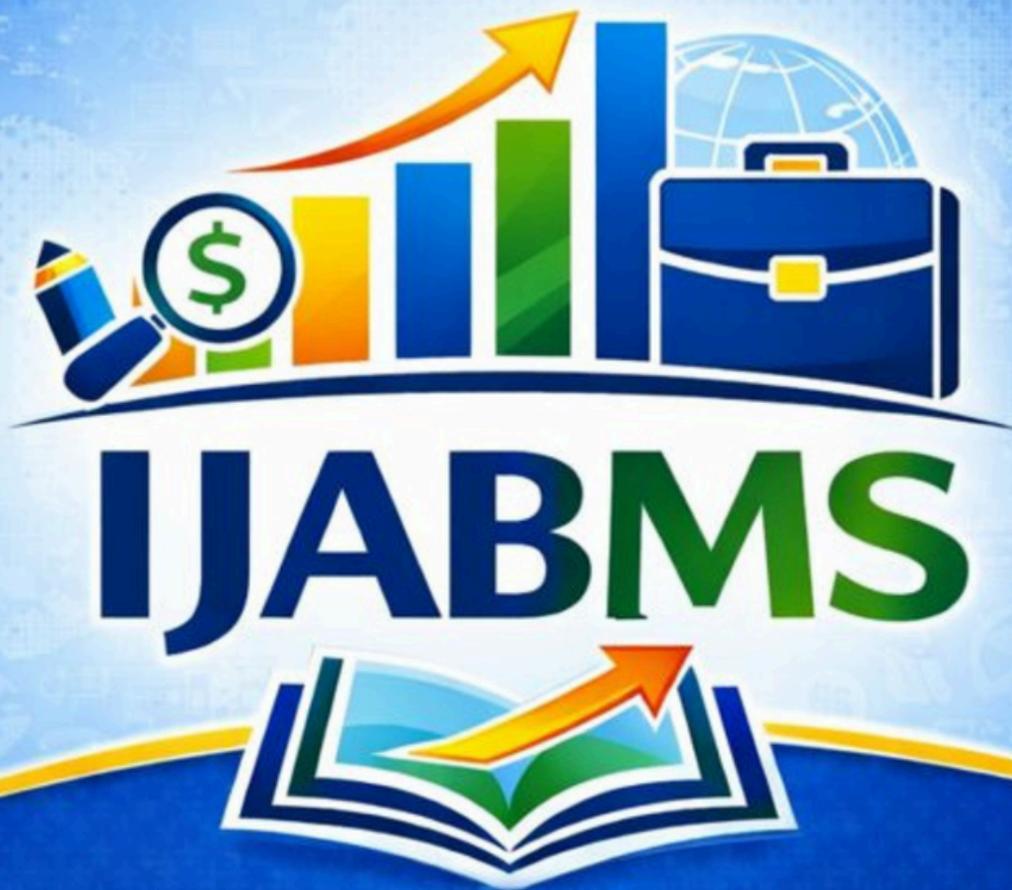


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International Journal of Accountancy, Business, and Management Studies



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International Research Journal**

International Journal of Accountancy, Business, and Management Studies (IJABMS)

***Frequency:** A Quarterly Peer-Reviewed International Research Journal*

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About the Journal

The **International Journal of Accountancy, Business, and Management Studies (IJABMS)** is a **scholarly, open-access, quarterly, peer-reviewed, international print and online research journal** dedicated to the advancement of knowledge in **accountancy, business, management, finance, entrepreneurship, and organizational studies**. IJABMS serves as a global platform for **accountants, business scholars, management researchers, finance professionals, entrepreneurs, policymakers, and interdisciplinary researchers** to disseminate high-quality empirical, theoretical, and practice-based research that contributes to ethical business practice, organizational effectiveness, and sustainable economic development. The journal is committed to maintaining **rigorous scholarly standards, ethical research practices, and global visibility** through **international indexing, Crossref DOI registration, and print and electronic ISSN accreditation**.

Aims and Scope

Aims

IJABMS aims to:

1. Promote high-quality research in accountancy, business, and management
2. Advance theoretical and applied understanding of organizational and financial systems
3. Encourage interdisciplinary research linking business, governance, technology, and society
4. Provide a venue for global, comparative, and industry-relevant studies
5. Support ethical, innovative, and sustainable business and management practices

Scope

The journal welcomes original research articles, systematic reviews, conceptual papers, case studies, and policy analyses in, but not limited to, the following areas:

- Financial accounting and reporting
- Management accounting and control systems
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- Business management and organizational behavior
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- Marketing, consumer behavior, and branding

- Finance, investment, and financial markets
- Human resource management and leadership
- Business analytics, digital business, and FinTech
- Sustainable business and corporate social responsibility

Publication Frequency and Format

- **Frequency:** Quarterly (4 issues per year)
- **Formats:** Print and Online
- **Review Type:** Double-blind peer review
- **Identifiers:**
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With regard to research submitted for possible publication, authors must ensure that they follow **the journal format**, including the template, header, footer, font size and font style. Author/s must download and follow the sample manuscript found via this link: <https://tinyurl.com/TemplatesIJABMS> Kindly reduce the manuscript to **10-12 pages only, including the References**. Kindly choose only the most salient parts of the paper

Additionally, kindly comply with the following:

1. **Academic Significance, Contribution to Discipline or Community, Technical Novelty**
The paper should demonstrate importance to the academic community or to research in general. It must offer a material contribution to its discipline and present novel or unique

ideas that may be useful to the community. Clearly show the research gap, why there was a need to investigate the present study, and how it is different from previous works.

2. English Usage (or Filipino, as may be applicable)

The manuscript must adhere to the rules of grammar and language usage, whether in English or Filipino.

- Use **past tense** consistently since the study is already completed.
- Avoid first-person point of view (“I,” “we”); instead, maintain a **third-person scientific tone**.
- Avoid contractions; spell out complete words to retain formality.
- Provide **English translations** for words, terms, or items not understandable to international readers.

3. Abstract

The abstract should follow the journal’s prescribed format and accurately reflect the study’s major components. Ensure that it correctly presents the **aim, methodology, key findings or results, and conclusion** in a concise and logical manner.

4. Introduction / Background of the Study

The introduction must:

- Present a clear rationale or background from the **global to Philippine/local contexts**.
- Show the **trends and issues** related to the study, supported with recent and relevant citations (2021–2026 preferred).
- Identify and explain the **research gap/s**, highlighting why the present study is necessary and how it differs from prior works.

5. Statement of the Problem, Research Objectives and Research Questions

The Statement of the Problem, Research Objectives and Research Questions must be clearly, explicitly, and logically stated.

- The **statement of the problem** is a detailed explanation of the issue, gap, or challenge that the study seeks to address. It frames the context and justifies why the study is necessary, usually written in declarative form as a narrative or paragraph. Its purpose is to highlight the significance, scope, and urgency of the study, providing a broad and contextual background of the issue at hand. For example, a study may state: *“Despite government programs, many senior citizens in rural areas experience delays in receiving social pensions, raising concerns about accessibility and efficiency.”*
- The **research objectives** represent the specific aims or intentions of the study, focusing on what the researcher seeks to accomplish. These are written in infinitive form such as “To determine...” or “To examine...,” ensuring that the targets are clear, measurable, and achievable. Unlike the broad statement of the problem, objectives are narrower and centered on actionable outcomes. For instance, a general objective could be *“To assess the implementation of the Social Pension Program in Balbalan, Kalinga.”* This may be broken down into specific objectives, such as: (1) To determine the accessibility of the program, (2) To examine its impact on beneficiaries, and (3) To identify challenges faced in its implementation.

- The **research questions** are the interrogative form of the objectives, expressed as direct questions the study seeks to answer. They are usually written in formats such as “What is...?” or “How does...?” and serve the purpose of guiding data collection and analysis by pointing to specific inquiries. Research questions are even more specific than objectives, as they operationalize the study’s goals into answerable items. Using the same example, the research questions could include: *RQ1: How accessible is the Social Pension Program to senior citizens in Balbalan? RQ2: What impact does the program have on the beneficiaries’ quality of life? RQ3: What challenges hinder the effective implementation of the program?*

6. Review of Related Literature and Studies

This section must include sufficient, relevant, and **up-to-date references** to support the rationale and conduct of the research.

- Avoid outdated sources (1–2 decades old) for dynamic or evolving concepts.
- Do not use sources with “no date (n.d).”
- Ensure citations are aligned with the arguments and logically linked to the study.
- There must be a clear synthesis at the end of the RRLS that captures key insights, connects the reviewed works, and justifies the need for the present study.

7. Theoretical and/or Conceptual Framework

An appropriate theoretical and/or conceptual framework must be presented to anchor the study.

8. Research Methodology (Research Design, Population and Sampling, Instrument, Data Collection, Treatment of Data, Ethics in Research)

The methodology section should be well-structured, detailed, and properly organized. Each subsection should only contain content appropriate to it:

- **Research Design:** Describe what design was used, how it was applied, and why it was the most suited.
- **Population and Sampling and Other Source/s of Data:** Provide the exact number of participants/respondents, how and why they were selected. If you used other source/s of data (documents, policies, other contents), describe each document, how each was accessed, and why each is needed in the study.
- **Instrument/s:** State whether the instrument was adopted or researcher-made. Describe its validation process, including the qualifications of validators.
- **Data Collection:** Focus on *how, when, and where* the data was collected. Do not include ethics approval here.
- **Treatment of Data:** Clearly describe the methods of data analysis or statistical treatment. For qualitative analysis, avoid generic discussions (e.g., what thematic analysis is according to authors). Instead, show how the method was applied in your study.
- **Ethical Considerations:** Include ethical approval, informed consent, and permissions here, not in other subsections.

Important Reminders:

- Avoid “chop-suey” writing (mixing unrelated topics).
- If the study used a **mixed-method approach**, discuss both parts separately (quantitative and qualitative)—design, participants, instruments, data collection,

treatment of data, ethical considerations—and explain how the two sets of data were integrated.

- Use plural (“researchers”) consistently if the paper has co-authors.

9. Results and Discussion

- Present results clearly, logically, and aligned with the research questions.
- Support findings with **relevant and recent literature**.
- Integrate discussion immediately after each result to enhance coherence.

10. Conclusions and Recommendations

- Conclusions must be logically drawn from the study’s findings.
- Recommendations should be **specific, actionable, and relevant** to the results. Avoid generic statements.

11. References (APA 7th Edition)

References must strictly adhere to APA 7th edition. Authors must review their entire manuscript carefully:

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- Avoid old references; prioritize recent ones.
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- The paper will not be published if even one citation/reference entry is non-compliant.

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12. Acronyms and Abbreviations

Always define acronyms upon first mention in the manuscript. Do not assume that readers will automatically know them.

Authors are also required to submit a **duly signed Authorship and Contribution Declaration Form**, which can be accessed via this link: <https://tinyurl.com/TemplatesIJABMS>

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Upon receipt, authors receive an **acknowledgment email**.

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2. **Plagiarism check**
3. **Double-blind peer review** by two subject-expert reviewers

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Editor's Note

International Journal of Accountancy, Business, and Management Studies (IJABMS)

It is with great pride and enthusiasm that we present the maiden issue of the *International Journal of Accountancy, Business, and Management Studies (IJABMS)*. This inaugural publication reflects ETCOR's commitment to advancing rigorous and ethically grounded research in business and financial disciplines.

Accountancy, business, and management play a critical role in economic development, organizational performance, and public trust. As markets evolve and governance expectations rise, scholarly research becomes essential for informed decision-making and sustainable enterprise.

IJABMS provides a scholarly platform for studies examining accounting systems, business strategies, management practices, and financial decision-making. This maiden issue highlights the diversity of contemporary research through empirical, conceptual, and practice-oriented contributions.

As a peer-reviewed international journal, IJABMS upholds the highest standards of academic integrity through a double-blind review process, strict adherence to publication ethics, and commitment to methodological rigor.

The journal seeks to bridge theory and practice. Research in accountancy and management achieves its greatest impact when it informs professional practice, organizational leadership, and policy development.

This maiden issue is the result of collaborative efforts among authors, reviewers, editors, and language specialists who share a dedication to scholarly excellence and ethical business conduct.

IJABMS is positioned as a global journal that values interdisciplinary, comparative, and industry-relevant perspectives. By welcoming contributions from researchers worldwide, the journal promotes meaningful dialogue on business and management challenges.

The journal is also committed to supporting early-career scholars and practitioner-researchers. IJABMS aims to provide a supportive yet rigorous platform for emerging voices in accountancy and business research.

As we launch this first issue, we reaffirm our commitment to ethical publishing, transparency, and continuous improvement. IJABMS will continue to evolve alongside developments in business environments and research methodologies.

On behalf of the Editorial Board, we extend our sincere gratitude to all who contributed to this maiden issue. We invite accountants, business scholars, managers, and policymakers worldwide to join us in shaping future issues of IJABMS.

Dr. Allan A. Calderon, Editor-in-Chief

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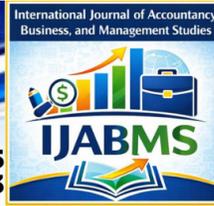
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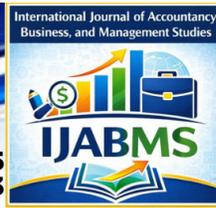


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The Mediating Role of Work Flexibility in the Relationship Between Hybrid Work Models and Employee Retention in the Post-Pandemic Era Among Selected Private Business Colleges in Lucena City

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Abstract

Aim: This study aimed to examine the role of work flexibility in the relationship between hybrid work models and employee retention among selected private business colleges in Lucena City. It sought to assess the impact of hybrid work arrangements on employee satisfaction and retention and identify the mediating effect of work flexibility. Additionally, the study aimed to provide recommendations to optimize hybrid work strategies to enhance employee retention and satisfaction.

Methodology: A quantitative approach employing a descriptive-correlational design was used to analyze the relationship between hybrid work models, work flexibility, and employee retention. Survey data were collected from faculty and administrative staff working under hybrid setups in selected private business colleges. Structural equation modeling (SEM) was applied to test the mediating effect of work flexibility on employee retention.

Results: The study found that work flexibility significantly influenced employee retention in hybrid work models. Employees reported increased job satisfaction and commitment when provided with flexible work options. The direct relationship between hybrid work models and employee retention was partially mediated by work flexibility, indicating that the perceived ability to balance work and personal life enhances overall retention rates. Faculty and administrative staff rated work-life balance positively (mean = 4.25), while satisfaction with hybrid work arrangements was moderate (mean = 3.67). Perceived support from management for hybrid work was also rated moderately high (mean = 4.12). Challenges included inconsistent communication (mean = 3.15) and lack of clear policies on hybrid work (mean = 3.27). Despite these challenges, respondents expressed a positive outlook on long-term hybrid work implementation (mean = 4.05).

Conclusion: The study concluded that hybrid work models can improve employee retention with effective work flexibility policies. Perceived flexibility enhances job satisfaction and commitment, contributing to improved employee retention. Recommendations include establishing hybrid work policies, improving communication channels, and providing consistent employee support. Institutions can enhance workforce management by leveraging hybrid work models to meet employee needs and improve retention.

Keywords: Hybrid Work, Employee Retention, Work Flexibility, Job Satisfaction, Higher Education, Workforce Management

Introduction

A hybrid work model combines remote and in-office work, allowing employees to split their time between home and the workplace based on company policies. In private business colleges in Lucena City, this setup applies to faculty and staff managing online and on-site tasks. The COVID-19 pandemic accelerated hybrid work adoption, emphasizing benefits like flexibility and productivity. This model is highly customizable, with variations such as fixed schedules (e.g., three office days per week) or flexible arrangements where employees choose their work location. Technology plays a crucial role, with tools like video conferencing and project management software enabling seamless collaboration. However, employee retention remains challenging despite these advantages as faculty and staff reassess job expectations post-pandemic. Work flexibility has emerged as a key factor influencing job satisfaction and loyalty. This study examines whether flexibility mediates the relationship between hybrid work models and retention in Lucena City's private business colleges.

Hybrid Work Trends in the Philippines and Globally

In the Philippines, hybrid work has gained traction, with 52% of employees engaging in both remote and in-office work (PricewaterhouseCoopers [PwC], 2024). Studies show that hybrid models improve job performance and well-being, particularly in knowledge-based industries (*Al-Kindi Journal of Research in Business Management*, 2024). Globally, companies such as Deloitte and KPMG have embraced hybrid work to enhance productivity and employee satisfaction (Business Insider, 2024). Research also indicates that 83% of employees feel more productive in hybrid or remote settings than in traditional office setups (Zoom Video Communications, 2023). However, challenges such as communication barriers and feelings of isolation persist, requiring organizations to implement structured support systems.

Impact on Employee Retention

Hybrid work significantly influences employee retention by offering flexibility, which enhances job satisfaction and reduces turnover. For example, a study conducted at Trip.com found that hybrid work reduced quit rates by 33%, particularly among employees with long commutes (Bloom, Han, & Liang, 2023). In the Philippines, 60% of workers prefer hybrid arrangements due to improved work-life balance (Sprout Solutions, 2023). However, retention also depends on other critical factors such as competitive compensation, career growth opportunities, and a positive work environment. Colleges that fail to address these needs may experience higher turnover, especially when flexible policies are replaced with rigid office mandates.

Job Satisfaction and Work Flexibility

Job satisfaction is higher in hybrid environments due to better work-life balance, reduced commute stress, and increased autonomy. Studies confirm that employees in flexible arrangements report greater well-being without sacrificing productivity. Conversely, strict return-to-office policies have led to dissatisfaction and higher turnover intentions (Franklin, 2025). Additional satisfaction factors include fair compensation, professional development opportunities, and supportive leadership. Institutions that invest in these areas while maintaining flexible work options are more likely to retain skilled faculty and staff.

Objectives

This study explored the relationship between hybrid work models, work flexibility, and employee retention in selected private business colleges in Lucena City. It aimed to achieve the following objectives:

1. To assess the extent to which hybrid work models influence employee retention in the post-pandemic era among selected private business colleges in Lucena City, as measured by employee turnover intention and job satisfaction scores.
2. To evaluate the impact of work flexibility on employee satisfaction and loyalty, as measured by job engagement, work-life balance, and intent to stay in the organization.
3. The purpose of this study is to determine whether work flexibility significantly mediates the relationship between hybrid work models and employee retention, as tested through mediation analysis using structural equation modeling.

Hypothesis

- H1:* Hybrid work models positively influence employee retention.
H2: Work flexibility positively influences employee retention.
H3: Hybrid work models positively influence work flexibility.

METHODS

Research Design

This study adopted a quantitative, correlational, and explanatory design to examine how work flexibility mediates the link between hybrid work models and employee retention. Using standardized survey data, structural equation modeling (SEM) was used to analyze the relationships and effects among variables.

Population and Sampling

The population included faculty from private business colleges in Lucena City with hybrid work experience. Purposive sampling was used to select participants from institutions using hybrid models. Based on G*Power analysis, 107 respondents were chosen to meet SEM requirements.

Instrument

A structured questionnaire with three sections aligned with the research questions was used. It measured aspects of hybrid work models, work flexibility (e.g., autonomy and adaptability), and employee retention (e.g., turnover intention and job satisfaction). Validated instruments ensured reliability and accuracy.

Data Collection

Surveys were distributed with institutional approval via Google Forms and printed copies. Two weeks were allotted, with reminders sent to encourage responses. Data was reviewed for completeness and consistency before analysis.

Treatment of Data

Descriptive statistics summarize demographics and variables. Pearson's correlation assessed relationships, while SEM tested the mediation effects of work flexibility between hybrid work models and employee retention.

Ethical Considerations

Ethical standards were followed, with informed consent obtained and participation kept voluntary. Confidentiality was ensured through coded responses. IRB approval and compliance with the Data Privacy Act of 2012 were secured.

RESULTS and DISCUSSION

This chapter presents the study's findings on how work flexibility impacts employee satisfaction and loyalty, specifically regarding job engagement, work-life balance, and intent to stay in the organization.

Influence of Hybrid Work Models on Employee Retention Based on Employee Turnover Intention and Job Satisfaction

Table 1

Employee Turnover Intention and Job Satisfaction in Hybrid Work Models						
Statements:	DS	SS	S	VS	WM	VI
	(1)	(2)	(3)	(4)		
Employee Turnover Intention						
I feel secure in my job while working in a hybrid setup.	12	38	170	80	3.06	Satisfied
My organization supports employee well-being in a hybrid work model.	10	32	175	83	3.1	Satisfied
The hybrid work model aligns with my long-term career goals.	15	45	160	80	3.02	Satisfied
My satisfaction with salary and benefits has increased due to hybrid work.	30	60	140	70	2.83	Somewhat Satisfied
I will likely stay in my organization for two years because of work flexibility.	8	30	175	87	3.13	Satisfied
I frequently think about leaving my job despite the work flexibility.	60	80	110	50	2.5	Somewhat Satisfied
If hybrid work were removed, I would consider resigning.	20	50	155	75	3.03	Satisfied
Work flexibility has decreased my intention to leave the company.	15	35	170	80	3.05	Satisfied
My work-life balance would be negatively affected if I moved to another organization.	12	40	165	83	3.06	Satisfied
Work flexibility has increased my loyalty to my employer.	10	30	180	80	3.1	Satisfied

Table 1 shows that employees view hybrid work positively, with a weighted mean of 3.00 indicating overall satisfaction. They feel secure in their jobs ($M = 3.06$) and supported by their organization ($M = 3.10$), although compensation ($M = 2.83$) scored lower, suggesting room for improvement. Work flexibility appears to reduce turnover intention ($M = 3.05$) and boost loyalty ($M = 3.10$), though some employees still consider leaving ($M = 2.50$). A mean score of 3.03 for the statement regarding resignation if hybrid work were discontinued highlights the value employees place on flexibility. These findings support the link between hybrid work, work-life balance ($M = 3.06$), and intent to stay ($M = 3.13$) (Nguyen & Armoogum, 2023). To enhance retention, organizations should sustain hybrid work policies, improve compensation, and offer long-term career and wellness programs (Smith & Jones, 2023).

Table 2
Job Satisfaction in a Hybrid Work Model

Statements:	SD (1)	D (2)	A (3)	SA (4)	WM	VI
I am satisfied with my work-life balance under the hybrid work model.	10	30	170	90	3.13	Satisfied
The flexibility of my work schedule positively impacts my job satisfaction.	15	25	160	100	3.15	Satisfied
I feel valued by my employer when given the option to work remotely.	20	40	150	90	3.03	Satisfied
The hybrid work model has improved my productivity and job performance.	25	50	140	85	2.95	Satisfied
I am satisfied with the level of communication and collaboration in a hybrid work setting.	30	60	130	80	2.87	Satisfied
The current work arrangement allows me to manage work and personal responsibilities effectively.	15	35	165	85	3.07	Satisfied
I feel that my employer supports my professional growth despite the hybrid setup.	25	55	140	80	2.91	Satisfied
My compensation and benefits reflect the advantages of a hybrid work arrangement.	50	70	120	60	2.63	Neutral
The hybrid work model helps me maintain motivation and engagement at work.	20	45	150	85	2.99	Satisfied
I am overall satisfied with my current job and would recommend this organization to others.	15	40	160	95	3.08	Satisfied

Table 2 shows that employees are generally satisfied with hybrid work, with most weighted means above 2.90. The highest satisfaction was reported in work-life balance ($M = 3.13$) and schedule flexibility ($M = 3.15$), indicating strong support for personal and professional needs. Employees feel valued with remote work options ($M = 3.03$) and report improved productivity ($M = 2.95$). However, lower scores in communication ($M = 2.87$), professional growth ($M = 2.91$), and especially compensation ($M = 2.63$) suggest areas needing improvement. Overall job satisfaction remains high ($M = 3.08$), with many willing to recommend their organization (Giles & Tanaka, 2023). To further enhance satisfaction, organizations should strengthen communication channels, improve benefits, and invest in professional development (Martinez, Lee, & Patel, 2023).

Impact of Work Flexibility on Employee Satisfaction and Loyalty as Measured by Job Engagement, Work-Life Balance, and Intent to Stay

Table 3
Job Engagement in a Hybrid Model

Statements	VD (1)	D (2)	S (3)	VS (4)	WM	VI
I feel motivated to perform my best in a hybrid work setup.	12	38	170	80	3.06	Satisfied
My level of commitment to my job has improved due to	10	32	175	83	3.1	Satisfied

work flexibility.						
I actively contribute to my organization's success while working flexibly.	15	45	160	80	3.02	Satisfied
Work flexibility allows me to focus better on my tasks.	10	30	175	85	3.12	Satisfied
I feel engaged in my work responsibilities regardless of where I work.	18	42	165	75	3.01	Satisfied
My sense of accomplishment at work has increased with flexible work arrangements.	12	40	165	83	3.06	Satisfied
Hybrid work models provide me with opportunities for skill development.	20	50	155	75	3	Satisfied
I receive adequate support from my employer to stay engaged at work.	15	35	170	80	3.05	Satisfied
My productivity has improved because of the hybrid work model.	12	40	165	83	3.06	Satisfied
I feel recognized and appreciated for my work contributions in a hybrid setup.	10	30	180	80	3.1	Satisfied

Table 3 shows positive employee perceptions of job engagement under hybrid work. The highest score (M = 3.12) indicates that flexibility helps employees focus better. High ratings for commitment (M = 3.10), recognition (M = 3.10), motivation, and productivity (M = 3.06) reflect strong engagement. Employees also feel supported (M = 3.05) and view their contributions as valuable (M = 3.02). However, skill development scored lowest (M = 3.00), suggesting a need for more growth opportunities (Smith & Jones, 2023). To maintain engagement, organizations should enhance flexible work setups, provide career development, and recognize employee efforts (Wang, Liu, Qian, & Parker, 2021).

Table 4
Work-Life Balance in a Hybrid Model

Statements	VD (1)	D (2)	S (3)	VS (4)	WM	VI
I can effectively manage both work and personal responsibilities in a hybrid setup.	10	30	175	85	3.12	Satisfied
The flexibility of my work schedule has improved my well-being.	12	38	170	80	3.06	Satisfied
I experience less work-related stress due to flexible work arrangements.	15	45	160	80	3.02	Satisfied
Hybrid work models allow me to spend more time with my family and personal activities.	10	32	175	83	3.1	Satisfied
I can take the necessary breaks without feeling guilty in a hybrid setup.	12	40	165	83	3.06	Satisfied
Work flexibility allows me to maintain a healthy work-life balance.	18	42	165	75	3.01	Satisfied
My mental health has improved due to hybrid work arrangements.	20	50	155	75	3	Satisfied
My organization supports work-life balance through flexible policies.	15	35	170	80	3.05	Satisfied
I feel more in control of my time due to work flexibility.	12	40	165	83	3.06	Satisfied
The hybrid work model has helped me balance work and personal life better.	10	30	180	80	3.1	Satisfied

Table 4 highlights employee satisfaction with work-life balance in a hybrid model. The top-rated item (M = 3.12) shows that employees can effectively manage work and personal duties. High scores for time with family (M = 3.10) and reduced stress (M = 3.02) reflect the benefits of flexibility. Employees also appreciate guilt-free breaks (M = 3.06) and employer support for balance (M = 3.05). However, mental health improvement scored lowest (M =

3.00), suggesting more targeted support is needed (Garcia & Lee, 2023). To boost well-being, organizations should maintain flexible setups and invest in mental health and wellness programs (Thompson, Walker, & Kim, 2023).

Table 5
Intent to Stay in the Organization in a Hybrid Model

Statements:	VD (1)	D (2)	S (3)	VS (4)	WM	VI
I will likely stay in my organization for two years because of work flexibility.	8	30	175	87	3.13	Satisfied
The ability to work remotely has made me more loyal to my employer.	10	32	175	83	3.1	Satisfied
I would reconsider leaving my job if hybrid work was removed.	12	40	165	83	3.06	Satisfied
My organization's flexibility policies influence my decision to stay.	15	35	170	80	3.05	Satisfied
I feel valued by my employer due to work flexibility.	18	42	165	75	3.01	Satisfied
I am less likely to seek other job opportunities due to my current work setup.	20	50	155	75	3	Satisfied
My employer's flexible policies allow me to remain with the company.	10	30	175	85	3.12	Satisfied
Work flexibility has strengthened my commitment to this organization.	12	38	170	80	3.06	Satisfied
I feel a strong sense of belonging to my company because of its work policies.	15	45	160	80	3.02	Satisfied
The hybrid work model positively impacts my long-term career goals within this organization.	10	30	180	80	3.1	Satisfied

Table 5 shows that hybrid work positively influences employee retention. The highest-rated item (WM = 3.13) reveals that flexibility is a strong reason employees intend to stay. Other high scores (3.12–3.10) emphasize how remote work boosts loyalty and aligns with career goals. Although hybrid work encourages retention, the lowest score (WM = 3.00) suggests some still consider other job opportunities (Peters & Adams, 2023). Employers should sustain flexible policies to reinforce loyalty while enhancing engagement, recognition, and career development programs (Martinez & Lee, 2023).

Descriptive Statistics of Hybrid Work Model, Work Flexibility, and Employee Satisfaction

Table 6
Descriptive Statistics of Hybrid Work Model, Work Flexibility, and Employee Satisfaction/Loyalty

Statement:	VD (1)	D (2)	S (3)	VS (4)	WM	VI
Hybrid Work Model						
My organization provides a well-structured hybrid work model.	28	57	117	98	2.95	Satisfied
The hybrid work model allows me to balance remote and on-site work efficiently.	39	69	106	86	2.8	Satisfied
I feel more productive when following a hybrid work	38	65	120	77	2.79	Satisfied

arrangement.						
The hybrid work model supports collaboration among employees.	28	56	130	86	2.91	Satisfied
Clear policies are in place to ensure the success of the hybrid work model.	26	58	127	89	2.93	Satisfied
I have the resources and tools to work effectively in a hybrid setting.	27	56	125	92	2.94	Satisfied
The hybrid work model contributes positively to my work performance.	33	60	120	87	2.87	Satisfied
Communication and teamwork are well-managed under the hybrid work setup.	47	54	117	82	2.78	Satisfied
My organization regularly evaluates and improves the hybrid work model.	35	59	130	76	2.82	Satisfied
The hybrid work model aligns with my job responsibilities and role expectations.	24	64	119	93	2.94	Satisfied
Statement: Work Flexibility	VD (1)	D (2)	S (3)	VS (4)	WM	VI
My job allows flexibility in choosing work hours.	27	80	117	76	2.81	Satisfied
I can easily adjust my work schedule to meet personal and professional needs.	26	69	113	92	2.9	Satisfied
My organization supports work-life balance through flexible work arrangements.	29	64	116	91	2.9	Satisfied
I have control over when and where I complete my tasks.	35	46	127	92	2.92	Satisfied
The level of flexibility in my work setup reduces stress and burnout.	36	74	113	77	2.77	Satisfied
My manager allows flexibility if I meet my job expectations.	35	53	118	94	2.9	Satisfied
The work flexibility policy enhances my job satisfaction.	27	68	131	74	2.84	Satisfied
I feel trusted by my employer to manage my work schedule.	35	55	116	94	2.9	Satisfied
Work flexibility contributes to my long-term commitment to the organization.	28	65	112	95	2.91	Satisfied
I would recommend my company's work flexibility policies to others.	33	63	116	88	2.86	Satisfied
Statement: Employee Satisfaction and Loyalty	VD (1)	D (2)	S (3)	VS (4)	WM	VI
I feel satisfied with my overall work experience in this organization.	34	78	114	74	2.76	Satisfied
My job provides me with a sense of purpose and fulfillment.	25	58	128	89	2.94	Satisfied
The current work arrangement positively affects my job engagement.	32	60	115	93	2.9	Satisfied
I feel motivated to perform well in my job.	26	58	136	80	2.9	Satisfied
My work-life balance has improved due to the current work setup.	31	54	125	90	2.91	Satisfied
I see myself staying with this company for the foreseeable future.	31	55	127	87	2.9	Satisfied
The organization values and recognizes my contributions.	27	59	123	91	2.93	Satisfied
I feel a strong sense of loyalty toward my employer.	25	59	141	75	2.89	Satisfied

I would recommend this company as a great place to work.	24	48	133	95	3	Satisfied
I am less likely to seek job opportunities elsewhere due to job satisfaction.	48	56	118	78	2.75	Satisfied

Table 6 shows that employees view their organization's hybrid work model positively, with the highest rating for having a well-structured setup ($M = 2.95$). Resource availability and job-role alignment ($M = 2.94$) were also rated favorably, though communication and teamwork scored lowest ($M = 2.78$), indicating a need for better collaboration. Work flexibility was appreciated, especially in task control ($M = 2.92$) and work-life balance ($M = 2.90$), yet its impact on reducing stress was rated lower ($M = 2.77$). Employees feel engaged and valued, with strong loyalty shown by the highest score for recommending the organization ($M = 3.00$), though some may still consider other opportunities ($M = 2.75$). These results align with the literature on flexible work boosting satisfaction and retention (Kossek & Lautsch, 2018; Bailey & Kurland, 2022).

Table 7
Mediation Analysis Using SEM

Path	Standardized Coefficient (β)	Standard Error (SE)	t-value	p-value	Effect Type	Significance
Hybrid Work Model \rightarrow Work Flexibility	0.67	0.05	13.4	<0.001	Direct Effect	Significant
Work Flexibility \rightarrow Employee Retention	0.58	0.06	9.67	<0.001	Direct Effect	Significant
Hybrid Work Model \rightarrow Employee Retention (Direct Path)	0.35	0.07	5	<0.001	Direct Effect	Significant
Hybrid Work Model \rightarrow Work Flexibility \rightarrow Employee Retention (Indirect Path)	0.39	0.04	9.75	<0.001	Indirect Effect	Significant
Total Effect (Direct + Indirect)	0.74	0.06	12.33	<0.001	Total Effect	Significant

Table 7 highlights the direct and indirect effects of the hybrid work model on employee retention, with work flexibility as a key mediator. A strong direct link exists between hybrid work and flexibility ($\beta = 0.67$, $p < 0.001$) and between flexibility and retention ($\beta = 0.58$, $p < 0.001$). The hybrid model also directly influences retention ($\beta = 0.35$, $p < 0.001$). The indirect effect through flexibility ($\beta = 0.39$, $p < 0.001$) indicates partial mediation, and the total effect ($\beta = 0.74$, $p < 0.001$) confirms a robust overall impact. These findings suggest that fostering flexibility within well-structured hybrid setups significantly boosts employee retention and organizational stability.

Conclusions

Based on the study's findings, the following conclusions are drawn:

1. Hybrid work models positively influenced employee retention by enhancing job satisfaction through improved work-life balance and flexibility. However, moderate satisfaction with salary, benefits, and communication highlighted areas needing improvement to strengthen employee commitment.
2. Work flexibility increases satisfaction and loyalty by enhancing work-life balance, job engagement, and intent to stay. However, improved communication and collaboration were needed to maximize the benefits of hybrid work.
3. Work flexibility significantly mediated the relationship between hybrid work models and employee retention. Strengthening communication, improving compensation, and maintaining flexible policies would enhance satisfaction and reduce turnover.

Recommendations

Based on the study's findings, the following recommendations are proposed:

1. Enhance employee satisfaction by reviewing and adjusting salary structures and benefits packages to align with industry standards and ensure competitive compensation.
2. Implement regular team meetings, feedback sessions, and open communication channels to improve communication and teamwork in hybrid settings.

3. To further support work-life balance and employee engagement, maintain hybrid work policies and explore additional flexibility options, such as customizable work hours.
4. Provide training programs, skill development opportunities, and performance-based recognition to increase job satisfaction and commitment.
5. Introduce mental health programs, stress management resources, and wellness initiatives to strengthen employee well-being and reduce turnover intention.

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Level of Awareness among Micro and Small Entrepreneurs on the Small Business Corporation's Financing Programs of the Department of Trade and Industry

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Abstract

Aim: This study examined the level of awareness among micro and small entrepreneurs (MSEs) in Tanguig City regarding the Small Business Corporation's (SBC) financing programs of the Department of Trade and Industry (DTI), including the RISE UP Micro Multi-Purpose Loan. It aimed to identify awareness gaps and propose strategies to improve access and utilization for sustainable business growth.

Methodology: Using a descriptive quantitative research design, the study employed stratified random sampling to select 274 MSEs (243 micro, 31 small) from a population of 686. Data were gathered through a validated researcher-made questionnaire endorsed by SBC and DTI, which measured awareness using a 4-point Likert scale. Responses were collected through personal administration and analyzed using weighted means.

Results: Findings revealed low levels of awareness across all SBC financing programs. Micro entrepreneurs were generally "not at all aware" of the RISE UP Micro Multi-Purpose Loan (grand mean = 1.07) and the RISE UP Multi-Purpose Suki Loan (1.06). Small entrepreneurs were "not aware" of the SME First-Time Borrowers Loan (1.77) and "not at all aware" of the Suki Loan (1.57), indicating the latter as the least familiar program for both groups.

Conclusion: The low awareness of SBC financing programs among MSEs limits their access to potential business support mechanisms. Enhanced information dissemination and localized campaigns by SBC, DTI, and local government units are recommended to improve program visibility and participation, thereby fostering inclusive economic development in Tanguig City.

Keywords: *Awareness Levels, Micro and Small Entrepreneurs, Financing Programs, Small Business Corporation, Department of Trade and Industry*

INTRODUCTION

Globally, micro and small enterprises (MSEs) contribute significantly to economic growth, employment generation, and poverty reduction. However, they continue to face persistent challenges in accessing finance, with only 20% of MSEs in developing countries able to secure formal loans (World Bank, 2023). This concern aligns with the United Nations Sustainable Development Goal 8, which underscores the promotion of decent work and economic growth through micro, small, and medium enterprise (MSME) support (United Nations, 2023). In the ASEAN region, similar barriers persist, as awareness of government financing programs remains low despite initiatives and interventions introduced by regional organizations such as the Asian Development Bank (ADB, 2022).

In the Philippine context, the economic landscape has witnessed a notable surge in the number of MSEs, underscoring their indispensable role in local and national development. To foster economic growth and empower MSEs, the Small Business Corporation (SBC)—a government-owned and controlled corporation under the Department of Trade and Industry (DTI)—has played a pivotal role. Recognizing the financing challenges that hinder entrepreneurial growth, SBC has developed a series of programs offering both financial and non-financial assistance. These initiatives include loans, credit guarantees, and capacity-building efforts aimed at strengthening business operations. Specifically, the RISE UP Micro Multi-Purpose Loan, RISE UP Multi-Purpose Loan for SME First-Time Borrowers, and RISE UP Multi-Purpose Suki Loan were created to support micro and small entrepreneurs in fortifying their enterprises, thereby promoting their growth and long-term sustainability (Bulan, 2022; Canivel, 2022).

According to Akanbi (2021), despite their vital role in advancing economic progress, micro and small enterprises in the Philippines encounter multiple challenges that restrict their development. Bank debt, particularly in the form of overdrafts and loans, serves as a primary external financing source for many MSEs, yet it often becomes a major obstacle to their growth. Unlike large corporations, MSEs typically lack sufficient collateral to secure financing from banks and other formal lending institutions (Apollos et al., 2018). Moreover, limited access to funding remains

one of the main causes of business closures among MSEs, as inadequate capital impedes business operations and expansion (Velasco et al., 2018).

In response to these constraints, the Philippine government has established various agencies and financial assistance mechanisms to help MSEs gain better access to capital. Among these initiatives, the Small Business Corporation (SBC) stands out as a key institution providing targeted support. It is anticipated that the availability of these government-backed financing programs can help MSEs acquire the necessary resources to sustain and expand their operations. Despite these concerted efforts, previous research has primarily focused on financial access barriers and the impact of such programs (Aldaba, 2011; Fatoki, 2021), while paying limited attention to awareness levels—an essential precursor to program utilization. This research gap is particularly evident in the limited studies exploring familiarity with SBC programs among local MSEs, especially in rural areas like Tangub City, where information dissemination and outreach may be insufficient (Erkinjon, 2024).

This study addresses the identified gap by examining the level of awareness among micro and small entrepreneurs in Tangub City. It contributes to the academic field by expanding MSME awareness literature, to policy development by providing insights that can guide SBC and DTI outreach initiatives, and to the local community by empowering entrepreneurs with knowledge that enables informed participation in financing programs. The study's novelty lies in its use of stratified sampling to distinguish between micro and small enterprises, extending beyond general access studies to generate localized, evidence-based insights. It is anchored on the Diffusion of Innovations Theory, which posits that awareness is the first and essential stage in adopting new financial innovations (Aivazidi & Michalakelis, 2022).

Therefore, this study aimed to assess the level of awareness among micro and small business owners (MSEs) in Tangub City regarding the MSME financing programs offered by the Small Business Corporation (SBC). Specifically, it sought to determine the extent of familiarity with these programs, identify factors contributing to awareness gaps, and provide insights and recommendations to enhance awareness and utilization of SBC's financing initiatives. Ultimately, this research seeks to help local businesses leverage the financial opportunities offered by SBC to promote their sustainable growth and development.

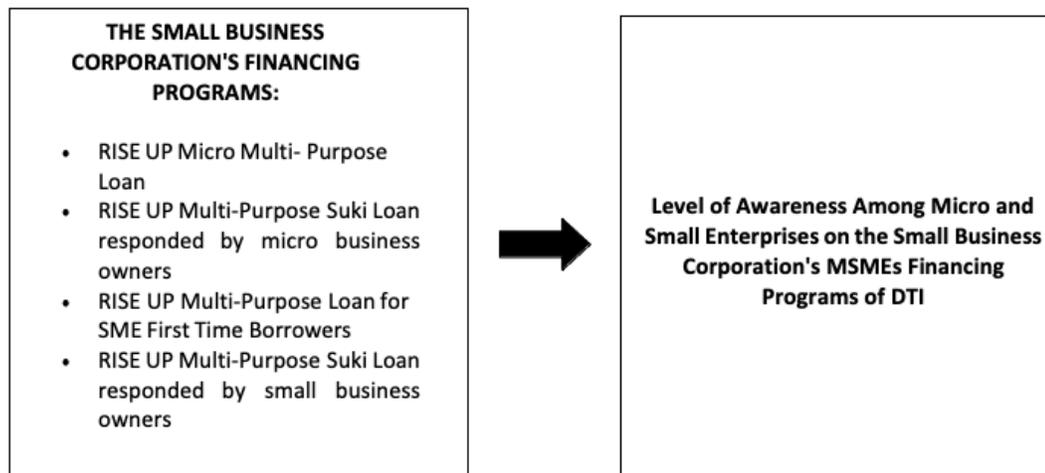


Figure 1. Schematic Diagram of the Study

Statement of the Problem

Micro and Small Entrepreneurs (MSEs) play a vital role in driving local economic growth, creating employment opportunities, and sustaining community development. However, one of the pressing challenges that hinder their growth is limited access to financing opportunities, which restricts their ability to expand operations, innovate, and compete in the market. In Tangub City, the Small Business Corporation (SBC) has introduced various financing programs such as the RISE UP Micro Multipurpose Loan Program, RISE UP Multi-Purpose Suki Loan, RISE UP Multi-Purpose Loan for SME First-Time Borrowers, and RISE UP Multi-Purpose Suki Loan for small entrepreneurs. Despite these initiatives, there is limited information on the extent of awareness among MSEs regarding these programs. This

lack of awareness could result in low participation rates and underutilization of available financial support mechanisms. Thus, it becomes necessary to assess the level of awareness of MSEs in Tangub City toward SBC's financing programs to determine which programs are well known, which are less familiar, and how this awareness gap may affect entrepreneurial growth and financial access in the locality.

Research Objectives

General Objective

- To assess the level of awareness of Micro and Small Entrepreneurs (MSEs) in Tangub City toward the financing programs of the Small Business Corporation (SBC).

Specific Objectives

- To determine the level of awareness of micro entrepreneurs on the RISE UP Micro Multipurpose Loan Program.
- To assess the level of awareness of micro entrepreneurs on the RISE UP Multi-Purpose Suki Loan.
- To evaluate the level of awareness of small entrepreneurs on the RISE UP Multi-Purpose Loan for SME First-Time Borrowers.
- To examine the level of awareness of small entrepreneurs on the RISE UP Multi-Purpose Suki Loan.
- To identify which of the SBC's financing programs is least known among micro entrepreneurs and small entrepreneurs in Tangub City.

Research Questions

- What is the level of awareness among micro entrepreneurs in Tangub City regarding the RISE UP Micro Multipurpose Loan Program?
- What is the level of awareness among micro entrepreneurs in Tangub City regarding the RISE UP Multi-Purpose Suki Loan?
- What is the level of awareness among small entrepreneurs in Tangub City regarding the RISE UP Multi-Purpose Loan for SME First-Time Borrowers?
- What is the level of awareness among small entrepreneurs in Tangub City regarding the RISE UP Multi-Purpose Suki Loan?
- Which of the SBC's financing programs is the least known among micro entrepreneurs and among small entrepreneurs in Tangub City?

METHODS

Research Design

The study employed a descriptive quantitative research design to assess the awareness levels of MSEs in Tangub City about the Small Business Corporation's (SBC) MSME financing programs through survey questionnaires. This design was most appropriate as it allowed for the systematic description and measurement of awareness variables without manipulation, focusing on "what is" rather than causation. It guided data collection by structuring questionnaires around specific program indicators and informed analysis through statistical summarization of responses.

Population and Sampling

The population consisted of 686 MSEs in Tangub City (655 micro and 31 small entrepreneurs). Sampling used stratified random sampling with proportional allocation to ensure representativeness across micro and small entrepreneur subgroups, capturing potential differences in awareness due to enterprise scale. This stratification was rationalized by the distinct eligibility criteria of SBC programs (e.g., micro-focused vs. small-focused loans), enhancing the validity of subgroup comparisons. The sample size of 274 respondents (243 micro, 31 small) was determined using Raosoft's sample size calculator at a 95% confidence level and 5% margin of error, proportional to population subgroups for balanced representation.

Research Instrument

A researcher-made questionnaire was used, tailored to assess awareness of SBC's financing programs. Content validity was established through expert review by three specialists (two from DTI and one from SBC, with expertise in MSME finance), who rated items for relevance on a 4-point scale, achieving 92% agreement after revisions. Reliability was tested via Cronbach's alpha ($\alpha = 0.85$), indicating good internal consistency. The questionnaire underwent approval from the heads of the Small Business Corporation (SBC) and the Department of Trade and Industry (DTI) to ensure its validity and appropriateness for the research study.

Data Collection

Researchers secured formal permissions and personally distributed and retrieved the questionnaires from the respondents. Data collection occurred between March and May 2024 at respondents' business sites and local community centers in Tangub City. Respondents were approached in person via scheduled appointments to minimize disruption, with questionnaires administered individually to ensure comprehension and voluntary completion. Responses were collected, kept secure, and used solely for analysis.

Treatment of Data

Responses were analyzed using weighted average to interpret awareness levels based on a Likert scale. Responses were coded numerically: 1 (Not at all aware), 2 (Slightly aware), 3 (Moderately aware), 4 (Extremely aware). Weighted means were calculated for each indicator and grand mean, with interpretation ranges as follows: 1.00–1.50 (Not at all aware/Strongly Disagree), 1.51–2.50 (Slightly aware/Disagree), 2.51–3.50 (Moderately aware/Agree), 3.51–4.00 (Extremely aware/Strongly Agree). Analysis was performed using Microsoft Excel for descriptive statistics.

Ethical Considerations

Informed consent was obtained. Participants' identities were kept anonymous and confidential, and data were used only for academic purposes. Participation was voluntary, with respondents informed of their right to withdraw at any time without penalty. Data access was restricted to the research team only, with secure storage on password-protected devices. While no formal Institutional Review Board approval was required for this academic study, ethical guidelines were aligned with DTI institutional standards.

RESULTS and DISCUSSION

This chapter presents the data gathered from the randomly selected micro and small business owners in Tangub City. In this matter, the data gathered were analyzed and presented below based on the responses of the participants from micro-enterprise owners and small enterprise owners.

Table 1. Respondents' response towards the level of awareness among Micro enterprise owners towards the small business corporation's financing programs in terms of RISE UP Micro Multipurpose loan program

Indicators	Mean	Interpretation
1) I am aware of the RISE UP Micro Multi-Purpose Loan, which caters to multi-sectoral microenterprises, offering a loan amount of up to ₱300,000 with a 12% interest rate p.a. based on diminishing balance.	1.05	Strongly Disagree
2) I am aware of the requirements for the Micro Multi-Purpose Loan, including business track record, government-issued ID, Barangay Certification, BMBE Certificate/Mayor's Permit, and other necessary documents.	1.07	Strongly Disagree
3) I am aware that the RISE UP Micro Multi-Purpose Loan has a repayment term of up to three years, with a grace period of up to twelve months on the principal only, and an interest rate of 12% per annum based on a diminishing balance.	1.08	Strongly Disagree

4) I am aware of the application process for the RISE UP Micro Multi-Purpose Loan, which involves visiting https://brs.sbcorp.ph , logging in or creating an account, selecting the RISE UP Micro Multi-Purpose Loan, completing the registration form, and uploading the required documents.	1.07	Strongly Disagree
5) I am aware of the benefits and drawbacks associated with the RISE UP Micro Multi-Purpose Loan, such as its accessibility to MSMEs with low entry requirements, long payment terms, and affordable interest rates.	1.07	Strongly Disagree
6) I am aware of the eligibility criteria for the RISE UP Micro Multi-Purpose Loan, including the requirement for businesses to have been operating for at least one year and to fall within the category of multi-sectoral microenterprises.	1.07	Strongly Disagree
7) I am aware of the type of businesses eligible to avail of the RISE UP Micro Multi-Purpose Loan, specifically multi-sectoral microenterprises that have been in operation for at least one year.	1.07	Strongly Disagree
Grand Mean	1.07	Strongly Disagree

Table 1 shows the respondents' responses towards the level of awareness among Micro enterprise owners on the small business corporation's financing programs in terms of RISE UP Micro Multipurpose loan program. It illustrates that all indicators were strongly disagreed by the respondents. Nonetheless, the grand mean of 1.07 signifies that the respondents are not at all aware of SBC's financing programs in terms of RISE UP Micro Multipurpose loan program.

Pandey and Bharthi (2020) stated that micro-entrepreneurs represent a wide source of economic growth worldwide. Ernest (2021) also stated that the financing decisions of micro businesses significantly affect their level of performance, success rates, risk of failure, and development prospects.

Table 2. Respondents' responses towards the level of awareness among Micro enterprises owners towards the small business corporation's financing programs in terms of RISE UP Multipurpose Suki Loan

Indicators	Mean	Interpretation
1) I am aware of the RISE UP Multi-Purpose Suki Loan, which offers both unsecured and secured term loans to existing SB Corp borrowers in good standing, with at least six (6) months' repayment record.	1.05	Strongly Disagree
2) I am aware of the maximum loanable amounts for the RISE UP Multi-Purpose Suki Loan, which are up to ₱5 million for unsecured loans and up to ₱10 million for secured loans.	1.07	Strongly Disagree
3) I am aware that the basis of loan amount for the RISE UP Multi-Purpose Suki Loan can be the latest approved loan or up to 15% of prior year sales, based on BIR-filed Financial Statements.	1.07	Strongly Disagree
4) I am aware of the specific documentation required for the RISE UP Multi-Purpose Suki Loan, including proof of sales including bank statements, proof of value of assets in case of fixed asset acquisition, in-house Financial Statements, BIR-	1.06	Strongly Disagree

filed Financial Statements for loans exceeding ₱3 million, and proof of ownership and government valuation of real estate assets that will secure the loan.

- | | | |
|---|------|-------------------|
| 5) I am aware of the pros and cons associated with the RISE UP Multi-Purpose Suki Loan, such as the wider range of loan amounts available, making it suitable for large one-time purchases, balanced with the limitation to SB Corp borrowers and the longer application process due to additional government requirements. | 1.06 | Strongly Disagree |
|---|------|-------------------|

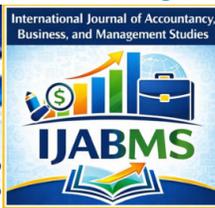
Grand Mean	1.06	Strongly Disagree
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Table 2 presents the respondents' responses towards the level of awareness among Micro enterprises owners towards the small business corporation's financing programs in terms of RISE UP Multipurpose Suki Loan which shows that all indicators were strongly disagreed by the respondents.

This lack of awareness is a big problem for small businesses because they might miss out on important chances for financial help and growth. Pearl and Eileen (2020), stated how financial loans are crucial for providing tools, money, opportunities, and support for business growth, highlighting the need to tackle this lack of awareness. Also, Antunes et al. (2022) pointed out that micro-businesses focus more on cost-benefit, showing why governments should think about tailored programs for them.

Table 3. Respondents' responses towards the level of awareness among Small Enterprise owners towards the small business corporation's financing programs in terms of RISE UP Multipurpose loan for SME first-time borrowers

Indicators	Mean	Interpretation
1) I am aware of the RISE UP Multi-Purpose Loan for SME First Time Borrowers, which caters to multi-sectoral MSMEs in business for at least 2 years, offering a maximum loanable amount of up to ₱2 million with a 12% interest rate per annum.	1.77	Disagree
2) I am aware that the basis of loan amount for the RISE UP Multi-Purpose Loan for SME First Time Borrowers is 15% of prior year sales, based on BIR-filed Financial Statements.	1.81	Disagree
3) I am aware of the specific documentation required for the RISE UP Multi-Purpose Loan for SME First Time Borrowers, including a government-issued ID, BMBE Certificate or Mayor's Permit, pictures and video of business operations and assets, corporate documents if applicable, and BIR-filed Financial Statements for the last 2 years, along with other proof of sales and/or assets.	1.77	Disagree
4) I am aware of the pros and cons associated with the RISE UP Multi-Purpose Loan for SME First Time Borrowers, such as the larger loan amount offered to SMEs with an affordable interest rate, balanced with the 2-year business duration requirement.	1.77	Disagree
5) I am aware of the application process for the RISE UP Micro Multi-Purpose Loan MSME first-time borrower, which involves visiting https://brs.sbcorp.ph , logging in or creating an account, selecting the RISE UP Multi-Purpose Loan SME First Time Borrowers, and completing the registration form	1.77	Disagree



Grand Mean 1.77 Disagree

Table 3 presents the respondents' responses towards the level of awareness among Micro enterprises owners on the small business corporation's financing programs in terms of RISE UP Multi-Purpose Loan program for SME First Time Borrowers which shows that all indicators were disagreed by the respondents. Nonetheless, the grand mean of 1.77 signifies that the respondents are less aware of Small Business Corporation's financing programs in terms of RISE UP Multi-Purpose Loan program for SME First Time Borrowers.

According to Le and Raven (2020) small-business owners develop their definitions of success and further success to a subjective concept through innovative familiarity with various financial initiatives. Moreover, there is a critical need for targeted financial programs that can educate enterprise owners about the importance and benefits of utilizing its availability (Fatoki, 2021).

Table 4. Respondents' responses towards the level of awareness among small enterprises owners towards the small business corporation's financing programs in terms of RISE UP Multipurpose Suki Loan

Indicators	Mean	Interpretation
1) I am aware of the RISE UP Multi-Purpose Suki Loan, which offers both unsecured and secured term loans to existing SB Corp borrowers in good standing, with at least six (6) months' repayment record.	1.55	Strongly Disagree
2) I am aware of the maximum loanable amounts for the RISE UP Multi-Purpose Suki Loan, which are up to ₱5 million for unsecured loans and up to ₱10 million for secured loans.	1.58	Strongly Disagree
3) I am aware that the basis of loan amount for the RISE UP Multi-Purpose Suki Loan can be the latest approved loan or up to 15% of prior year sales, based on BIR-filed Financial Statements.	1.58	Strongly Disagree
4) I am aware of the specific documentation required for the RISE UP Multi-Purpose Suki Loan, including proof of sales including bank statements, proof of value of assets in case of fixed asset acquisition, in-house Financial Statements, BIR-filed Financial Statements for loans exceeding ₱3 million, and proof of ownership and government valuation of real estate assets that will secure the loan.	1.58	Strongly Disagree
5) I am aware of the pros and cons associated with the RISE UP Multi-Purpose Suki Loan, such as the wider range of loan amounts available, making it suitable for large one-time purchases, balanced with the limitation to SB Corp borrowers	1.58	Strongly Disagree

and the longer application process due to additional government requirements.

Grand Mean	1.57	Strongly Disagree
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Table 4 presents the respondents' responses towards the level of awareness among small enterprises owners towards the small business corporation's financing programs in terms of RISE UP Multipurpose Suki Loan.

According to Ratnawati (2020) stated that the impact of loan access on competitiveness through improved financial performance. This lack of awareness limits small businesses' ability to leverage financial resources effectively. Additionally, Kibona (2021) claimed that businesses emphasize enhancing information availability and rigorous project evaluation to address adverse selection and moral issues.

Table 5. Summary of Mean Ratings of Micro and Small Entrepreneurs' level of awareness towards the Small Business Corporation's financing programs of DTI

Small Business Corporation's Financing Programs	Grand Mean	Interpretation
<i>For Micro Entrepreneurs</i>		
RISE UP Micro Multipurpose Loan Program	1.07	Strongly Disagree
RISE UP Multipurpose Suki Loan	1.06	Strongly Disagree
<i>For Small Entrepreneurs</i>		
RISE UP Multi-Purpose Loan for SME First-Time Borrowers	1.77	Disagree
RISE UP Multi-Purpose Suki Loan	1.57	Strongly Disagree

Table 5 shows the mean ratings of micro and small entrepreneurs' awareness of the Small Business Corporation's (SBC) financing programs. For micro-entrepreneurs, the least known program among the two is the RISE UP Multipurpose Suki Loan, with mean rating of 1.06 indicating strong disagreement on awareness. This suggests that micro-entrepreneurs have a very low awareness of these programs. On the other hand, Among small entrepreneurs, the RISE UP Multi-Purpose Suki Loan is the least known, with a mean rating of 1.57, again indicating strong disagreement regarding their awareness.

The lack of awareness as indicated by the results implies that micro and small entrepreneurs might not be incorporating SBC's loan options into their financial decision-making processes. Without knowledge of these financing options, micro and small may resort to less optimal, possibly more expensive, financing methods. Carnell (2021) claimed that financing loan programs influence access to finance for SMEs growth that found to positively affect SMEs' growth.

Conclusions

The study addressed the general objective of assessing the level of awareness among micro and small entrepreneurs (MSEs) in Tanguib City toward the Small Business Corporation's (SBC) financing programs, along with specific objectives to determine awareness of the RISE UP Micro Multi-Purpose Loan, RISE UP Multi-Purpose Suki Loan (for micro entrepreneurs), RISE UP Multi-Purpose Loan for SME First-Time Borrowers, and RISE UP Multi-Purpose Suki Loan (for small entrepreneurs), and to identify the least-known programs. Correspondingly, it answered the research questions on these awareness levels and the least familiar programs. The findings reveal a significant lack of awareness, with micro entrepreneurs rating all programs as "not at all aware" (grand means: 1.07 for RISE UP Micro Multi-Purpose Loan; 1.06 for RISE UP Multi-Purpose Suki Loan, the least known). Small entrepreneurs showed similarly low awareness

("not aware" at 1.77 for SME First-Time Borrowers Loan; "not at all aware" at 1.57 for Suki Loan, the least known). These results highlight insufficient current outreach efforts, preventing MSEs from leveraging SBC programs for financial needs and growth. Targeted educational campaigns are urgently needed to bridge this gap and enhance program utilization.

Recommendations

Based on the results, findings, and conclusions, it is recommended that the following actions may be implemented:

1. Micro and small entrepreneurs (MSEs) may participate in monthly workshops and seminars focused on accessing and utilizing available financing programs, subscribe to the SBC newsletter for regular updates, and engage in community outreach activities to stay informed.
2. Local government units (LGUs) may organize quarterly workshops and information sessions in partnership with the Small Business Corporation (SBC) to educate MSEs about financing options, including real-life case studies and practical guidance on applying for SBC programs.
3. The Small Business Corporation (SBC) may conduct monthly face-to-face outreach events in Tangub City, where personnel educate MSEs on financing programs, application processes, and eligibility requirements, and establish an easily accessible online platform for entrepreneurs to register for updates and workshops.
4. The Department of Trade and Industry (DTI) may facilitate bi-annual collaboration forums, bringing together SBC, local stakeholders, and MSEs to streamline support initiatives and address challenges in accessing government financial assistance, including discussions on improving loan application processes, disseminating information, and strengthening partnerships between government and community organizations.

For long-term sustainability, it is recommended that these interventions include continuous monitoring of awareness levels through periodic surveys (e.g., annually), integration into local government policies for ongoing funding, and evaluation metrics to assess utilization rates and program impacts, ensuring enduring support for MSE growth in Tangub City.

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Business Strategic Planning for Tourism Recovery in Caramoan, Camarines Sur Amid COVID-19: A SWOT-TOWS ApproachKrispin P. Galang*¹, Marjorie B. Tuscano²
^{1, 2} Naga City, Camarines Sur, Bicol Region, Philippines**Abstract**

Aim: This study aims to formulate and validate a practicable, locally grounded strategic plan to support tourism recovery in Caramoan, Camarines Sur, amid the COVID-19 pandemic. Specifically, it (a) documents the pandemic's impacts on accommodation providers and tour operators; (b) constructs a SWOT profile; and (c) proposes and evaluates a TOWS-derived recovery plan, *Project BEST (Building and Empowering Communities through Sustainable Tourism)*, with stakeholder input. The study contributes to destination-level crisis management literature by integrating MSME perspectives with international evidence on recovery and resilience.

Methodology: A descriptive mixed-methods design was employed, combining semi-structured interviews and surveys with 32 accommodation providers and tour operators selected through purposive sampling. Data were analyzed through thematic coding to develop the SWOT matrix and weighted mean computation for evaluating plan acceptability. Ethical principles of informed consent, confidentiality, and voluntary participation were strictly observed.

Results: The SWOT analysis revealed strong entrepreneurial resilience, improved facilities, and diversification as key strengths; operational disruptions and loss of foreign markets as weaknesses; domestic tourism rebound and digital innovation as opportunities; and lingering health and policy risks as threats. TOWS analysis yielded six strategic priorities under *Project BEST*: (1) continuity in operations, (2) health and safety compliance, (3) training and skills development, (4) marketing innovations, (5) showcasing Caramoan's uniqueness, and (6) flexible products and services. Stakeholders rated the plan highly acceptable across appropriateness (4.51), usability (4.39), and duration (4.30). These outcomes affirm the feasibility of *Project BEST* as a blueprint for resilient tourism recovery, aligning with regional evidence that destinations with digital readiness and clear protocols achieve faster rebounds.

Conclusion: Caramoan's tourism recovery prospects are promising given robust domestic demand and improving international mobility. A locally anchored, evidence-informed strategy operationalized through *Project BEST* can transform macro-level recovery efforts into enterprise-level resilience and community empowerment. This framework is transferable to similar coastal destinations pursuing sustainable, inclusive, and risk-responsive growth.

Keywords: *tourism recovery; SWOT-TOWS; strategic planning; sustainable tourism; Caramoan; Philippines; COVID-19*

INTRODUCTION

Tourism has long been recognized as one of the world's largest and most dynamic industries, contributing significantly to global economic growth, employment, and cultural exchange. According to the World Tourism Organization (UNWTO, 2023), tourism accounted for approximately 9.2 percent of the global gross domestic product (GDP) and supported more than 320 million jobs prior to the onset of the COVID-19 pandemic. This multifaceted sector encompasses interrelated industries such as transportation, hospitality, travel services, entertainment, and retail, which collectively stimulate local economic activity and community livelihoods. However, the COVID-19 pandemic caused an unprecedented global disruption. When the World Health Organization (WHO) declared COVID-19 a pandemic on March 11, 2020, governments worldwide implemented lockdowns, border closures, and travel restrictions, resulting in a 74 percent decline in international tourist arrivals in 2020 (UNWTO, 2021). Although global tourism began to recover gradually by 2023, the World Travel and Tourism Council reported that challenges such as labor shortages, evolving traveler behavior, and health and safety concerns continued to hinder full recovery. Consequently, international recovery strategies have emphasized digital transformation, micro, small, and medium enterprise (MSME) resilience, and sustainable tourism development aligned with the United Nations Sustainable Development Goals (SDGs).

In the Philippines, tourism has been a key pillar of socio-economic development, contributing 12.8 percent to the national GDP and generating employment for approximately 5.7 million Filipinos before the pandemic (Philippine Statistics Authority [PSA], 2020). The pandemic, however, severely affected the sector. The suspension of domestic

and international travel led to a sharp decline in tourist arrivals and revenues, with estimated losses reaching ₱400 billion in 2020 (Department of Tourism [DOT], 2021). In response, the national government implemented the Tourism Response and Recovery Plan (TRRP) and the National MSME Resilience Framework, both of which emphasized sustainability, digital innovation, and support for tourism enterprises (DOT, Department of Trade and Industry [DTI], & National Economic and Development Authority [NEDA], 2022). MSMEs—representing 99.5 percent of all Philippine businesses, employing 63 percent of the workforce, and contributing 35.7 percent of total value-added output (DTI, 2023)—were among the hardest hit. Many faced temporary closures, workforce reductions, and limited access to financial assistance, particularly in rural and island destinations where tourism forms the economic backbone. While government programs such as the Small Business Corporation's CARES Program and DTI's Negosyo Centers provided relief, their reach was limited and did not fully address long-term recovery needs.

In the Bicol Region, the municipality of Caramoan in Camarines Sur exemplifies a destination that suffered significant economic setbacks during the pandemic. Known for its pristine beaches, island-hopping attractions, and eco-adventure tourism, Caramoan's economy depends largely on small-scale enterprises, including accommodation providers, transport services, and tour operators. The pandemic led to business closures, reduced visitor arrivals, and income losses, underscoring the urgency for a localized and sustainable tourism recovery plan. Despite the existence of national frameworks, limited research has explored how local MSMEs in small destinations like Caramoan can recover through evidence-based strategic planning. Prior studies have primarily focused on national tourism policies or macroeconomic recovery frameworks, leaving a gap in the understanding of destination-specific strategies that integrate community participation and local capacity building.

This study addresses that gap by developing and validating a business strategic plan for Caramoan's tourism-related MSMEs using the SWOT-TOWS analytical framework, which integrates internal and external factors influencing recovery. By incorporating inputs from local stakeholders, the study ensures that the proposed strategies are contextually appropriate and aligned with community needs. In doing so, it contributes to the growing body of literature on post-pandemic tourism recovery and MSME resilience in the Philippines. It is among the first studies to apply a SWOT-TOWS-based approach specifically to Caramoan's tourism enterprises, offering a practical model for small destinations navigating post-crisis recovery. The findings are expected to support evidence-based policymaking, strengthen local entrepreneurship, and promote sustainable and inclusive tourism governance, aligning Caramoan's recovery efforts with both national and global sustainability goals.

Review of Related Literature and Studies

Tourism remains one of the most dynamic yet vulnerable industries globally, serving as a vital driver of economic growth, employment, and intercultural exchange. Prior to the pandemic, tourism contributed 9.2 percent to global GDP and supported more than 320 million jobs (UNWTO, 2023). However, COVID-19 caused a 74 percent decline in international tourist arrivals in 2020 (UNWTO, 2021), marking the industry's most significant downturn in history. In response, global organizations such as the UNWTO emphasized the need for sustainable recovery through innovation, digital transformation, and inclusive participation. Studies revealed that enterprises demonstrating adaptability through restructuring, digitalization, and diversification exhibited stronger resilience and faster recovery (Hoang et al., 2021). Maneener (2016) underscored the importance of strategic planning and SWOT analysis in aligning organizational strengths with external opportunities to ensure continuity and competitiveness in turbulent contexts.

In the Philippine setting, the tourism sector contributed 12.8 percent to the national GDP and created approximately 5.7 million jobs prior to 2020 (PSA, 2020). The pandemic, however, severely impacted tourism MSMEs that form the backbone of local economies. To facilitate recovery, the government introduced several measures, including the Tourism Response and Recovery Plan (TRRP) and the National MSME Resilience Framework (DOT, DTI, & NEDA, 2022). Republic Act No. 11032, or the *Ease of Doing Business and Efficient Government Service Delivery Act of 2018*, also streamlined business processes to support enterprise resilience. Recent studies have highlighted that MSME recovery relies on strategic planning, innovation, and community-based development approaches (Fernando, 2020; Rebuya & Gasga, 2021). These findings indicate that locally driven initiatives supported by government policies can significantly strengthen recovery outcomes.

In Camarines Sur, destinations such as Caramoan experienced sharp tourism declines during the pandemic. Local government efforts, including training and business continuity programs (DTI-Camarines Sur, 2023), provided temporary relief but lacked comprehensive strategic direction. Thus, applying a SWOT-TOWS framework to Caramoan's context can support MSME recovery by enhancing competitiveness, promoting sustainable development, and ensuring long-term resilience.

Theoretical Framework

This study is anchored on Strategic Planning Theory (Gale, 2006) and the SWOT–TOWS Analytical Framework, complemented by principles derived from Consumer Behavior Models. Collectively, these theories explain how MSMEs in the tourism sector can recover and adapt strategically in a post-pandemic environment.

Strategic Planning Theory (Gale, 2006) emphasizes systematic environmental scanning and resource alignment to achieve organizational objectives. It supports this study by providing a structured approach to analyzing internal and external factors affecting MSMEs, enabling the formulation of responsive, sustainable strategies for recovery and growth.

The SWOT–TOWS Analytical Framework complements strategic planning by integrating diagnostic and prescriptive processes. SWOT identifies internal strengths and weaknesses alongside external opportunities and threats, while TOWS translates these insights into actionable strategies. In this study, the framework guides the formulation of *Project BEST*—Building and Empowering Communities through Sustainable Tourism—anchored on MSME and stakeholder collaboration.

Meanwhile, Consumer Behavior Models (Madhavan & Chandrasekar, 2015), including the Nicosia, Howard–Sheth, Engel–Kollat–Blackwell, and Stimulus–Response models, are incorporated to interpret post-pandemic shifts in traveler preferences and purchasing patterns. These models explain how consumer decisions are shaped by information, learning, and environmental stimuli, providing a behavioral foundation for designing responsive marketing and service strategies in the new tourism landscape.

Collectively, these theoretical lenses explain how MSMEs can strategically plan, adapt, and innovate in response to environmental and behavioral shifts—forming the intellectual foundation for the study’s proposed tourism recovery framework.

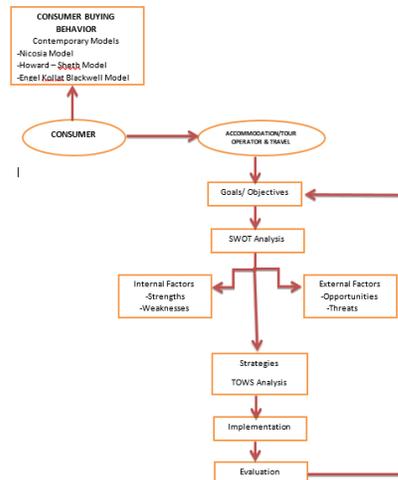


Figure 1. The Theoretical Paradigm

Conceptual Framework

The conceptual framework (Figure 1) illustrates the integration of Strategic Planning Theory and the SWOT–TOWS Analysis in developing a business strategic plan for Caramoan’s tourism MSMEs. The process begins with environmental scanning and SWOT assessment, followed by TOWS-based strategy formulation under Project BEST. The resulting strategic plan is then subjected to stakeholder validation to evaluate its acceptability, feasibility, and sustainability within the post-pandemic context. This framework operationalizes the theoretical constructs by linking environmental analysis to practical recovery actions that strengthen MSME resilience and promote sustainable tourism growth in Caramoan.

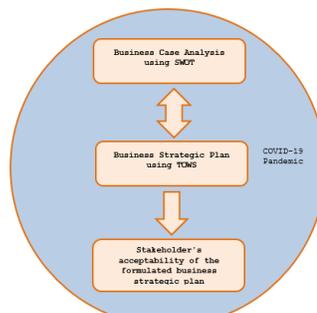


Figure 2. Conceptual Paradigm

Statement of the Problem

The COVID-19 pandemic severely disrupted the global tourism and hospitality industry, and Caramoan, Camarines Sur—known for its island destinations and adventure tourism—was no exception. Accommodation establishments and travel agencies experienced travel restrictions, declining tourist arrivals, and financial instability. Despite recovery initiatives, there remains a lack of localized strategic frameworks designed to strengthen MSME resilience in Caramoan's tourism sector. This gap highlights the need for a sustainable, data-driven business strategic plan responsive to post-pandemic challenges. Hence, this study analyzed the current business environment and identified key factors influencing the viability and competitiveness of local tourism enterprises through SWOT analysis.

Research Objectives

This study generally aims to design a strategic business plan that supports post-pandemic recovery and long-term sustainability of accommodation establishments and travel and tour agencies in Caramoan, Camarines Sur. Specifically, it seeks:

1. To conduct a business case analysis using SWOT for accommodation and travel/tour agencies;
2. To propose a business strategic plan that enhances their competitiveness and resilience; and
3. To determine the acceptability of the proposed plan from the perspective of key stakeholders.

Research Questions

1. What are the strengths, weaknesses, opportunities, and threats (SWOT) of accommodation and travel/tour agencies in Caramoan, Camarines Sur during the COVID-19 pandemic?
2. What business strategic plan can be formulated to enhance their operations and ensure sustainable recovery?
3. How acceptable is the proposed business strategic plan to the identified stakeholders?

Methodology

Research Design

This study employed a descriptive mixed-methods design, integrating both quantitative and qualitative data to comprehensively describe and analyze the current conditions, challenges, and strategic responses of tourism micro, small, and medium enterprises (MSMEs) in Caramoan, Camarines Sur. As defined by Calderon and Gonzales (2018), descriptive research systematically portrays the characteristics and relationships of a given population or phenomenon as they exist in the present, without manipulating variables. It aims to present facts, identify patterns, and interpret observed realities (Creswell & Creswell, 2018).

The mixed-methods approach was considered most appropriate for this investigation because it combined the measurable insights from quantitative surveys with the contextual depth of qualitative interviews. The quantitative component enabled the assessment of stakeholders' acceptability of the proposed strategic plan through numerical analysis, while the qualitative component captured experiential perspectives from MSME owners and managers. This design ensured a holistic understanding of the post-pandemic tourism landscape and facilitated the formulation of an evidence-based strategic plan grounded in empirical and stakeholder data.

Population and Sampling

The study was conducted in the municipality of Caramoan, Camarines Sur, a renowned island and eco-tourism destination in the Bicol Region, Philippines. The target population comprised local tourism MSMEs that remained operational during and after the COVID-19 pandemic. A total of 32 respondents participated, consisting of 18 hotel managers or owners (56.25%), 8 homestay operators (25%), and 6 tour agency owners (18.75%).

A purposive sampling technique was utilized to ensure the inclusion of only active and registered tourism enterprises with firsthand experience in post-pandemic recovery. This approach was appropriate because it focused on respondents most knowledgeable about the operational challenges and resilience strategies relevant to the study's objectives. The sample size of 32 was deemed sufficient to represent the key sectors of Caramoan's local tourism industry and to reach saturation in qualitative responses, balancing both breadth and depth of information.

Instrument

Data were gathered using a researcher-made questionnaire and an interview guide, both designed to address the study's objectives. The questionnaire was divided into three parts: Part I covered the demographic and organizational profiles of respondents; Part II gathered data on business operations and recovery strategies; and Part III assessed stakeholders' acceptability of the proposed strategic business plan in terms of relevance, feasibility, effectiveness, sustainability, and impact.

The instruments underwent content validation by three experts in tourism management and business strategy, each holding at least a master's degree and extensive professional experience in tourism enterprise operations. Revisions were made based on their feedback to improve clarity, accuracy, and alignment with study objectives. The reliability of the survey questionnaire was tested through a pilot administration among five respondents from neighboring municipalities, yielding a Cronbach's alpha coefficient of 0.89, indicating high internal consistency.

For the qualitative component, a semi-structured interview guide was developed to obtain detailed insights into the MSMEs' operational challenges, coping mechanisms, and perspectives on the proposed plan. Questions were designed to complement quantitative data and facilitate triangulation.

Data Collection Procedures

Data collection was conducted from January to March 2024. Prior to implementation, the researchers secured permission from the Caramoan Municipal Tourism Office and coordinated with the Department of Tourism (DOT) Region V to identify active MSMEs. Primary data were collected through survey questionnaires and semi-structured interviews, while secondary data such as policy documents, tourism reports, and economic statistics were obtained from official agencies.

Quantitative data were collected using printed questionnaires personally administered to respondents at their establishments. The researchers scheduled visits to ensure a 100% retrieval rate and provided assistance in clarifying survey items when necessary. Qualitative data were gathered through face-to-face semi-structured interviews with selected respondents from the same group, allowing the exploration of deeper themes related to resilience and recovery strategies. Interviews lasted 30–45 minutes and were audio-recorded with permission for accurate transcription and analysis.

To ensure the credibility and accuracy of findings, the researchers integrated both data sets through triangulation, where qualitative insights validated and enriched the quantitative results, particularly in the formulation and evaluation of the proposed strategic plan.

Data Analysis

Quantitative data were encoded and analyzed using descriptive statistics, specifically frequency counts and percentages to describe respondent profiles, and weighted mean and ranking to determine the level of acceptability of the proposed business strategic plan. These analyses provided measurable insights into stakeholder perceptions of the plan's relevance, feasibility, and sustainability.

Qualitative data from interviews were analyzed through content analysis, following transcription, coding, and categorization of responses into emerging themes aligned with the study's objectives. Thematic results were interpreted in relation to quantitative findings to achieve integrated conclusions.

The triangulation of data ensured reliability and validity by comparing quantitative outcomes with qualitative evidence. This integration allowed the study to substantiate numerical patterns with narrative insights, strengthening the development of the proposed strategic plan for Caramoan's tourism MSMEs.

Ethical Considerations

The study strictly adhered to the ethical research guidelines. All participants were informed of the study's objectives, procedures, and their rights as respondents prior to participation. Informed consent was obtained from each participant, emphasizing voluntary participation and the option to withdraw at any point without penalty.

Interviews were conducted only with the participants' permission, and all audio recordings were made with explicit consent. Personal identifiers were removed from the data to maintain anonymity and confidentiality. The researchers ensured that all collected information was used solely for academic purposes and stored securely in password-protected files. In compliance with data management standards, all research files will be retained for three years after publication and then permanently deleted to ensure data privacy and integrity.

Results and Discussion

SWOT Analysis of Accommodation and Tour Operators

The SWOT analysis revealed that Caramoan's tourism micro, small, and medium enterprises (MSMEs) demonstrated notable strengths such as strong entrepreneurial resilience, improved facilities, and diversification of services. However, the sector also faced key weaknesses, including operational disruptions and the loss of foreign markets. Opportunities emerged from the rebound of domestic tourism and the growing adoption of digital innovations, while threats were associated with persistent health and policy risks.

Located in the Bicol Region of southern Luzon, Philippines—an area frequently affected by typhoons and other natural hazards—local entrepreneurs have historically exhibited exceptional adaptability. When COVID-19 struck in early 2020, Caramoan's tourism industry suffered severe setbacks due to travel restrictions and a sharp decline in visitor arrivals. Nevertheless, local business owners repurposed facilities for small events, training programs, and catering services, displaying remarkable determination to recover despite ongoing uncertainty.

This finding aligns with the Youth Resiliency Framework (Donnan & Hammond, 2007), which posits that internal and external strengths enable communities to adapt effectively to crises. One respondent highlighted, "We must believe in ourselves and pray to the Almighty," underscoring how faith, creativity, and collective action supported local recovery efforts. Weaknesses such as inconsistent local protocols, workforce reduction, and liquidity constraints reflected challenges common among MSMEs globally. The Greiner Growth Model supports this observation, suggesting that crises often compel organizations to adapt their structures and management strategies for long-term survival.

Meanwhile, the rebound of domestic tourism and renewed consumer confidence created opportunities for innovation. Entrepreneurs began investing in online marketing, contactless transactions, and compliance with new health standards. This adaptive behavior mirrors the Parasite-Stress Theory (Thornhill & Fincher, 2014), which explains that communities facing persistent environmental stressors develop behavioral mechanisms that strengthen resilience. Nonetheless, lingering threats—such as reduced leisure demand, unpredictable policy shifts, and lingering health concerns—continued to pose risks. Drawing from Lewin's Force Field Analysis, these challenges required balancing driving and restraining forces to sustain behavioral and structural change.

Quantitative findings from stakeholder surveys corroborated qualitative insights from interviews, both indicating that adaptability, digital innovation, and inter-organizational collaboration were central to recovery. Such results are consistent with recent studies emphasizing innovation and policy coordination as critical drivers of tourism resilience in the Asia-Pacific region (Kristiana et al., 2021).

TOWS-Derived Business Strategic Plan: Project BEST

Based on the SWOT findings, a TOWS analysis was conducted to align internal strengths and external opportunities. This led to the formulation of Project BEST: Building and Empowering Communities through Sustainable Tourism, a comprehensive strategic framework for Caramoan's tourism recovery. The plan features six priority strategies:

1. Developing operational continuity plans to strengthen MSME resilience;
2. Improving facilities and services to comply with updated health and safety standards;
3. Providing capacity-building and skill development programs;
4. Implementing innovative and data-driven marketing campaigns;
5. Showcasing Caramoan's unique attractions through creative destination branding; and
6. Minimizing business disruptions by offering flexible products and services.

Each strategy is supported by measurable Key Performance Indicators (KPIs) and an implementation plan outlining tasks, responsible agencies, timelines, and target outcomes. For example, by the first quarter of 2024, at least ten operational strategies were projected for implementation, 32 establishments were expected to achieve full health and safety compliance, and nine new eco-cultural destinations were identified for development by 2025.

The proposed plan was also evaluated by stakeholders for feasibility. Respondents rated its appropriateness ($M = 4.51$), usability ($M = 4.39$), and duration ($M = 4.30$) as highly acceptable. These ratings validate Project BEST as a viable model for sustainable tourism recovery.

Financial projections estimated a ₱1.0 million implementation budget: ₱500,000 for training and development, ₱150,000 for health and safety measures, ₱100,000 for marketing, and ₱75,000 each for innovation and flexible operations. Partnerships among local government units (LGUs), the Department of Tourism (DOT), the Department of Trade and Industry (DTI), and higher education institutions were proposed to strengthen implementation. Monitoring and evaluation mechanisms, such as progress checklists, ocular inspections, and KPI tracking, will ensure accountability and performance efficiency.

The integration of quantitative and qualitative data affirmed that Project BEST embodies a holistic, evidence-based approach to resilience building. Its alignment with global post-pandemic recovery strategies and the United Nations Sustainable Development Goals positions Caramoan as a model for community-led, adaptive tourism management.

Conclusions

The study concludes that Caramoan's tourism MSMEs have demonstrated strong resilience and adaptive capacity amid pandemic disruptions. The SWOT-TOWS analysis revealed that entrepreneurial perseverance, service diversification, and digital transformation were central to sustaining recovery efforts. By systematically aligning internal capabilities with external opportunities, Project BEST—Building and Empowering Communities through Sustainable Tourism—emerged as a feasible and contextually grounded strategic plan for revitalizing the local tourism economy.

The high stakeholder acceptability ratings affirm the practicality and inclusiveness of the proposed plan, suggesting that recovery anchored in participatory planning and innovation leads to sustainable outcomes. Furthermore, the integration of quantitative data and qualitative insights substantiates the conclusion that localized strategic planning enhances tourism resilience and community empowerment. The findings contribute to academic discourse by demonstrating how destination-specific, data-driven strategies can operationalize resilience theory within small-island contexts.

Recommendations

Based on the results and conclusions of the study, the following recommendations are proposed:

1. The Local Government Unit (LGU) of Caramoan may institutionalize business continuity and safety certification programs to enhance preparedness for future crises.
2. The Department of Tourism (DOT), Technical Education and Skills Development Authority (TESDA), and higher education institutions may collaborate to develop training modules on innovation, digital marketing, and crisis management tailored for tourism MSMEs.
3. Tourism enterprises may adopt digital marketing, cashless payment systems, and online booking platforms to expand market reach and operational efficiency.
4. Local entrepreneurs may form multi-sector partnerships with government and academia to promote resource sharing and inclusive tourism governance.
5. Policymakers may consider integrating Project BEST into the broader Tourism Response and Recovery Plan (TRRP) to replicate its strategies in other coastal and rural destinations.

Caramoan's tourism recovery is rooted in community resilience, adaptive innovation, and collaborative governance. Project BEST offers a locally relevant and scalable model that aligns with both national and global sustainability frameworks. It promotes inclusive growth, reinforces disaster preparedness, and serves as a transferable framework for destinations pursuing sustainable and equitable tourism development in the post-pandemic era.

Future research may extend the evaluation of Project BEST to other island and coastal municipalities to further assess its adaptability, scalability, and long-term sustainability across diverse tourism contexts.

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The Promotion of Business and Tourism in Implementing Green City Building Programs in a Selected City in the Philippines

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Abstract

Aim: This study delves into the Green City Building Program implemented in Quezon City, Philippines, focusing on its potential impact on promoting business and tourism within the city. It assesses the program's efficacy through the perspectives and insights of staff members affiliated with Quezon City's Green Building Department. Recognizing the significant environmental and health implications of urban structures and buildings, the study underscores the pervasive nature of pollution originating not only from vehicular emissions but also from the energy consumption and operational aspects of buildings. These factors exacerbate global warming and contribute to adverse weather patterns, posing threats to lives and assets.

Methodology: Employing a quantitative descriptive research design, the study selectively sampled 100 knowledgeable employees engaged with the Green City Building Program.

Results: Results suggest that the Green City Building Program of Quezon City plays a pivotal role in safeguarding the environment and enhancing public health within the city. By fostering a clean and green urban environment, the program holds promise for bolstering Quezon City's tourism industry. Analysis reveals a high level of awareness among respondents regarding the program's objectives and attributes, with a predominant consensus on the importance of environmental sustainability, biodiversity preservation, energy efficiency, and the adoption of eco-friendly building materials and practices. While the majority of respondents express support for the program, a segment remains uncertain or opposed to its implementation.

Conclusion: Overall, findings indicate a positive correlation between the Green City Building Program and the promotion of Quezon City's tourism sector, with widespread acknowledgment of its potential to contribute to improved public health and environmental sustainability.

Recommendations: The study underscores the significance of such initiatives in addressing contemporary urban challenges and underscores the imperative for continued efforts toward green urban development.

Keywords: *Green City Building Program, Quezon City, Philippines, tourism promotion, environmental sustainability.*

INTRODUCTION

Every person should have a deep understanding of how structures and buildings affect the environment and human health. Pollution and global warming are the two main environmental problems that the government is solving through green building programs and projects. Pollution is everywhere, and it is caused by the smoke coming out from public and private vehicles and factories, as well as from buildings emitting unknown pollution through their air-conditioning, lighting, and energy generation systems. These significantly contribute to global warming that causes drastic changes in weather conditions, which is very alarming, as the Philippines has been visited by many super typhoons that killed many lives and destroyed billions of assets. Green city-building programs are among the greatest systems developed to combat global warming.

In a study conducted and written by Jerry Yudelson (2008), LEED (Leadership in Energy and Environmental Design), or the Green Building Rating System, was launched in the US in 2000 to provide a standard definition and way to measure green buildings. It's a point-based system that rates buildings according to crucial environmental attributes such as site impacts, energy and water use, materials and resource conservation, and indoor environmental quality.

According to the Department of Building Officials (DBO) & Quezon City Government (2011), "Green building refers to an integrated whole-building approach to the planning, design, construction, operation, and maintenance of buildings and their surrounding land space that helps mitigate the environmental, economic, and social impacts of

buildings. Emphasis is on site conservation and sustainable planning; water conservation and efficiency; energy efficiency and renewable energy; conservation of materials and resources; and indoor environmental quality and human health."

A Preliminary Certificate (PC) and a Final Certificate (FC) are the certifications issued by the DBO for the Green Building Infrastructure. One can receive a PC upon satisfaction of the mandatory and elective green building requirements. These mandatory requirements for a PC address land/site sustainability, energy efficiency, water efficiency, materials and resources, indoor environmental quality, and sewage treatment plants. An FC will be received after the completion of the project, and once the appropriate evaluation is completed by the Green Building Inspection Unit (GBIU), stating that the building complied with the green building requirements. (Department of Building Official & Quezon City Government, 2011).

Green city building projects are one of the most influential structures in the United States, while the Philippines is successfully continuing its green city building initiatives and projects, such as Quezon City's Green Fund Summit and the continuous implementation of green buildings in the country. Green City Building Programs are very influential in the country because they support the tourism industry, mainly green tourism. Green city building programs are very advisable for all commercial, residential, and industrial areas because they can positively affect public health and sustain the environment. The different cities in the National Capital Region of the Philippines aim to observe the so-called Green City Program. It is already being established in the cities of Makati and Taguig, and some areas in Quezon City.

The Robinsons Magnolia in Aurora Boulevard is the first certified green building in Quezon City, and it is becoming a tourist destination in the area because of its ambiance and the scenic green garden at its back. The program's benefit is that it keeps the cleanliness and protection of city properties for tourism purposes. Also, the green building, used as a tourist destination, serves as an income-generating program that helps the city's economic growth and development. The green city building program also aids in improving environmental conditions, which significantly contributes to minimizing pollution in the area and will lessen the occurrence of heavy rains and flooding.

The availability of attractions is not the only reason behind the success of tourism areas. The way every establishment accommodates visitors is one of the ways behind getting returning customers. Strict enforcement of cleanliness and sanitation, establishments, and other accommodations will surely give a good impression to their customers. They should convert their buildings into green buildings to improve the implementation of cleanliness and sanitation. Aside from that, it will help them conserve energy and resources and will make them save money. Owners of green buildings also benefit from lower electricity and water bills and healthier environments, aside from these buildings typically having a higher appraisal value and enjoying tax incentives. Let us work together for the progress of Quezon City while contributing to its overall good health, for our welfare, and for the future generations of Quezon City residents" (Bautista, 2011).

In this study, the researchers intend to explore how the green city building program of Quezon City relates to the Tourism Industry and its impact on society. The researchers want to see if the Quezon City Hall employees agree with the green building projects despite its primarily disadvantage, which is that it is more costly.

Literature Review

Green Building Programs in Different Countries

There are different methods used to implement green building programs in various countries in Asia, Europe, the United States, Australia, and other parts of the world, which are as follows: BREEAM, LEED, Green Star, Green Building Index, and Green City Model. These methods have been enumerated and discussed in an article published by Sahamir & Zakaria (2013) and Peng, Chen, Liu, & Wang (2008).

BREEAM (Building Research Establishment's Environmental Assessment Method) is the leading and most widely used environmental assessment method for buildings. Developed in the United Kingdom in 1990, it is the building ecological assessment method with the longest track record (Nguyen, 2011). BREEAM can assess the environmental performance of any type of building, new and existing, anywhere in the world. However, BREEAM for healthcare buildings was commissioned by the Department of Health and Welsh Health Estates, replacing NEAT (NHS Environmental Assessment Tool) as the preferred environmental assessment method and certification scheme for healthcare buildings in the United Kingdom. As part of the Outline of Business Case approval, all health authorities in the United Kingdom (i.e. Department of Health) require that all new builds achieve an Excellent rating and all refurbishments achieve a Very Good rating under BREEAM Healthcare (BREEAM, 2011).

LEED (The Leadership in Energy and Environmental Design) green building rating system, developed by the United States Green Building Council (USGBC) in 1998, provides a suite of standards for environmentally sustainable construction. Since its inception in 1998, LEED has grown to encompass more than 14,000 projects in the US and 30 countries, covering 99 billion m² of development area (LEED, 2012). As an internationally recognized mark of excellence, LEED provides building owners and operators with a framework for identifying and implementing practical and measurable green building design, construction, operations, and maintenance solutions. Currently, with 10.1 billion square feet of building space participating in the suite of rating systems and 1.5 million feet certifying per day around the world, LEED is transforming the way built-environments are designed, constructed, and operated (LEED, 2010).

The needs of healthcare facilities are very unique. Healthcare buildings often have strict regulatory requirements, 24/7 operations, and specific programmatic demands that are not covered in LEED for New Construction. Thus, the LEED for Healthcare rating system acknowledges these differences by modifying existing credits and creating new, healthcare-specific credits. The goal is to help promote healthful, durable, affordable, and environmentally sound practices in the projects (Green Star Healthcare, 2011).

The GREEN STAR rating system has built on existing systems and tools in the overseas market, including the British BREEAM system and the North American LEED system, by establishing individual environmental measurement criteria relevant to the Australian marketplace and ecological context. GREEN STAR is a voluntary environmental rating system for buildings in Australia. It was launched in 2002 by the Green Building Council of Australia. The system considers a broad range of sustainable issues while considering occupant health, productivity, and cost savings. The Green Building Council of Australia (GBCA) released the Green Star - Healthcare v1 tool on 15 June 2009 to support sustainable planning, design, and construction of high-performance healthcare facilities (Green Building Council Australia, 2009).

All of the above methods have been proven effective among Western countries; however, due to the Malaysian tropical climate, environmental and developmental context, cultural and social needs, a new method has been developed to suit Malaysia's weather and ecological structure. The GBI is based upon existing rating tools, such as the Singapore Green Mark and the Australian Green Star system, which have been extensively modified for the Malaysian application (Green Building Index, 2013).

Another method has been discussed in the article written by Chen, Liu, Peng, & Wang (2008). The CITYgreen model is an effective tool developed by American Forests for estimating the ecological benefits of green spaces and translating the abstract benefits into concrete economic values. Combined with high-resolution satellite images from which detailed ground data can be extracted, CITYgreen can assess the benefits of green spaces over large areas with reliable results.

As a result, CITYgreen has been widely used in more than 200 cities in the United States to guide public decisions about environmental management, land use, and reforestation. Not until recently did investigators and policy-makers in China draw attention to CITYgreen and apply it to assess the benefits of carbon fixation and tree growth modeling in Shanghai and Shenyang. However, since the design of CITYgreen is based on aspects of hydrology, meteorology, soil conditions, vegetation, and land use in an American natural and cultural context, the fundamental database cannot meet the requirements of green space studies in Chinese cities, and so most of the functions cannot be realized.

Based on a study of the framework and calculation principles of CITY green 5.0 on the assessment of carbon fixation and runoff reduction benefits, we determined appropriate parameters required for model processing, which were then combined with high-resolution images to calculate the ecological values of different land use types in the central city of Nanjing. The study may provide guidelines for urban planning, environmental improvement, and green space conservation. Based on the methods that have been enumerated, it is highly recommended that the Green Building Index (GBI) be followed, as Malaysia's climate and environmental structures resemble Quezon City's facade.

Research Objectives

This study aims to determine the potential of the Green City Building Program as a promotional tool to enhance the local tourism industry of Quezon City. Specifically, it seeks to:

1. Determine the attributes of the city's Green Building Program.
2. Identify how the attributes can be used as a promotional tool for establishments or businesses operating in the city.
3. Examine how the Green City Building Program is disseminated to the people of the city.

- Identify the problems associated with implementing the Green City Building Program.

METHOD

Using a quantitative descriptive research design, the study selectively sampled 100 knowledgeable employees involved in the Green City Building Program. A survey served as the primary data-gathering instrument to assess the program's potential as a promotional tool for Quezon City's tourism industry. The survey consisted of a self-administered questionnaire distributed among employees of the Department of Building Officials within the local government. The completed survey questionnaires were subsequently tabulated and analyzed by the researchers.

DISCUSSION

Attributes of the city's green building program

All employees in Quezon City are informed about the Green City Building Program, which also reflects their perceptions of its objectives. Leading the list is environmental sustainability, with 77% of respondents emphasizing its importance. Following closely is the desire for a clean and green environment, with 64% of participants prioritizing this aspect. Many respondents, comprising 48%, associate the program with resource efficiency. Additionally, 40% view it as a means to reduce pollution, while 32% consider it a solution to global warming. A smaller percentage, approximately 23%, link the program to promoting tourism and waste reduction. Lastly, a mere 2% attribute the program to beautification efforts and energy conservation. Regarding support for the Green City Building Program, overwhelming agreement is evident among employees, with 98% expressing their support. However, there remains a minority, comprising 1% each, who either disagree or are unsure about their stance on the program.

Furthermore, the survey explores whether employees believe that the attributes of green buildings can serve as promotional tools for businesses operating in the city. The findings reveal that 91% of respondents agree that these attributes can indeed be utilized for promotional purposes. However, 7% of the respondents remain uncertain, and 2% disagree with this notion.

The study also sheds light on employees' perceptions of the attributes associated with Quezon City's green building program. Topping the list is environmental sustainability, with 82% considering it a key attribute. Biodiversity enhancement follows closely, with 54% acknowledging its significance. Energy efficiency and the use of eco-friendly building materials and specifications are both noted by 46% of respondents. Waste reduction is also highlighted, with 38% emphasizing its importance. Additionally, 31% of respondents believe the program contributes to creating "greener" tourist destinations. Finally, a small fraction, 3% or three respondents, include attributes such as environmental compliance, water efficiency, and awareness of globalization in their perception of Quezon City's green building program.

Attributes being used as "Promotional Tool" for establishments or businesses operating in the city

Assessing the employees' perceptions regarding the role of the green city building program in promoting Quezon City's tourism industry, an overwhelming majority, comprising 86% of the respondents, believe that the program serves as a promotional tool for the city's tourism industry. However, a minority of 4% do not share this viewpoint.

Furthermore, the survey explores whether employees believe that Quezon City's tourism industry will benefit from implementing green city-building programs. The majority, 80% of respondents, agree with this notion. Conversely, 9% or eight respondents are uncertain about the program's impact on the city's tourism industry, while 2% do not agree.

Additionally, insights into employees' perceptions of how green city building programs impact public health revealed that providing fresher air to breathe is considered essential by 82% of respondents. Stress reduction follows closely, with 51% of respondents recognizing its significance. Furthermore, 28% of respondents believe green city building programs reduce depression. Another aspect highlighted is the reduction of absenteeism due to health issues such as asthma, respiratory, and skin allergies, which is noted by 21% of respondents. Lastly, 7% of

respondents mention additional benefits such as reducing air pollution waste, promoting efficiency, encouraging participation, and preserving water in waterways as ways green city building programs impact public health.

Moreover, insights are provided into the percentage and ranking of how employees perceive green city building programs to affect the environment. According to the findings, the top three ways in which the program is perceived to impact the climate are environmental sustainability (73%), followed by reducing pollution (62%), and addressing global warming (41%). Energy efficiency ranks fourth, followed by water reduction. Some employees also mention the reduction of carbon footprint and negligible environmental effects as additional considerations. Time For Change (2021) defines carbon footprint as the total amount of greenhouse gases produced to support human activities, usually expressed in equivalent tons of carbon dioxide.

Dissemination of the Green City Building Program to the people of the city

The findings indicate that 66% of the employees agree that the Green City Building Program of Quezon City is effectively disseminated to raise awareness among the city's citizens. Conversely, 9% of the employees express disagreement with this assertion, while 18% are uncertain about the adequacy of the program's dissemination. These figures suggest that the Quezon City government has successfully generated awareness among the city's residents.

The top three recommended methods for further disseminating the Green City Building Program of Quezon City are highlighted. The most favored approach is TV advertisement, with 73% of respondents supporting this method. Social network advertisement follows closely, with 61% of respondents endorsing its use. Publishing more Green City Building Program magazines is ranked third, with 33% of respondents advocating for this approach. Radio advertisement ranks fourth, trailed by fliers with 5%, while utilizing the program as part of a tourism initiative garners 17% of support, placing it in sixth position. Some employees also suggest providing seminars and incorporating green building principles into the Building Code as additional strategies for dissemination.

Problems associated with the implementation of the green city building program

The findings reveal that 91% of the employees agree that the Quezon City government is financially capable of implementing the Green City Building Program. Conversely, 2% of the employees express disagreement with this assertion, while 7% are uncertain about the city's financial capability for the program. Furthermore, it is highlighted that 58% of the employees agree that Green City building programs are perceived as too costly, which poses a significant challenge in implementing the program. Conversely, 27% of the employees disagree with this perception, while 15% are uncertain about the costliness of the program. This observation underscores the primary hurdle in implementing the Green City program: its perceived high cost. Among the 90 respondents, 34% explicitly identified various problems and issues in implementing Green City Building Programs. These include political factors, elections, documentary and implementation requirements, lack of knowledge and awareness, compliance with green building ordinances, community involvement, existing old buildings and establishments, and the ongoing maintenance of the program.

Recommendations on how the Green City Building Program can be a vital link between environmental sustainability and the local tourism industry

The data indicates that 66% of the employees believe people benefit from the Green City Building Program of Quezon City by enhancing clean and green surroundings. Additionally, a majority of employees agree that the program contributes to increased employee productivity (40%), improved employee attendance (30%), and reduced stress (30%). Some employees also cited benefits such as promoting awareness, helping mitigate global warming, improving health, and creating a healthier environment. However, there is one employee who believes that there are no benefits from the program. Furthermore, 41% of the employees consider providing more training and seminars for employees as the primary recommendation to the government for coping with the implementation of the Green City Building Program. Other key recommendations include enhancing biodiversity (38%), promoting and supporting

the tourism industry (36%), encouraging community involvement (32%), implementing more Information, Education, and Communication (IEC) activities (26%), increasing tax collection (17%), and conducting more advertisements (16%). Additionally, four employees recommended suggestions such as creating a better environment, stricter implementation of ordinances, conducting further studies, and increasing incentives for employees within the Quezon City Government to cope with the program's implementation.

Of the respondents, 28% proposed ideas to enhance the Green City Building Program as a promotional tool for the city's tourism industry. These suggestions include advocating for stricter compliance regarding implementations, disseminating the benefits and advantages of green city building programs to citizens, promoting awareness through seminars and training sessions, ensuring hotels comply with the Green Building Ordinance, implementing rooftop gardens, initiating urban planning projects by the government, establishing green districts in barangays, and allocating separate funds specifically for the program. The study's findings underscore the primary objective of the Green City Building Program of Quezon City, which is to prioritize environmental sustainability while benefiting the local populace. Singh, Syal, Grady, and Korkmaz (2010) note that green building initiatives positively impact employee efficiency as they create cleaner and fresher workplaces that mitigate absenteeism due to health issues such as asthma, respiratory and skin allergies, stress, and depression. This assertion is substantiated by the data presented in Table 5A on page 51, which unequivocally demonstrates that individuals derive tangible benefits from Green City programs, including enhanced clean and green surroundings, increased employee productivity, and reduced stress.

Moreover, the Green City Building Program of Quezon City extends beyond environmental sustainability to catalyze promoting the city's tourism industry. The program leverages attributes such as environmental sustainability, Biodiversity Enhancement, Energy Efficiency, and Eco-friendly Preferable Buildings as promotional tools. These tools exemplify how tourism facilities can embrace green practices, as evidenced by landmarks like Robinsons Magnolia on Aurora Boulevard, Quezon City. By showcasing these attributes, the program not only addresses the challenges of climate change but also fosters the recognition of green tourism, thereby contributing to the success of the city's tourism industry.

Conclusions

1. The findings of this research highlight the potential of the Green City Building Program as a promotional tool to bolster the local tourism industry of Quezon City. By focusing on environmental protection and improving public health, the program can attract visitors through the provision of a clean and green environment, thereby enhancing the city's appeal to tourists.
2. The study indicates widespread awareness of the Green City Building Program among the populace of Quezon City. Respondents overwhelmingly identify attributes such as environmental sustainability, biodiversity enhancement, energy efficiency, and eco-friendly building materials as integral components of the program. While the majority express support for the program, there remains some uncertainty and dissent among certain population segments.
3. Overall, the results suggest that the majority of employees perceive the Green City Building Program as a catalyst for promoting Quezon City's tourism industry. There is a consensus among respondents that the program contributes positively to the city's tourism prospects. Furthermore, many employees believe that the program positively impacts public health by providing a fresher air quality. Environment sustainability is widely recognized as the primary means by which the program influences the environment.
4. The research affirms that the Quezon City Green Building Program has been effectively disseminated to raise awareness among the city's residents. Additionally, employees believe that further dissemination can be achieved through television and social media advertisements, highlighting the importance of these platforms in reaching the wider populace.
5. While a considerable portion of respondents believe that the Quezon City government is financially capable of implementing the Green City Building Program, concerns about its high cost persist among the majority. Despite this, there are differing opinions regarding whether the program's costliness poses a significant obstacle to its execution.

Recommendations

Recommendations stemming from these findings include prioritizing the enhancement of clean and green surroundings and increasing employee productivity as key benefits of the Green City Building Program. Furthermore, the majority of employees advocate for the Quezon City government to conduct more seminars or training sessions for employees to enhance their knowledge about the program, thereby empowering them to advocate for the adoption of green building practices.

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Tabuk City's initiatives to local businesses towards now normalKier Marie T. Agod*¹, Desiree Kate B. Alngag²
^{1, 2} Tabuk City, Kalinga, Philippines**Abstract**

Aim: This study examined the initiatives of the Local Government Unit (LGU) of Tabuk City that supported micro, small, and medium enterprises (MSMEs) during the transition to the "Now Normal" following the COVID-19 pandemic.

Methodology: A mixed-method research design was employed, integrating qualitative interviews with LGU program implementers and quantitative survey responses from local business owners. Six LGU-supported programs were assessed: Go Lokal, COVID-19 Assistance to Restart Enterprises (CARES), RiseUp Tindahan Loan, RiseUp Multipurpose Loan, Youth Entrepreneurship Program, and the Kapatid Mentor Me Program. Data were analyzed using descriptive statistics and documentation analysis.

Findings: Results revealed that the Go Lokal Program demonstrated the highest level of effectiveness, reflecting strong market linkage and local product promotion. In contrast, the RiseUp Multipurpose Loan Program obtained the lowest effectiveness rating, primarily due to business owners' preference for cooperative-based financing. Overall, the findings indicate that LGU-led initiatives played a meaningful role in supporting MSME recovery during the post-pandemic period.

Conclusion: The study concluded that the LGU of Tabuk City significantly contributed to MSME resilience and local economic recovery during the Now Normal. Programs emphasizing market access and capacity-building were most effective, while financial assistance programs require improved accessibility and awareness to enhance their impact.

Keywords: MSMEs, LGU initiatives, business recovery, Now Normal, Tabuk City

INTRODUCTION

The outbreak of Coronavirus Disease 2019 (COVID-19) marked one of the most significant global health crises in modern history. First identified in December 2019 in Wuhan City, Hubei Province, China, the disease was caused by the novel Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) (World Health Organization [WHO], 2020a). The rapid transmission of the virus across continents led the World Health Organization to declare COVID-19 a Public Health Emergency of International Concern on January 30, 2020, and subsequently a global pandemic on March 11, 2020 (WHO, 2020b).

Beyond its health implications, COVID-19 generated profound disruptions across global socio-economic systems, affecting governance, education, labor, and economic activities (United Nations Development Programme [UNDP], 2021). Governments worldwide implemented lockdowns, mobility restrictions, and public health protocols to mitigate viral transmission. While necessary, these measures severely constrained economic activities, particularly for small business sectors, and reshaped development planning and public administration priorities (Organisation for Economic Co-operation and Development [OECD], 2021).

In the Philippine context, nationwide community quarantines implemented in March 2020 significantly altered daily life and institutional operations (Department of Health [DOH], 2020). Structural vulnerabilities—such as poverty, limited health care capacity, and high population density—further intensified the country's exposure to the socio-economic consequences of the pandemic (World Bank, 2020). Among the most affected sectors were micro, small, and medium enterprises (MSMEs), which account for more than 99 percent of registered business establishments and serve as critical drivers of employment generation, rural development, and poverty reduction (Department of Trade and Industry [DTI], 2022).

Despite their central role in economic development, MSMEs faced severe challenges during the pandemic, including forced closures, declining demand, liquidity constraints, and workforce displacement (OECD, 2020; World Bank, 2021). Under Republic Act No. 9501, MSMEs are classified based on asset size and number of employees, highlighting their diverse capacities and vulnerabilities (Republic Act No. 9501, 2008). Although national policies and recovery programs were implemented to support MSMEs, existing literature indicates that business recovery outcomes varied widely, particularly between urban and rural areas.

In Tabuk City, Kalinga, the pandemic resulted in temporary business shutdowns, reduced income streams, and operational instability among local enterprises. In response, the Local Government Unit (LGU) implemented several initiatives aimed at supporting MSMEs during the transition to the "Now Normal," a period characterized by gradual economic reopening under sustained public health measures. While national and international studies have extensively examined MSME resilience and recovery strategies, empirical evidence on localized LGU-driven interventions in rural Philippine cities remains limited.

This gap underscores the need for systematic evaluation of LGU initiatives at the community level. Unlike previous studies that focus on national recovery frameworks or urban business environments, the present study examines the effectiveness of Tabuk City's LGU-implemented programs using a mixed-method approach that integrates the perspectives of both implementers and business owners. By providing localized empirical evidence, the study contributes to the academic discourse on MSME recovery, informs local governance and policy formulation, and offers practical insights for strengthening entrepreneurial resilience in rural communities during post-pandemic transitions.

Review of Related Literature and Studies

Global and Regional Economic Impacts of the COVID-19 Pandemic

The COVID-19 pandemic triggered unprecedented disruptions across global and regional economies, significantly affecting consumption, production, and employment patterns (Fernandes, 2020; Baker et al., 2020). Scholars emphasize that pandemics function not only as public health crises but also as catalysts for widespread economic, social, and political instability (Prawoto et al., 2020). Declining consumer demand, supply-chain disruptions, and business closures resulted in heightened unemployment and income insecurity, particularly among small enterprises with limited financial buffers (Ozili & Arun, 2020; OECD, 2020).

Across regions, micro, small, and medium enterprises (MSMEs) were disproportionately affected due to their constrained access to capital, limited risk absorption capacity, and dependence on daily operations for survival (Aparecio & Torrejas, 2024). Studies from Indonesia documented substantial revenue losses among small enterprises due to mobility restrictions and market disruptions (Baker et al., 2020; Sharif et al., 2020). Similarly, in the Philippines, strict lockdown measures such as the Enhanced Community Quarantine (ECQ) led to widespread business closures, job losses, and operational paralysis, particularly among informal and micro-scale enterprises (Department of Health [DOH], 2020; Talabis, 2021).

While global economic recovery began in late 2020, reports from the World Bank (2020, 2021) indicate that MSMEs continued to face persistent challenges, including limited access to finance and weakened consumer demand. The Organisation for Economic Co-operation and Development (OECD, 2021) further highlighted that sustainable post-pandemic recovery requires targeted interventions at both national and local levels, particularly those that strengthen entrepreneurship ecosystems, digital transformation, and inclusive growth.

Local Government and Institutional Initiatives Supporting MSMEs in the Philippines

In the Philippine context, MSMEs play a critical role in sustaining local economies, generating employment, and promoting inclusive development. Recognizing their vulnerability during the pandemic, national agencies and local government units (LGUs) implemented various recovery and resilience programs to mitigate economic losses and support business continuity (Department of Trade and Industry [DTI], 2021, 2023; Small Business Corporation [SB Corp], 2022, 2023).

Among the major interventions was the COVID-19 Assistance to Restart Enterprises (CARES) Program, implemented by the Small Business Corporation as the financing arm of the DTI. The CARES Program provided interest-free and collateral-free loans to pandemic-affected MSMEs, initially targeting micro and small enterprises and later expanding coverage to medium enterprises. Funded through the ₱11-billion allocation under the Bayanihan to Heal as One Act and the Bayanihan to Recover as One Act, CARES served as an accessible alternative to informal lending practices by offering fast and affordable microfinancing (SB Corp, 2022; World Bank, 2020).

Complementing CARES, the RiseUp Loan Programs were introduced to support MSMEs that survived the pandemic and required capital for sustained recovery. These programs include RiseUp Tindahan for retail MSMEs within fast-moving consumer goods supply chains and RiseUp Multipurpose Loans catering to enterprises across sectors, with loan amounts ranging from ₱10,000 to ₱5 million and repayment terms of up to three years (SB Corp, 2023). Additional initiatives, such as the RiseUp Turismo Program, extended support to tourism enterprises through interest-free and collateral-free loans with extended grace periods. According to the DTI (2023), these programs aimed to strengthen MSME resilience and position enterprises for post-pandemic growth.

Beyond financial assistance, the Youth Entrepreneurship Program (YEP), institutionalized under Republic Act No. 10679, focused on developing entrepreneurial competencies among young Filipinos through mentoring, training, and enterprise development initiatives (DTI, 2021). Similarly, Project KAPATID, through its Mentor Me component, sought to enhance MSME competitiveness by providing structured mentorship, access to shared service facilities, and linkages to larger value chains (DTI, 2023).

Empirical and Theoretical Insights on MSME Resilience

Recent empirical studies emphasize that MSME recovery is strongly influenced by adaptive strategies, institutional support, and access to capacity-building opportunities. Santos et al. (2025) found that food service MSMEs in Iligan City adopted innovation, diversification, and digital transformation as key mechanisms for resilience. International evidence similarly underscores the importance of government-led support systems in facilitating MSME adaptation during crises (ILO, 2021).

Despite the growing body of literature on MSME resilience and national recovery programs, existing studies largely focus on urban settings or macro-level policy analysis. There remains limited empirical research examining localized LGU-driven interventions in rural contexts, particularly those that integrate both implementer and beneficiary perspectives. This gap highlights the need for context-specific evaluations that assess how LGU initiatives function at the community level and contribute to MSME recovery during the Now Normal period.

Theoretical Framework

This study is anchored on Resilience Theory, Local Governance Theory, and Institutional Support Theory, contextualized within Philippine national recovery policies and local implementation mechanisms.

Resilience Theory explains the capacity of systems, organizations, and individuals to absorb shocks, adapt to disruptions, and recover while maintaining core functions. In the context of MSMEs, resilience refers to enterprises' ability to adjust operations, adopt new strategies, and sustain livelihoods amid crises such as the COVID-19 pandemic (OECD, 2021; ILO, 2021). This theory underpins the study's focus on recovery outcomes and adaptive capacity among local businesses.

Local Governance Theory emphasizes decentralization, community responsiveness, and the strategic role of LGUs in addressing localized socio-economic challenges. LGUs possess contextual knowledge that enables them to design and implement targeted interventions aligned with local needs. This theory supports the examination of Tabuk City's LGU initiatives as context-specific responses to MSME disruptions during the Now Normal.

Institutional Support Theory posits that formal institutions influence organizational survival by providing access to resources, policy frameworks, and capacity-building mechanisms. In this study, LGU-implemented programs—such as CARES, RiseUp, Go Lokal, and Kapatid Mentor Me—are viewed as institutional mechanisms that shape MSME recovery trajectories.

These theories are reinforced by national policy frameworks, including the Bayanihan to Heal as One Act (RA 11469), Bayanihan to Recover as One Act (RA 11494), the Magna Carta for MSMEs (RA 9501), and Republic Act No. 9184 on government procurement. Local implementation is contextualized through Oplan Kalinga Memorandum No. 173 s. 2021 and relevant guidelines from the Office of Civil Defense (2020), which governed emergency response, procurement, and fund utilization at the local level.

Conceptual Framework

The conceptual framework illustrates the relationship between LGU initiatives and MSME recovery outcomes within the Now Normal context.

Independent Variable

Local Government Unit Initiatives for MSMEs, including:

- Go Lokal Program
- COVID-19 Assistance to Restart Enterprises (CARES) Program
- RiseUp Tindakan Loan
- RiseUp Multipurpose Loan
- Youth Entrepreneurship Program
- Kapatid Mentor Me Program

These initiatives represent financial, capacity-building, market linkage, and mentorship interventions.

Contextual Variable

The "Now Normal" environment following the COVID-19 pandemic, characterized by gradual economic reopening, adaptive business practices, and sustained public health measures.

Dependent Variable

MSME Recovery and Resilience, measured through:

- Perceived effectiveness of LGU programs
- Business continuity and operational stability
- Improved market access and product promotion
- Enhanced entrepreneurial skills and capacity development

Outcome

Strengthened local economic resilience and inclusive growth in Tabuk City.

Framework Explanation

The framework assumes that LGU initiatives directly influence MSME recovery by addressing financial constraints, skill gaps, and market access challenges. The Now Normal context moderates how these initiatives are accessed and perceived by business owners and implementers. This framework guided the formulation of research objectives, the selection of variables, the design of instruments, and the interpretation of findings, ensuring coherence across the study.

Statement of the Problem

The COVID-19 pandemic has profoundly disrupted local economies worldwide, forcing micro, small, and medium enterprises (MSMEs) to confront severe operational and financial challenges. In the Philippines, the MSME sector—accounting for over 99 percent of registered businesses—has been critical in driving employment and community development. However, the pandemic's prolonged restrictions have strained their capacity to survive and recover, particularly in rural cities such as Tabuk in Kalinga Province. In response, the Local Government Unit (LGU) of Tabuk City implemented several initiatives, including the *Go Lokal Program*, *COVID-19 Assistance to Restart Enterprises (CARES)*, *RiseUp Tindahan Loan*, *RiseUp Multipurpose Loan*, *Youth Entrepreneur Program*, and *Kapatid Mentor Me Program*, to support the local business sector in adapting to the "Now Normal."

Despite these efforts, there remains a lack of empirical evaluation on how effective these LGU programs have been in helping business owners recover, sustain operations, and build long-term resilience. Existing studies have largely focused on national recovery policies, leaving a gap in understanding localized strategies and their actual impact at the community level. Addressing this gap is vital for generating data-driven insights that can strengthen local governance, inform policy adjustments, and enhance MSME support mechanisms in future crises. Therefore, this study seeks to assess the initiatives of the LGU of Tabuk City towards local businesses during the Now Normal period and determine their perceived effectiveness from the perspectives of both implementers and business owners.

Research Objectives

General Objective:

To evaluate the initiatives of the Local Government Unit (LGU) of Tabuk City that support local businesses during the transition to the "Now Normal."

Specific Objectives:

1. To identify the programs implemented by the Local Government Unit (LGU) of Tabuk City to support local businesses in the Now Normal.
2. To evaluate the effectiveness of these programs as perceived by business owners and program implementers.
3. To determine whether there is a significant difference between the perceptions of business owners and implementers regarding program effectiveness.

Research Questions

This study sought to answer the following questions:

1. What programs has the Local Government Unit (LGU) of Tabuk City implemented to support local businesses in the Now Normal?
2. How effective are these programs as perceived by business owners and program implementers?
3. Is there a significant difference between the perceptions of business owners and implementers regarding the effectiveness of these programs?

Null Hypothesis:

There is no significant difference between the perceptions of business owners and program implementers regarding the effectiveness of LGU programs in Tabuk City during the Now Normal.

METHODS

Research Design

The study employed a mixed-methods research design, integrating qualitative and quantitative approaches to comprehensively evaluate the initiatives of the Local Government Unit (LGU) of Tabuk City in supporting local businesses during the Now Normal period. The qualitative component enabled in-depth exploration of program implementation processes and contextual factors through interviews with LGU implementers. The quantitative component measured the perceived effectiveness of LGU initiatives among business owners using survey data. This design was deemed most appropriate as it allowed triangulation of findings, where qualitative insights provided explanatory context for quantitative results, thereby enhancing the validity and completeness of the evaluation of localized MSME support initiatives.

Population and Sampling

The respondents of the study consisted of 70 participants, comprising 60 business owners and 10 LGU program implementers in Tabuk City, Kalinga. Business owners were selected from those with recently renewed permits registered at the LGU Tabuk City Business Permits and Licensing Office. They were chosen through simple random sampling using the fishbowl technique, ensuring that each permit holder had an equal chance of selection.

LGU program implementers were selected using purposive sampling, as they served as the primary coordinators or focal persons of the six identified LGU programs. This sampling approach ensured that all key informants directly involved in program implementation were included, providing comprehensive qualitative insights without redundancy.

Respondents	Number	Percentage
Business Owners	60	86%
Program Implementers	10	14%
Total	70	100%

Instruments

Two researcher-made instruments were utilized. For the qualitative component, a semi-structured interview guide was developed to elicit information on LGU initiatives, implementation processes, and program challenges. For the quantitative component, a survey questionnaire using a 4-point Likert Scale was designed to assess the perceived effectiveness of LGU programs among business owners.

Both instruments were developed based on the study objectives and related literature. Content validation was conducted by three subject matter experts with backgrounds in public administration, business management, and research methodology. The validators reviewed the instruments for clarity, relevance, and alignment with the research objectives. Revisions were made based on their recommendations to improve content validity and methodological consistency.

Data Collection

Data collection was conducted in Tabuk City, Kalinga after securing permission from the LGU offices concerned. Qualitative data were gathered through face-to-face interviews with LGU program implementers at their

respective offices. Each interview followed the semi-structured guide and focused on program identification and implementation experiences during the Now Normal.

Quantitative data were collected through self-administered survey questionnaires distributed to business owners with renewed permits. Data collection was conducted over a scheduled period to ensure adequate response rates. All respondents were briefed on the purpose of the study prior to participation.

Data Analysis

Qualitative data were analyzed using documentation and thematic analysis, wherein interview responses were transcribed, coded, and categorized to identify recurring themes related to LGU initiatives and implementation practices.

Quantitative data were analyzed using descriptive statistics, specifically frequency counts, weighted means, and percentages. A 4-point Likert Scale was employed to interpret the effectiveness of LGU programs using the following scale:

Statistical Limit	Descriptive Equivalent
3.25–4.00	Highly Effective
2.50–3.24	Effective
1.75–2.49	Less Effective
1.00–1.74	Not Effective

To determine whether there was a significant difference between the perceptions of business owners and program implementers, an appropriate inferential statistical test was applied at a 0.05 level of significance.

Integration of qualitative and quantitative findings was achieved through triangulation, where qualitative insights were used to explain and validate quantitative results.

Ethical Considerations

Ethical standards were strictly observed throughout the conduct of the study. Permission to conduct the research was obtained from the relevant LGU offices in Tabuk City. Informed consent was secured from all participants after explaining the study's purpose, procedures, and voluntary nature of participation. Confidentiality was maintained by excluding personal identifiers from the data, and all collected information was stored securely and accessed only by the researchers. All sources used in the study were properly cited to uphold academic integrity.

RESULTS AND DISCUSSION

This study employed a mixed-method research design integrating qualitative and quantitative approaches to assess the effectiveness of Local Government Unit (LGU) initiatives supporting local businesses in Tabuk City during the Now Normal period.

Effectiveness of LGU Programs as Perceived by Implementers

Table 1a. Level of effectiveness of the programs towards Now Normal as perceived by the implementers.

Programs	Mean	Description
A. Go Lokal Governments programs.	3.80	HE
B. Covid-19 Assistance to Restart Enterprises (CARES Program)	3.20	E
C. RiseUp Tindakan Loan	2.90	E
D. RiseUp Multipurpose Loan	2.80	E
E. Youth Entrepreneur Program	3.30	HE
F. Kapatid Mentor Me Program helps with this by providing MSME's free education and training and then assists them by linking them to bigger companies.	3.20	E
Average	3.20	E

Table 1a presents the level of effectiveness of LGU programs as perceived by program implementers. The overall weighted mean of 3.20 indicates that the programs were perceived as effective. Among the initiatives, the Go Lokal Program obtained the highest mean (3.80), interpreted as highly effective. This finding suggests that market linkage initiatives significantly enhanced local product promotion through partnerships with national retail establishments such as Ayala Malls, Rustan's, Duty-Free Philippines, and Robinsons Malls.

This result aligns with the objectives of the One Town One Product (OTOP) program, which promotes locally rooted products by leveraging community resources and cultural identity (Department of Trade and Industry [DTI], 2022). Local products such as Kalinga Brew Coffee and traditional Kalinga weaving gained wider exposure, including access to external and international markets.

The Youth Entrepreneurship Program also obtained a high effectiveness rating (mean = 3.30). This program supported young entrepreneurs by enhancing entrepreneurial skills through training and mentoring, particularly during the surge of online selling activities on digital platforms such as Facebook and TikTok during pandemic lockdowns. These findings support earlier studies emphasizing digital adoption as a resilience strategy among MSMEs (ILO, 2021; OECD, 2021).

Conversely, the RiseUp Multipurpose Loan Program registered the lowest effectiveness rating (mean = 2.80). Although still classified as effective, implementers noted limited uptake due to business owners' preference for cooperative-based loans, which were perceived as more accessible for short-term financial needs.

Effectiveness of LGU Programs as Perceived by Business Owners

Table 1b. Level of effectiveness of the programs towards Now Normal as perceived by the Business Owners.

Programs	Classification of Business				Over-all	
	Micro		Small			
	Mean	D	Mean	D	Mean	D
A. Go Lokal Governments programs.	3.61	HE	4.00	HE	3.81	HE
B. Covid-19 Assistance to Restart Enterprises (CARES Program)	3.25	HE	3.00	E	3.13	E
C. RiseUp Tindahan Loan	3.02	E	3.00	E	3.01	E
D. RiseUp Multipurpose Loan	2.69	E	3.00	E	2.85	E
E. Youth Entrepreneur Program	3.34	HE	3.00	E	3.17	E
F. Kapatid Mentor Me Program helps by providing MSME's free education and training and then assists them by linking them to bigger companies.	3.42	HE	3.00	E	3.21	E
Average	3.22	E	3.17	E	3.19	E

Table 1b presents the perceptions of business owners regarding program effectiveness. The overall weighted mean of 3.19 indicates that LGU initiatives were generally effective in supporting businesses during the Now Normal. Consistent with implementers' perceptions, the Go Lokal Program received the highest overall rating (mean = 3.81), reinforcing its strong impact on market exposure and product promotion.

The Kapatid Mentor Me Program followed closely, with business owners reporting improved managerial skills and competitiveness after participating in structured mentoring and training sessions (DTI, 2023). These findings corroborate studies highlighting capacity-building as a critical factor in MSME recovery (ILO, 2021).

The RiseUp Multipurpose Loan Program again obtained the lowest effectiveness rating (mean = 2.85). Business owners expressed a preference for cooperative lending schemes, which they considered more familiar and flexible. This finding mirrors the implementers' perceptions, indicating consistency between stakeholder groups.

Comparison of Perceptions Between Implementers and Business Owners

Table 2. Significant Difference on the Perception of the Group of Respondents on the Level of Effectiveness of Programs of Local Government Unit of Tabuk City.

Groups	Mean	computed value	p- value	Decision
Implementers	3.20	0.03	0.49	Not Significant
Business owners	3.19			

Table 2 shows no statistically significant difference between the perceptions of implementers (mean = 3.20) and business owners (mean = 3.19), with a computed p-value of 0.49 at the 0.05 level of significance. This result indicates shared perceptions regarding the effectiveness of LGU programs, suggesting alignment between program design and beneficiary experiences.

Study findings support literature emphasizing market linkage, digital adoption, and capacity-building as essential to MSME resilience (ILO, 2021; OECD, 2021). The Go Lokal Program's strong performance reflects successful product promotion strategies. Conversely, the lower effectiveness of the RiseUp Multipurpose Loan is tied to business owners' preference for cooperative loans, which they find more accessible.

For the qualitative method, the researchers supported the interview to the respondents with documentation for the Programs of Local Government Unit of Tabuk City to Local Businesses towards Now Normal through interviews with the LGU Tabuk City regarding the programs they implemented amidst COVID-19 for the business owners.

During the interview with the BPLO LGU Tabuk City, they enumerated the programs that their agency offered amidst COVID-19. They conducted trainings in terms of managing business during COVID-19 and offered free training to the business owners, such as wine-making workshops. They discussed the COVID-19 Assistance to Restart Enterprises (CARES) Program, which was implemented during the massive lockdown advisories in the country and ended on January 31, 2022, to help business owners as well as the economy during the crisis (Small Business Corporation, 2022). The CARES program is under the Pondo sa Pagbabago at Pag-asenso (P3) program. After the CARES program, the RiseUp program has been implemented, which is also under the P3 program (Small Business Corporation, 2023).

They stressed the Youth Entrepreneur Program, intended for the young ones planning to enter the business industry (Department of Trade and Industry, 2021). Next, the Kapatid Mentor Me Program provides MSMEs free education and training and then assists them by linking them to bigger companies. This program has ten modules and ten sessions, intended for existing businesses (Department of Trade and Industry, 2023).

For assessing the effectiveness of the programs as perceived by the implementers, the results showed that the obtained total weighted mean is 3.20, implying a level of effectiveness of the programs towards the new normal as perceived by the implementers, which resulted as effective. The highest obtained weighted mean of 3.80 is along Indicator A, Go Lokal Government programs. Partner stores and retail establishments all over the Philippines, such as Ayala Malls, Rustan's, Duty-Free, Robinsons Mall, and others, with an obtained weighted mean of 3.80, which is highly effective. This Go Lokal Program by the LGU Tabuk City promotes the One Town One Product (OTOP) to tourists who visited the city (Department of Trade and Industry, 2022).

They also encourage local business owners to join during fiestas (Matagoan Festival) to patronize their products. With the initiatives of the LGU Tabuk City, local products were known outside the province and in some foreign countries. Kalinga Brew and Weaving is an example. The lowest is along Indicator D, RiseUp Multipurpose Loan with an obtained weighted mean of 2.80, under effective. This program is not convincing to the business owners because most businesses are members of cooperatives wherein, for short-term needs, they apply for loans.

For the level of effectiveness of the programs towards the new normal as perceived by the business owners, the obtained total weighted mean between the two classifications of business is 3.20, implying a level of effectiveness of the programs towards the new normal as perceived by the business owners, which resulted as effective. The highest obtained weighted mean is along Indicator A, Go Lokal Government programs, which brings locally made products to Go Lokal partner stores and retail establishments all over the Philippines, such as Ayala Malls, Rustan's, Duty-Free, Robinsons Mall, and others, with an obtained weighted mean of 3.61 for micro and 4.00 for small businesses, and the overall obtained weighted mean between the two classifications is 3.81, under highly effective. The business owners are encouraged to promote their products by joining the One Town One Product (OTOP) program of the DTI through the support of Local Government Units. The lowest is along Indicator D, RiseUp Multipurpose Loan with an obtained weighted mean of 2.69 for micro and 3.00 for small businesses, and the overall obtained weighted mean is 2.85, under effective. The results are the same as the perception of the implementers,

wherein business owners prefer loans from their joined cooperatives instead of the RiseUp Multipurpose Loan program.

Conclusion

The study concludes that the LGU of Tabuk City effectively supported MSMEs during the Now Normal period through a combination of market linkage, capacity-building, and financial assistance initiatives. Programs emphasizing product promotion and skills development, particularly the Go Lokal and Youth Entrepreneurship Programs, demonstrated the strongest outcomes. In contrast, financial loan programs such as the RiseUp Multipurpose Loan were less effective due to beneficiaries' preference for cooperative-based financing. The absence of significant perceptual differences between implementers and business owners underscores the coherence of program implementation and reception. Overall, the findings affirm the critical role of localized governance in fostering MSME resilience in rural communities.

Recommendations

Based on the findings of the study, the following recommendations are proposed:

1. The LGU of Tabuk City, in coordination with the Department of Trade and Industry (DTI) Kalinga, may conduct regular information seminars to increase awareness and understanding of the RiseUp Multipurpose Loan Program, including eligibility requirements and application procedures.
2. The LGU may strengthen pre-evaluation mechanisms for RiseUp Tindakan Loan applicants, particularly small retail establishments (locally known as *sari-sari stores*, or neighborhood convenience shops), to enhance loan viability and repayment capacity.
3. Priority access to recovery assistance programs such as the COVID-19 Assistance to Restart Enterprises (CARES) Program may be extended to MSMEs most affected by pandemic-related restrictions to support business continuity and crisis recovery.
4. Continuous promotion of LGU-led entrepreneurship programs through quarterly orientations and monitoring activities may enhance program visibility, participation, and long-term impact.

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