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## Tabuk City's initiatives to local businesses towards now normal

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### 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



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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



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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.





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#### Independent Variable

Local Government Unit Initiatives for MSMEs, including:

- Go Lokal Program
- COVID-19 Assistance to Restart Enterprises (CARES) Program
- RiseUp Tindahan 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."



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### 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%
<b>Total</b>	<b>70</b>	<b>100%</b>

### 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.



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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





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C. RiseUp Tindahan 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.



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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





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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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