrepreneurs.

Table 3: Distribution of the Respondents as to DTI Assistance Availed

DTI Assistance	Frequency	Percentage
Registration Facilitation	114	69.09
Training and Seminar	5	3.03
Production Consultancy	5	3.03
Access to Finance	4	2.42
Access to Market	4	2.42
Product Development	2	1.22
Advocacy	3	1.82
investment promotion	3	1.82
Multiple Assistance	25	15.15
Total	165	100

Table 3 reflects that 114 (69.09%) of the respondents availed the registration facilitation. On the other hand, 25 of the respondents (15.15%) has availed multiple assistance and both training and seminar and production consultancy were availed by 5 (3.03%) of the respondents. Moreover, access to finance and market were tied at 4 (2.42%) of the respondents and 3 (1.82%) for both advocacy and investment promotion. Lastly, only 2 (1.22%) respondents availed the product development assistance of Department of Trade and Industry.

The table clearly shows that majority of the respondents have availed the registration facilitation only. This implies that the awareness on the DTI assistance is not wide enough to be known for many.

Table 4: The extent of DTI Assistance in the Business

DTI Assistance helped me in...	Mean	Interpretation	Rank
1. Registration Facilitation	3.63	Much extents	1
2. Training and Seminar	3.33	Moderate Extent	2
3. Production Consultancy	3.10	Moderate Extent	3.5
4. Access to Market	3.10	Moderate Extent	3.5
5. Access to Finance	3.08	Moderate Extent	5
6. Investment promotion	3.04	Moderate Extent	6
7. Advocacy	2.99	Moderate Extent	7
8. Product Development	2.94	Moderate Extent	8
Composite mean	3.15	Moderate Extent	

4.20-5.00-Very Great Extent 3.40-4.19- Much Extent 2.60-3.39- Moderate Extent
 1.80-2.59- Less Extent 1.00-1.79-Very Less Extent

Table 4 conveys that indicator 1 "Registration Facilitation earned the highest mean of 3.63 interpreted as "much extent". This suggests that the microenterprise's owners were able to avail and enjoy the DTI assistance with regard to registration and facilitation. While indicator 6 "Product Development received the lowest mean of 2.94 interpreted as "moderate extent". This implies that the procedures taken were not that effective to help develop a product that will be availed by the communities, thus. It should be given importance since it Will help the microenterprise Owners in their business.

Furthermore, the overall mean of 3.15 attained by the assessment on the extent Of DTI assistance in the business, interpreted as "moderate extent" implies that the assistance provided by the DTI moderately affect the micro-enterprises. These findings were in conformance with the response of the Focus Group Discussion when asked, "Which among the eight (8) DTI assistance such as: Registration Facilitation, Skills, and Training, Production Consultancy, Access to Finance, Access to Market, Product Development, Advocacy, and Investment Promotion, were you able to avail?", the participant mentioned that "ako, nakinabang talaga sa assistance na binigay ng DTI dahil nakapag-register ako ng negosyo ko"

Moreover, when the participants were asked: "As observed and experienced, do you find that the availed DTI assistance contributed to your business success?" FGD P1 mentioned that "yes, nakatulong ang DTI sa registration and facilitation ng negosyo ko", also FGD P2 said that "yes, the DTI helped us increase our awareness in the assistance offered most especially in registration and facilitation A corollary to these, FGD P3 and P5 expressed that "yes, my business gained more credibility since I was able to register it" and "yes, DTI representatives are very much willing to take part with us micro entrepreneurs in product consultancy While FOD P4 stated that, "Training and seminar helped me gain more knowledge with regard to the venture I entered to " The Focus Group Discussion question number 3, Can you give some of the benefits of this DTI assistance to your business? FGD P1, P2 and P3 mentioned that "nakatulong ang DTI sa pagreregister ng business, lalo namng naunawaan ang tulong ng DTI as nagkaroon ng kredibilidad ang negosyo ko. While FGD P4 mentioned that "I gain more knowledge with regard to the venture", and P5 "consultation with regard to the products or services"

Lastly, when asked "There are lots of DTI assistance that could have benefited many micro-enterprises, do you think DTI efforts are enough to perform their mandate or there is still a need to enhance that assistance?", the five FGD participants agreed that ganunpaman, kulang pa rin ung nagagawa ng DTI, kase pagkatapos ng registration, wala ng follow-up, pwede siguro nila mas pataasin pa ang kaalaman ng mga negosyanteng tulad namin tungkol sa iba pang tulong na pwede nilang gawin".

Table 5: The Extent of DTI Program in the Business

I was helped by DTI with the help of programs Such as...	Mean	Interpretation	Rank
1. Local Negosyo Center	2.85	Moderate Extent	1
2. Go Negosyo	2.78	Moderate Extent	2
3. Other Programs	2.75	Moderate Extent	3
4. Project Kapatid	2.73	Moderate Extent	4
Composite Mean	2.78	Moderate Extent	

4.20-5.00- Very Great Extent

3.40-4.19 Much Extent

2.60-3.39- Moderate Extent

1.80-2.59 - Less Extent

1.00-1.79- Very Less Extent

Based on Table 5, "Local Negosyo Center" attained the highest mean of 2.85 interpreted as "moderate extent" which means that among the DTI programs, it is the most interesting for the entrepreneurs. This is in a corollary to the extent of DTI assistance, wherein the respondents assessed that registration facilitation as their much availed, wherein it is also part of the Local Negosyo Center.

Even so, "Project Kapatid" received the lowest mean of 2.73 interpreted as moderate extent" it implies that the mentor ME. Adopt-an-SSF, and Inclusive Business (IB) model were not availed and or less enjoyed by the micro enterprise's owners. Enhancing the awareness through dissemination of information with regard to this program will help to strengthen the partnership of the DTI and entrepreneurs.

Comprehensively, the summary of the respondents' assessment the extent of DTI programs in the business received the total mean of 2.78, interpreted as "moderate extent" implies that it is of great relevance that the implementation of the programs should be considered. It should be ensured that the benefactors, micro enterprises owners, can avail and enjoy the programs by the institution.

These findings were in consonance with the response of the Focus Group Discussion when asked "Which among the six (6) programs as follows: Local Negosyo Center, Project Kapatid, GoNegosyo, Disaster Resiliency, Green Economic Development Project, and SME Roving Academy, had you availed?", the participants mentioned that "Local Negosyo Center talaga yung programa ng LDTI na nakatulong sa amin". Furthermore, when the participants in the Focus Group Discussion, were asked "As observed and experienced, do you find that the availed DTI program contributed to your business success?"., FGD PI stated that "nakatulong yung Local Negosyo Center sa negosyo ko sa pag reregister ng business ko, While P2 and P3, answered "yes, business advisory services were effective in my business", "the information about business cc was enhanced" respectively. On the other hand, P4 mentioned that "helped me gain more knowledge with regard to the venture I entered to", and P5, "monitoring and evaluation helped me assessed the strong and weak points of my business"

In addition, when asked "Can you give some of the benefits of this DTI program to your business? FGD PI mentioned "assistance in the registration and facilitation business. P2 stated that "enhance the affectivity of business advisory services while P3 and P4 agreed that "the business information was enhanced, gain more knowledge with regard to the venture". FGD P5 gave emphasis on the "assessment on the strong and weak points of the business".

Lastly, the Focus Group Discussion participants actively answered the question "There are lots of DTI program that could have benefited many micro-enterprises, do you think DTI efforts are enough to perform their mandate or there is still a need to enhance that assistance?", wherein they mentioned that "okay naman yung effort ng DTI, pero kung mas mapapataas pa nila yung kaalaman ng mga maliliit na negosyanteng tulad naming sa mga programa ng ahensya nila nalubos na makakatulong sa aming negosyo".

Table 6: ANOVA in the Extent of DTI Programs in the Business as to Respondents' Profile to Respondents' Profile

Variable	p-value	a-level	Decision	Interpretation
Age	0.399	0.05	failed to reject	not significant
Sex	0.575	0.05	failed to reject	not significant
Educational Attainment	0.310	0.05	failed to reject	not significant
Form of Ownership	0.034	0.05	rejected hypotheses	significant
Kind of business	0.006	0.05	rejected hypotheses	significant
Number of employees	0.124	0.05	failed to reject	not significant
Years of operation	0.699	0.05	failed to reject	not significant
Number of branches	0.127	0.05	failed to reject	not significant
Capitalization	0.102	0.05	failed to reject	not significant

Note: reject Ho if $p < .05$

Table 6 shows that the forms of ownership and kinds of business with the p-value 0.034 and 0.006 were lower when tested at .05 level of significance. Since the computed value was lower than the a-level, the null hypothesis was rejected. This simply indicates that partially there is a significant relationship between DTI programs and respondents' profile.

According to the study report of Albert and Rodriguez (2001) indicates the relationship between enterprises performance and forms of ownership. They reported that rather than those firms with a single-tier leadership structure (entrepreneur-manager), the presence of entrepreneurial teams' increases firm' s resources and capabilities, a fact that enhances employment growth indicating that the presence of entrepreneurial teams improves internal decision-making processes leading to higher growth rates.

However, other variables such as age (0.399), sex (0.575), educational attainment (0.310), number of employees (0.124), years of operation (0.699), number of branches (0.127) and capitalization (0.102), did not appear to be significant with the extent of DTI programs with their p-value were higher when tested at .05 level of significance.

Table 7: ANOVA in the Extent of DTI Assistance in the Business as to Respondents' Profile

Variable	p-value	a-level	Decision	Interpretation
Age	0.282	0.05	failed to reject	not significant
Sex	0.787	0.05	failed to reject	not significant
Educational Attainment	0.613	0.05	failed to reject	not significant
Form of Ownership	0.663	0.05	failed to reject	not significant
Kind of business	0.235	0.05	failed to reject	not significant
Number of employees	0.014	0.05	rejected hypotheses	significant
Years of operation	0.955	0.05	failed to reject	not significant
Number of branches	0.139	0.05	failed to reject	not significant
Capitalization	0.00	0.05	rejected hypotheses	significant

Note: reject Ho if $p < .05$

Table 7 presents the test of difference in the extent of DTI assistance in the business as to respondents' profile. The table clearly shows that the number of employees and capitalization (p-value 0.014 and 0.00 respectively) were lower when tested at .05 level of significance. Since the computed value was lower than the α -level, the null hypothesis was rejected. This simply indicates that there is a partial significant relationship between DTI assistance and respondents' profile.

According to Liedholm and Mead (2007), micro and small enterprises are a major feature of the economic landscape in all developing countries today. The contribution of these enterprises to the creation of jobs and to the alleviation of poverty has been recognized by many third world governments. They have been given prominence in many development plans as well as in the strategies of many donors.

Moreover, the use of entrepreneurship to stimulate economic growth in lagging regions of the world has grown over the last decade. The type of business needed for job creation is a new venture rather than a micro-business. (Kamunge, Njeru., & Tirimba, 2014).

Ragoff (2004) mentioned that micro-enterprise development among social work clients forms an important element in new thinking about social welfare. Micro- enterprises arise create opportunities for clients engage in productive self-employment which will restore self- respect, facilitate self-reliance and above all transform a condition of dependency to one self- sufficiency to one self-sufficiency in which clients no longer consume scarce public resources but instead contribute positively to their own and the community s well-being.

On the other hand, unlike the number of employees and capitalization, variables Such as age (0.282), sex (0.787), educational attainment (0.613), form of ownership (0.663), kinds of business (0.235), years of operation (0.955), and number of branches (0.139), did not appear to be significant with the extent of DTI assistance with their p-value were higher when tested at .05 level of significance.

5. Conclusions

1. Majority of the respondents age range from 31 to 51 and above years old and have reached at least high school and college level. They prefer sole proprietorship which corresponds as a microenterprise. Moreover, the population is passionate and inclined to merchandise type of business and service. Majority of the respondents prefer to have at least 1 employee and below in their business since they are engaged in micro-entrepreneurship. Furthermore, the respondents' length of business operation is in the range of 16 years and above and 1-5 years. Majority of the respondents' business has no branch since they belong to low capital status, which is cognizant being.

2. In terms of the types of DTI assistance, one hundred fourteen or 69.09% of the respondents availed the registration facilitation. On the other hand, 25 of the respondents (15.15%) has availed multiple assistance and both training and seminar and production consultancy were availed by 5 (3.03%) of the respondents. Moreover, access to finance and market were tied at 4 (2.4270) of the respondents and 3 (1.826) for both advocacy and investment promotion. Lastly, only 2 (1.22%) respondents availed the product development assistance of Department of Trade and Industry. Majority of the respondents have availed the registration facilitation only.

3. The respondents perceived that indicator 1 "Registration Facilitation earned the highest mean of 3.63 interpreted as much extent" in terms of the perceived impact of DTI assistance in the business. While indicator6 "Product Development" received the lowest mean of 2.94 interpreted as "moderate extent". Furthermore, the overall mean of 3.15 attained by the assessment on the extent of DTI assistance in the business, interpreted as moderate extent".

4. In terms of the respondents' perception on the impact of DTI program, "Local Negosyo Center" attained the highest mean of 2.85 interpreted as "moderate extent". Even so, "Project Kapatid" received the lowest mean of 2,73 interpreted as "moderate extent". Comprehensively, the summary of the respondents' assessment the extent of DTI programs in the business received the total mean of 2.78, interpreted as "moderate extent"

5. The results showed that the forms of ownership and kinds of business with the p-value 0.034 and 0.006 were lower when tested at .05 level of significance. Since the computed value was lower than the α -level, the null hypothesis was rejected. This simply indicates that there is a significant relationship between DTI programs and respondents' profile.

6. Moreover, with regard to the test of difference in the extent of DTI assistance in the business as to respondents' profile. The results clearly show that the number of employees and capitalization (p-value 0.014 and 0.00 respectively) was lower

when tested at .05 level of significance. Since the computed value was lower than the α -level, the null hypothesis was rejected. This simply indicates that there is a significant relationship between DTI assistance and respondents' profile.

References

- [1] Ageba, G., & Amha, W. (2006). Micro and Small Enterprises (MSEs) finance in Ethiopia: empirical evidence. *Eastern Africa social science research review*, 22(1), 63-86.
- [2] Bárcenas, R. E., De Lema, D. G. P., & Trejo, V. G. S. (2009). Factores determinantes del éxito competitivo en la Pyme: Estudio Empírico en México. *Revista Venezolana de Gerencia*, 14(46), 169-182.
- [3] Berry, R. A., & Rodriguez, E. (2001). *Dynamics of small and medium enterprises in a slow-growth economy: The Philippines in the 1990s*. World Bank Institute.
- [4] Aldaba, R. M. (2013). *ASEAN Economic Community 2015: SME Development-Narrowing Development Gap Measure* (No. 2013-05). PIDS Discussion Paper Series.
- [5] Ashe-Edmunds, S. (2018). Role of government in promoting small business. Retrieved from, <http://smallbusiness.chron.com/role-government-promoting-small-business-60657.html>
- [6] Concepcion, J. (2014). Success in micro entrepreneurship. Retrieved from <https://www.philstar.com/business/2014/10/30/1385887/>
- [7] Daly, J., Frederick, S., Bamber, P., Gereffi, G. (2017). DTI- Bureau of Trade and Industrial Policy Research (BTIPR), Series No. 2017-03. Retrieved from www.industry.gov.ph.
- [8] Department of Trade and Industry (2017). Time for an entrepreneurial revolution: Know the DTI's 7Ms way of uplifting micro, Small, and medium enterprises (MSMES). Handout, Department of Trade and Industry.
- [9] Department of Trade and Industry. (2015). MSME statistics. Retrieved from, <http://www.dti.gov.ph/businesses/MSMEs/msmeresources/msme-statistics>.
- [10] Herzberg, F. (2014). Two-factor theory of motivation. Retrieved from, <http://www.studymode.com/essays/Two-Factor-Theory-Of-Motivation-48390156.html>
- [11] Kamunge, M., Njeru, A., Tirimba, O. (2014). Factors affecting the performance of small and micro enterprises. *International Journal of Scientific and Research Publications*, Volume 4, Issue 12, December 2014 1 ISSN 2250-3153.
- [12] Kushnir, K., Mimulstein, M. L., & Ramalho, R. (2010). Micro, small, and medium enterprises around the world: How many are there, and what affects the count? WorldBank International Finance Corporation. Retrieved from, <https://www.ifc.org/wps/wcm/connect/9aeldd80495860d6a482b519583b6d16/MSME-CI-AnalysisNote.pdf?MOD==AJPERES>.
- [13] Lamberte, M. (1995). Small enterprises'access to formal financial services: A review and assessment. Discussion Paper Series 95-23. Philippine Institute for Development Studies, Manila.
- [14] Lazo, K. N. M. (2016). DTI fosters growth of inclusive business. *The Manila Times*. Retrieved from, <http://www.manilatimes.net/dti-fosters-grOwth-of-inclusive-business/278453/>.
- [15] Liedholm, C., Mead, D. (2007) Small enterprises and economic development 1he dynamics of micro and small enterprises. USA: Routledge Publication.
- [16] Lussier, R.N. (1995). A nonfinancial business success versus failure prediction model for young firms. *Journal of Small Business Management*, Vol. 33 No. 1.
- [17] Mohan-Neill, S. (2009). The influence of education and technology use in the success of US Small Businesses. *Journal of Management Systems*, 21(1), 44-59.
- [18] Rogoff, E. G., Lee, M. S., & Suh, D. C. (2004). "Who done it?" Attributions by entrepreneurs and experts of the factors that cause and impede small business success. *Journal of Small Business Management*, 42(4), 364-376.
- [19] Rose R.C., Kumar, N. and Yen, L.L. (2006). The dynamics of entrepreneurs' success factors in influencing venture growth. *Journal of Asia Entrepreneurship and Sustainability*, 2(2), 133
- [20] Shetty, N. K. (2008). Microfinance for Micro Enterprise Development: An Inquiry for a New Paradigm. *ICFAI journal of Financial Economics*, 6(1).
- [21] Watkins, J. A. (2012). A literature review of small and medium enterprises (SME) risk management practices in South Africa. *African journal of business management*, 6(21), 6324-6330.
- [22] Tamangan, R., Josef, F., & Habito, C. F. (2004). *Small and medium enterprise development experience and policy in japan and the Philippines: lessons and policy implications*. Philippine Institute for Development Studies.
- [23] Tecson, G., Valcarcel, L., & Nuñez, C. (1990). The role of small and medinum-scale industries in the industrial development of the Philippines in the role of small and medium-scale manufacturing industries in industrial development: The experience of selected Asian countries. Manila: Asian Development Bank.
- [24] Walker, E., & Brown, A. (2004). What success factors are important to small business owners?. *International small business journal*, 22(6), 577-594.