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BUSINESS KNOWLEDGE, SKILLS AND CHALLENGES OF MICRO-BUSINESS OWNERS IN BORONGAN CITY, EASTERN SAMAR

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Abstract

This study examines the profile, capabilities, and operational challenges of micro-businesses in Borongan City, Eastern Samar. Most enterprises have been operating for 1 to 5 years, are predominantly sole proprietorships engaged in retail, and rely on personal savings as their main source of capital, with initial investments generally below P100, 000 and a workforce of 0 to 1 employee. Micro-business owners demonstrate adequate marketing and financial management skills, strong customer service capabilities, and sufficient knowledge of digitization. However, they face persistent constraints, including high interest rates on financing, unreliable electricity supply, frequent regulatory changes, and difficulty in finding skilled workers. These findings highlight both the strengths and vulnerabilities of the sector and point to the need for targeted support in access to finance, infrastructure improvement, regulatory streamlining, and human resource development.

Keywords: Business knowledge and skills, Retail Industry, micro-businesses, operational challenges.

1. INTRODUCTION

Micro-businesses are integral to the economic fabric of many developing regions, providing employment opportunities, fostering entrepreneurship, and contributing to the overall economic resilience of local communities. In Borongan City, a third-class city in the Eastern Visayas region of the Philippines, micro-businesses have become a cornerstone of economic activity. Despite their importance, these enterprises' challenges often impede their growth and sustainability.

International Labor Organization (2021) accounts for more than 90% of all businesses are micro and small enterprises (MSEs) and provide around 50-60% of employment globally, particularly in low-and middle-income countries. In the Philippines, micro businesses are similarly vital, representing a significant portion of the country's small and medium enterprises (SMEs). The

Philippine Statistics Authority (2020) notes that micro-enterprises comprise 88.77% of the total 957,620 business enterprises operating in the country, underscoring their prevalence and importance.

However, despite their economic contributions, micro-businesses in areas like Borongan City face numerous obstacles. A study by the Asian Development Bank (2020) highlights the barriers to growth for micro-businesses in the Philippines, including limited access to formal credit, lack of business development services, and vulnerability to economic shocks. These challenges are particularly pronounced in regions like Eastern Visayas, where infrastructure limitations and market access issues further constrain business activities.

The need for comprehensive profiling of micro-businesses is crucial for developing targeted interventions that can support their growth and sustainability. Profiling allows for a better understanding of the demographic characteristics of business owners, the nature of their operations, and the specific challenges they encounter. Nair and Pandey (2020) emphasize that understanding the demographic profile of entrepreneurs, such as age, educational level, and prior business experience, can provide insights into their motivations and the resources they need to succeed. Beck and Demirguc-Kunt (2006) have shown that the nature of the organization and the sector in which micro-businesses operate can significantly influence their performance and growth prospects.

Moreover, evaluating the business skills and knowledge of micro-business owners is essential for identifying gaps. Mckenzie and Woodruff (2014) posited that business training programs that enhance skills can lead to improved business practices, and subsequently, better business outcomes. In the context of Borongan City, understanding the existing skill levels and knowledge gaps among micro-business owners can inform the design of training and capacity-building initiatives that are tailored to their needs.

Finally, the study of challenges and constraints faced by micro-businesses in Borongan City is critical for developing strategies that can help these enterprises thrive. Tambunan (2009) mentioned that some of these challenges and constraints businesses face include regulatory hurdles, competition, and external economic factors. By identifying the specific challenges faced by micro-businesses in Borongan City, policymakers and other stakeholders can devise more effective support mechanisms.

In conclusion, the profiling of micro-businesses in Borongan City is a necessary step toward understanding the factors that influence their success and the challenges they face. The study aims to provide valuable insights that can support micro-business development in Borongan City and contribute to the region's broader goal of economic empowerment.

Review of Related Literature

Demographic Characteristics of Micro-business

The demographic characteristics of micro-business owners significantly influence the operation, performance, and growth of these enterprises.

Years of operation. Liedholm and Mead (1998) cited that micro-business in developing economies often face high failure rates during the first few years of operation due to limited access to resources, insufficient market knowledge, and operational challenges. Their study revealed that the survival rate of micro-business improves significantly after the first five years of operation, as business that overcome early obstacles tend to develop more resilience and market stability. Nandamuri and Gowthami (2013) also highlights that the majority of micro-business operates for less than five years, particularly in the retail and service sectors. Businesses that surpass this threshold are more likely to establish a loyal customer base and secure repeat business, which is crucial for long-term survival.

In the Philippines, micro-business often experiences a high turnover rate within the first years of operation, as they typically face various challenges related to access to capital, market competition, and infrastructure. Velasco (2013) indicated in his study that on the growth of micro, small, and medium enterprises (MSMEs) in the Philippines found that many micro-businesses operate within a short time frame of 1 to 5 years before either expanding or closing down due to external and internal challenges. He also highlighted that micro-business in retail and service sectors often have higher survival rates compared to other sectors due to lower capital and operational costs.

Nature of organization. Micro-businesses are often sole proprietorships, characterized by a single individual owning and managing the business. Liedholm and Mead (1999) found that a majority of micro-business operate as sole proprietorship due to simplicity of setup and lower initial capital requirements. Aldaba (2014) also mentioned that majority of micro-enterprises in the Philippines are sole proprietorship. This ownership structure is prevalent in informal sectors, such as retail and personal services where business operations are less complex.

Type of sector. Micro-businesses are typically concentrated in sectors that require minimal capital investments and are labor-intensive. Tambunan (2009) posited that in developing countries, micro-businesses are often involved in agriculture, trade, and personal services. These sectors offer low barriers to entry, making them attractive to entrepreneurs with limited financial resources or formal business training. Gërguri-Rashiti et al. (2017) indicates that service-oriented industries type of microbusiness is found in developed economies.

Source of capital. Bates (1997) mentioned that most common source of start-up capital for micro-business is personal savings or informal sources of capital such as loans from family and friends, rather than formal financial institutions. Micro business owners most like face challenges in accessing formal financial services due to lack of collateral, credit history, or familiarity with financial institution. Habito and Tamangan (2018) emphasized that access to formal credit remains limited for micro-businesses due to the lack of collateral and credit history. Many businesses rely on informal financial sources such as family, friends, and local lending institutions.

Approximate initial capital of the business. In terms of initial capital, micro-business in the Philippines typically start with low capital, often sourced from personal savings or informal lending. The majority of micro-business start with an initial capital of less than P 100,000 according to the Department of Trade and Industry (DTI) and some other studies conducted by Filipino authors.

Number of employees. In the Philippines, micro-businesses have fewer than 10 employees. Aldaba (2014) posited that the majority of micro-enterprises are sole proprietorships and often employ between 0 to 1 worker, usually consisting of family members or unpaid labor. Micro-enterprises are usually labor-intensive but lack the capacity to hire additional workers due to financial constraints and the informal nature of the business.

Business Skills and Knowledge

Marketing Skills. Marketing plays a crucial role in the success of micro-business, as it helps them attract and retain customers. Kotler and Keller (2006) posited that effective marketing management is essential for small business growth, allowing micro-business owners to better position their products and services in competitive markets. Dlodlo and Dhurup (2013) also emphasize that micro-business owners must develop marketing skills, particularly in digital marketing, to effectively engage with modern consumers. Alam et.al. (2011) indicates that micro-business owners need to be proficient in marketing to promote their products or services effectively. Skills such as customer relationship management, market research, and digital marketing are crucial for business growth in a competitive environment.

Financial Management Skills. Financial literacy is a critical skill for business owners to ensure sustainability. Eresia-Eke and Raath (2013) found that poor financial management is one of the leading causes of failure of micro-businesses. Having knowledge of cash flow management, budgeting, and basic accounting helps micro-businesses survive and grow. Fatoki (2014) highlights that financial education and access to financial advisory services can significantly improve the performance of micro-business owners.

Customer Service Skills. Customer service is another key area where micro-business owners need to excel. Ziethaml, Bitner, and Gremler (2017) stress the importance of quality customer service in building customer loyalty and satisfaction, which are crucial for the long-term success of micro-business. Panwar and Agnihotri (2020) found that business that prioritize customer service tend to outperform their competitors in retaining clients and building brand loyalty. Excellent customer service can also differentiate micro-businesses from larger competitors by fostering a personal connection with clients.

Digital Skills. In the digital age, proficiency in using digital tools and platforms is increasingly necessary. David-West, Umukoro, and Onibonoje (2020) point out that digital skill allows micro-business owners to tap into new markets, streamline operations, and improve efficiency. In many developing economies, however, micro-business owners often lack sufficient knowledge in this area, limiting their growth potential. Kowo et. Al. (2021) highlights that micro-business owners who are adept at using digital tools such as social media, e-commerce platforms, and online payment systems are more likely to succeed in today's digital economy.

Operational Challenges and Constraints faced by Micro-business Owners

Micro-businesses in the Philippines faced numerous challenges and constraints that hinder their growth and sustainability. Some of them are access to finance, infrastructure-related, regulatory challenges and human resource.

Access to finance. This challenge and constraint are commonly faced by micro-business in the Philippines. Habito and Tamangan (2018) pointed out that micro-business owners often rely on personal savings or informal lending because they lack the collateral and credit history required by banks and other formal lending institutions. The financial constraint hampers their ability to expand operations and invest in better equipment or technology.

Infrastructure-related. Infrastructure issues, particularly in rural areas, pose a significant challenge to micro-businesses. Llanto (2012) pointed out that poor transportation network, unreliable electricity supply, and limited access to telecommunications hinder the growth and efficiency of micro-enterprises. These limitations make it difficult for micro-businesses to access markets, source materials, and deliver products or services.

Regulatory and compliance issues. According to the Department of Trade and Industry, many micro-businesses struggle with the complexity and costs associated with complying with regulatory requirements. Aldaba (2014) highlights that bureaucratic processes for business registration, permits, and compliance with taxation laws can be time-consuming and costly for micro-businesses.

Human Resource. In the Philippines, micro-business also faced significant challenges related to human resources. These includes difficulty in finding and hiring skilled workers (Llanto and Orbeta, 2013), lack of training and development of the employees (Aldaba, 2014), frequent staff turnover (Del Rosario and Mariano, 2016) and absence of formal labor and lack of formal HR practices (Bautista, 2015).

Objectives of the Study

The study seeks to answer the following objectives:

1. To profile micro-businesses in Borongan City in terms of:

1.1. Years of operation

1.2. Nature of organization

1.3. Type of sector

1.4. Source of capital

1.5. Approximate initial capital of the business

1.6. Number of employees

2. To assess the level of business skills and knowledge among micro-business owners in terms of:

2.1 Marketing

2.2 Financial Management

2.3 Customer Service

2.4 Digitalization

3. To identify key operational challenges and constraints faced by micro-businesses in terms of:

3.1 Access to financial services

3.2 Access to infrastructure

3.3 Regulatory and compliance issues

3.4 Human Resource

2. METHODOLOGY

This study employed a descriptive research design to assess the business knowledge, skills, and operational challenges of micro-business owners in the poblacion area of Borongan City, Eastern Samar. The respondents consisted of 306 randomly selected owners or managers from a population of 1,316 registered micro-enterprises based on BPLO records.

Data were gathered by a researcher-developed questionnaire covering respondents' profiles, business knowledge and skills, and operational challenges. The instrument, adapted from established studies, demonstrated acceptable reliability with a Cronbach's alpha of 0.79. Data collection was conducted through personal administration of the questionnaire, and results were analyzed using descriptive statistics, including frequency counts, percentages, ranks, and means.

3. RESULTS AND DISCUSSION

Demographic Characteristics of Micro-business

Table 1 presents the demographic attributes of micro-businesses encompassing factors such as years in operation, organizational nature, sector categorization, capital sources, initial capital estimates, and employee count. The data reveals that a significant portion of micro-businesses, constituting 49.02% (150), have operated for a span ranging from 1 to 5 years. Conversely, a meager 0.65% (2) have a business tenure of less than one year. The findings support the study of Velasco (2013) that many micro-businesses operate within a short time frame of 1 to 5 years before either expanding or closing down due to external and internal challenges.

Among the micro-enterprises, a predominant 98.04% (300) operate as sole proprietorships, while merely 0.65% (2) function as cooperatives. This similar to Aldaba (2014) that majority of micro-enterprises in the Philippines are sole proprietorship. Notably, the majority of these micro-businesses, accounting for 55.56% (170), are classified under the retail domain, with a smaller percentage of 3.59% (11) engaged in manufacturing activities. Similarly, Aldaba (2012) mentioned that micro-enterprises in the Philippines are predominantly concentrated in the wholesale and retail trade sector, comprising a significant portion of all micro-business activities. This sector is favored due to its low capital requirement, ease of entry, and widespread consumer demand, especially in local communities.

Regarding initial capital, a striking 82.03% (251) kickstarted their ventures primarily from owners' personal savings. In contrast, a marginal 0.65% (2) relied on investor contributions for capital. Many Filipino micro-enterprises rely heavily on personal funds to start their businesses due to limited access to formal financial institutions (Habito and Tamangan, 2018).

Most micro-enterprises, totaling 59.15% (181), commenced operations with an initial capital falling below 100,000 units. On the contrary, a minority comprising 1.63% (5) initiated operations with a capital ranging between 2,000,001 to 3,000,000 units. According to the Department of Trade and Industry, majority of micro-business start with an initial capital of less than P 100,000. This low level of start-up capital is reflective of the nature of micro-enterprises, which typically operate in sectors such as retail trade, food stalls, personal services, and other small-scale business that require minimal financial investment.

In terms of manpower, a substantial cohort, approximating 47.93% (147), employed a workforce between 0 to 1 personnel. Contrary, 13.61% (42) have a staff between 6 to 10 personnel. It has been mentioned by Aldaba (2014) that majority of micro-business often employ between 0 to 1 worker due to financial constraints and the informal nature of the business.

Table 1: Demographic characteristics of micro-business

Demographic Characteristics	Frequency	Percentage
Years of operation		
Less than 1 year	2	0.65
1 year – 5 years	150	49.02
6 years – 10 years	62	20.26
11 years – 15 years	31	10.13
16 years – 20 years	25	8.17
21 years – 25 years	14	4.58
More than 25 years	22	7.19
Nature of organization		
Sole Proprietorship	300	98.04
Partnership	4	1.31
Cooperative	2	0.65
Type of sector		
Retail store	170	55.56
Service	125	40.85
Manufacturing	11	3.59
Source of capital		
Personal savings	251	82.03
Loans	53	17.32
Investor capital	2	0.65
Approximate initial capital		
Below 100,000	181	59.15
100,001 – 500,000	83	27.12
500,001 – 1,000,000	13	4.25
1,000,001 – 1,500,000	9	2.94
1,500,001 – 2,000,000	9	2.94
2,000,001 – 2,500,000	5	1.63
2,500,001 – 3,000,000	5	1.63
Number of employees		
0 – 1 employee	147	47.93
2 – 5 employees	118	38.46
6 – 10 employees	42	13.61

Level of Business Skills and Knowledge Among Micro-business Owners

Table 2 shows the level of business skills and knowledge of micro-business owners in terms of their marketing, financial management, customer service, and digitalization.

In terms of the marketing skills and knowledge possessed by micro-business owners, Table 2a delineated their proficiency levels across various domains. The findings suggest that they rarely utilize online marketing channels, particularly social media and email marketing to promote their business promotion (*M* = 2.07, *SD* = 1.39). Furthermore, micro-business owners exhibit a fair understanding of market research and customer analysis (*M = 3.25, SD* = 1.19). When it comes to developing and executing a comprehensive marketing strategy, they demonstrate a moderate level of confidence (*M =3.31, SD* = 1.04). In addition, their proficiency in effectively engaging and reaching the target audience through current marketing efforts is effective (*M = 3.72, SD* = 1.06). The outcomes collectively indicate that micro-business owners possess an adequate level of skills and knowledge in marketing, although there appears to be room for enhancement, particularly in the realm of online marketing utilization.

Table 2.a Level of Business Skills and Knowledge in terms of Marketing

Marketing	Mean	SD	Interpretation
Utilization of online marketing channels such as social media and email marketing to promote the business.	2.07	1.39	Rarely
Understanding of market research and customer analysis.	3.25	1.19	Fair
Ability to develop and execute a comprehensive marketing strategy.	3.31	1.04	Moderately confident
Effectiveness of current marketing efforts in reaching and engaging the target audience.	3.72	1.06	Effective
Overall Marketing Skills	**3.09**		**Adequately skilled and knowledgeable**

Table 2b underscores the skills and knowledge of micro-business owners in terms of financial management. The data indicates that these micro-business owners exhibit commendable proficiency levels across several key areas. Primarily, they demonstrate a good capability in managing and maintaining accurate financial records for their business (*M = 3.75, SD* = 1.12). Additionally, they showcase a good knowledge of key financial statements (*M = 3.47, SD* = 1.12). These business owners often conduct reviews and analyses of their financial performance and budgets (*M = 3.87, SD* = 1.30). Furthermore, they exude a very high level of confidence in effectively managing their business (*M = 3.80, SD* = 0.91). The findings suggest that micro-business owners are skilled and knowledgeable in financial management as evidenced by a mean score of 3.72. Their adept skill and knowledge in financial statements and maintaining financial records oversight speak to their competence in steering the financial aspect of their businesses.

Table 2.b Level of Business Skills and Knowledge in terms of Financial Management

Financial Management	Mean	SD	Interpretation
Ability to manage and maintain accurate financial records of the business.	3.75	1.12	Good
Knowledge of key financial statements.	3.47	1.12	Good
Frequency to review and analyze financial performance and budget.	3.87	1.30	Often
Ability to manage the business effectively.	3.80	0.91	Very confident

Financial Management	Mean	SD	Interpretation
Overall Financial Management Skills	**3.72**		**Skilled and knowledgeable**

Table 2c delves into the skill and knowledge base of micro-business owners in the domain of customer service. It illuminates their adeptness across various aspects of customer relationship management. The data portrays that these micro-business owners exhibit high proficiency in delivering exceptional customer service practices, particularly in terms of responsiveness and satisfaction (*M = 4.29, SD* = 0.77). Moreover, they showcase skilled expertise in managing and resolving customer issues or complaints (*M = 4.07, SD* = 0.74). Their profound understanding of customer needs and preferences is evident (*M* = 4.39, *SD* = 0.73). Additionally, these business owners exhibit exceptional effectiveness in utilizing customer feedback to enhance their products or services (*M = 4.28, SD* = 1.12). The findings underscore the remarkable skill set and knowledge possessed by micro-business proprietors in customer service. Their proficiency in offering exceptional service, addressing customer concerns, understanding customer preferences, and leveraging feedback for continual improvement underscores their commitment to fostering strong customer relationships and delivering quality service.

Table 2.c Level of Business Skills and Knowledge in terms of Customer Service

Customer Service	Mean	SD	Interpretation
Quality of customer service practices in terms of responsiveness and satisfaction.	4.29	0.77	Excellent
Skill in handling and resolving customer complaints or issues.	4.07	0.74	Skilled
Understand the needs and preferences of the customers.	4.39	0.73	Very well
Use of feedback from customers to improve the product or services.	4.28	1.12	Extremely effective
Overall Customer Service	**4.26**		**Very Skilled and Knowledgeable**

Table 2d shows the level of business skills and knowledge of micro-business owners in terms of digitalization. It illuminates that they are moderately familiar with the use of digital tools and software in managing their business operations (*M* = 2.99, *SD* = 1.31). They slightly integrate the use of e-commerce platforms in their business (*M* = 2.46, *SD* = 1.27). Additionally, they are neutrally comfortable with the use of online payment systems and digital transaction methods (M = 3.19, *SD* = 1.34). Further, they rarely use data analytics tools to monitor and improve their business ($M = 2.54$, $SD = 1.40$). In general, the micro-business owners possessed an adequate skills and knowledge in digitalization with a mean score of 2.80.

Table 2.d Level of Business Skills and Knowledge in terms of Digitalization

Digitalization	Mean	SD	Interpretation
Use of digital tools and software in managing business operations.	2.99	1.31	Moderately familiar
Level of integration of e-commerce platforms into the business operations.	2.46	1.27	Slightly integrated
Use of online payment systems and digital transaction methods.	3.19	1.34	Neutral
Use of data analytics tools to monitor and improve the business performance.	2.54	1.40	Rarely
Overall Digitalization	**2.80**		**Adequately skilled and knowledgeable**

Operational Challenges and Constraints Faced by Micro-businesses

Table 3 categorizes the operational challenges and constraints faced by micro-businesses into four major areas: access to finance, infrastructure-related challenges, regulatory and compliance issues, and human resources.

In the area of access to finance, the most significant constraint identified was the high interest rates, affecting 42.16% of micro-business owners, making it the top-ranked financial challenge. On the other end of the spectrum, bad debts ranked sixth, affecting only 0.65% of business owners. This aligns with research that emphasizes access to finance as a critical bottleneck for small businesses, where high interest rates and limited access to affordable credit are common barriers (Beck, Demirguc-Kunt, & Maksimovic, 2005). Without affordable credit, micro-businesses struggle to expand and sustain operations. Additionally, Asian Development Bank (2015) pointed out that micro-business in the Philippines struggle with high interest rate when seeking loans form formal financial institutions. As a result, many micro-business owners are discouraged from applying for loans, limiting their ability to grow their business.

Regarding infrastructure-related challenges, inconsistent electricity supply was the most pressing issue, reported by 33.99% of respondents, ranking first. In contrast, the payment of property tax was considered the least significant infrastructure-related challenge, with only 0.65% of owners citing it, ranking seventh. Previous studies support these findings, as infrastructure deficiencies, particularly unreliable electricity, hinder the productivity of small businesses (Mensah & Adafula, 2013). The interruption of power supply disrupts business operations, especially in industries reliant on continuous energy. Llanto (2012) emphasizes that unreliable electricity supply is a major constraint for micro-enterprises in the Philippines. He highlighted that frequent power outages disrupt business operations, lead to increased operational costs, and hinder productivity.

Under regulatory and compliance issues, frequent changes in regulations were the most significant challenge, affecting 30.07% of micro-business owners, while difficulty understanding regulatory requirements ranked fourth at 16.99%. Regulatory volatility can disrupt business operations, as frequent policy changes increase uncertainty and compliance costs, a phenomenon noted in research by Djankov et al. (2002). Such challenges are particularly burdensome for small businesses that often lack the resources to quickly adapt to new regulations. This also supports the study of Aldaba (2014) that frequent changes in regulations can create uncertainty for micro-business owners. He highlighted that micro-enterprises often lack the resources and expertise to keep up with new regulations, which can lead to compliance difficulties and additional costs.

Lastly, in the human resource category, the greatest challenge was the difficulty in finding skilled workers, cited by 48.04% of respondents, ranking first. On the other hand, managing employee performance was less of a concern, ranking fourth, with only 3.27% citing it as a challenge. Consistent with findings from other studies, small businesses face significant hurdles in attracting and retaining skilled labor due to limited financial resources and career advancement opportunities (Bennett & Robson, 2003). In the Philippines, the findings align with the research conducted by Llanto and Orbeta (2013), which identifies the challenge of finding and hiring skilled workers as a significant issue for micro-businesses.

Table 3 Operational challenges and constraints

Challenges and constraints	Frequency	Percentage	Rank
Access to finance			
High interest rate	129	42.16	1
Strict loan requirements	62	20.26	2
Difficulties in managing cash flow	55	17.97	3
Limited financial products available	43	14.05	4
Lack of collateral	15	4.90	5
Bad debts	2	0.65	6
Infrastructure-related challenge			
Inconsistent electricity supply	104	33.99	1
Inadequate storage facility	68	22.22	2
Lack of technological resources	42	13.73	3
Limited access to clean water	40	13.07	4
Poor internet connectivity	39	12.75	5

Challenges and constraints	**Frequency**	**Percentage**	**Rank**
Poor road condition	11	3.59	6
Payment of property tax	2	0.65	7
Regulatory and compliance issues			
Frequent changes in regulations	92	30.07	1
Limited access to regulatory guidance	82	26.80	2
Complex regulatory processes	80	26.14	3
Difficulty in understanding regulatory requirements	52	16.99	4
Human Resources			
Difficulty in finding skilled workers	147	48.04	1
Lack of training and development opportunities	75	24.51	2
High employee turnover	74	24.18	3
Challenges in managing employee performance	10	3.27	4

4. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the findings of the study, most micro-businesses in Borongan City have been operating for 1 to 5 years, are primarily sole proprietorship engaged in retail, and rely on personal savings as their main source of capital, typically starting with investments below P100,000 and employing 0 to 1 worker. Micro-business owners generally exhibit adequate skills in marketing and financial management, with strong customer service capabilities and sufficient knowledge of digitization. However, they face several challenges, including high interest rates when accessing financing, unreliable electricity supply as a key infrastructure issue, frequent regulatory changes, and difficulty in finding skilled workers.

Recommendation

Based on the findings of the study, it is recommended to conduct advanced training for micro-business owners to enhance marketing and financial skills, along with stronger government support through funding programs such as subsidies, grants, and loan guarantees. It also highlights the need to address infrastructure issues, particularly by adopting alternative energy sources. Streamlining business registration and improving regulatory support through LGU-led initiatives are encouraged, alongside partnerships for vocational training to strengthen the local workforce.

Finally, the findings may serve as baseline data for future extension programs and development initiatives.

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