

## Programs and Services of DTI Negosyo Centers and Operationalization of the 7M Strategies

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**Abstract:** *The thrust of this research is to describe the programs and services of Negosyo Centers in terms of its mandated functions: (1) Business registration assistance, (2) Business advisory services, (3) Business information and advocacy, and (4) Monitoring and evaluation; determine the operationalization of the programs and services to Tarlac micro enterprises in terms of the 7M strategies: Mindset Change, Mastery, Mentoring, Money, Machines, Market Access, and Models of Negosyo; and to determine the relationship of the programs and services to the operationalization of the 7M entrepreneurial strategies. Forty-nine (49) micro enterprises involved in the manufacturing sector were selected from the list provided by the Department of Trade and Industry (DTI)-Tarlac Provincial Office. Descriptive-correlation method was employed. Findings indicated that the programs and services of the Negosyo Center are relevant and beneficial to the micro entrepreneurs in the manufacturing sector in the province of Tarlac. Moreso, the programs and services in terms of the 7M entrepreneurial strategies have a positive effect in the business and life of the micro entrepreneurs. Furthermore, the programs and services of Negosyo Centers are positively correlated and significant to the operationalization of the 7M entrepreneurial strategies.*

**Keywords:** 7M Strategies, Business, DTI, Micro-Entrepreneurs, Negosyo Centers, SSF

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### Introduction

As Ajay Bohra said, “Business is the lifeblood of the economy.” Businesses are the engines that fuel the economic growth of every nation, democratic or not. The reason businesses are crucial to the economy is they produce the goods and services that people use every day, the clothes to wear, the food to eat, the transportation to ride and so on. Businesses also generate jobs. They are the largest employer, bigger than the government. When employment is healthy because of sufficient job opportunities, certainly the economy becomes healthy. Businesses also are the biggest source of tax revenue for the government to support its programs, projects, and services. From taxes, the government pays the salaries of the teachers, soldiers and police officers and all other government employees working to provide public services. And when we say businesses, it is not only about the large business corporations that usually operate in international settings but more so on small businesses that operate locally, the Micro, Small and Medium Enterprises (MSME).

### MSME (Micro, Small, and Medium-Sized Enterprises)

Globally, micro, small, and medium enterprises (MSMEs) account for over 90% of businesses and more than 60% to 70% of employment, and 50% of the world’s gross domestic product (United Nations 2023). These numbers show that MSMEs certainly contribute significantly to the growth and prosperity of the economy. The term MSMEs is defined differently in each country.

Different nations use different standards to categorize enterprises; some rely on capital, some on workforce size, and some on a combination of standards unique to each organization.

Businesses operating in the industrial, agricultural, and service sectors in the Philippines are referred to as Micro, Small, and Medium-Sized Enterprises (MSMEs). These companies fit into the micro, small, or medium category; they employ less than 200 people and have an asset value of up to Php 100 million. 99.58 percent of firms in the Philippines are MSMEs of which 90.54 percent constitute micro enterprises; 8.83 percent small and 0.41 percent medium (Department of Trade and Industry, 2020). 1,000,506 enterprises with a population of 995,745 (99.5 percent) and 4,761 (0.5 percent) large enterprises accounted for 62.40 percent of total business generation (Philippine Statistics Authority (2019). With this, MSMEs are without a doubt the foundation of the Philippine economy; hence the government is consolidating and making significant investments in this sector to encourage growth.

Although small and medium enterprises are not likely to generate as much monetary as most large corporate entities, they are vitally important, significant contributors to the very foundation of local communities.

Businesses not only have an impact on the national economy, but also on the local economy where they operate. The MSME sector plays a strategically significant role in the foundation of local communities' economies and the national economy.

A robust and dynamic MSME sector is indicative of a flourishing and expanding regional and national economy. The tangible contributions of business to local economic growth are the same as those how business contributes at the national level. When local businesses are thriving and profitable, they are generating greater revenues for the local government. Where business establishments are thriving, the collection of tax will increase. A survey in the United States shows that 99.7% of small businesses are employing firms, and are employing 64% of the national workforce, and 44% of payroll in the private sector come from small business (Brown, 2014). This employment contribution of MSMEs in the United States does not deviate so much here in the Philippines. Moreover, MSMEs not only contribute economically to their local communities but also to socio-political development. MSMEs are dynamic in character. They have the ability to adapt within changing economic environments, become flexible to demands and challenges, create innovations and produce products of diversity and services that may popularize community identity. Through the government's One-Town-One-Product (OTOP) initiative, Marikina City was known for its shoes, Cebu with its "danggit," and Vigan with its pottery and "longganisa," In the province of Tarlac, we have Lechon Camiling and Ilang-ilang essential oil of Anao. Not all small businesses stay small. They have potential to grow even to a large business entity. And when this happens, the local community and the whole nation benefit.

Businesses in Tarlac and the Philippines as a whole must adapt to new technology and shifting market conditions in today's globalized and fiercely competitive economic climate if they are to thrive. In addition, the emergence of e-commerce has provided firms with access to a worldwide market, and the internet has helped numerous small businesses expand and become more competitive.

Starting and running a business can be challenging. Ordinary challenges are funding capital, navigating the complexities of regulations, especially tax, and acquiring the necessary skills and knowledge in doing business. It is here where the support of the government is necessitated. There are many ways the government can come in support of the business sector. It can encourage innovation, foster a culture of entrepreneurship, and create an environment to support business. It can be stimulated through advocacy service and public awareness campaigns networking and collaboration among MSMEs where they meet, discuss and exchange ideas, experiences like the best practices. It is also the government that can facilitate better access to funding to save the entrepreneurs from heavy interest in shark loans. It is the government that can provide education and skills training, create a supportive legal framework, and eliminate bureaucratic red tape. All of these are challenges to the business sector, particularly the MSMEs that the government could easily address. The sector nevertheless faces a number of obstacles that keep it from developing to the extent that it could, even with government backing and the passage of regulations meant to create an environment that is supportive of MSME development.

The passage of R.A. Senate Bill 10644, often known as the "Go Negosyo Act," was written by former senator Paolo Benigno "Bam" Aquino and approved on July 15, 2014. This is a significant advancement toward the government's target for the MSME sector. This act, which is required in all provinces, cities, and municipalities, encourages job enterprises and is overseen by the Department of Finance and the Micro, Small, and Medium Enterprise Development Council (MSMEDC) in accordance with the Implementing Rules and Regulations (IRR) Administrative Order 14-5 Series of 2014. By encouraging local job creation, production, and commerce within the nation, MSMEs would help promote inclusive growth, national development, and poverty reduction. This plan would assist the establishment of MSMEs. In order to streamline the current bureaucratic rules, give MSMEs more incentives and advantages, and fortify the Micro, Small, and Medium Enterprise Development (MSMED) Council, the state creates policies and implements measures to reduce barriers to business establishment.

### Negosyo Centers

Establishing "Negosyo Centers" in each province, city, and municipality to encourage "ease of doing business and facilitate access to services for MSMEs within their jurisdiction" is one of the primary goals of Republic Act 10644. In total, the program provides four main services. The first is assistance with business registration through the Philippine Business Registry, which includes business names, business permits, and

registration of Barangay Micro Business Enterprises, among other licenses and permits that companies need to get. Business advisory services, the second service provided by the Negosyo Centers, enable MSMEs to receive complimentary, individualized legal advice that is customized to meet their needs. These encompass financial management, investment facilitation, training and mentorship, market promotion, and financing access, among other business development services. The third category is business advocacy and information, where NCs give MSMEs information about buyers, suppliers, marketplaces, government aid initiatives, and other pertinent information. The last stage, monitoring and evaluation, is when the NCs keep tabs on MSMEs' growth and development.

The Negosyo Center coordinates and facilitates government processes related to the establishment and management of MSMEs. It facilitates the process of applying for grants and other forms of financial assistance, buildings and equipment for shared services, and other supports. It guarantees that management guidance, assistance, and improvement will be provided to MSMEs' working environments. It establishes a mentorship program for aspiring and existing business owners and investors in collaboration with the local chamber of commerce, other business associations, and governmental bodies. In line with the MSMEs growth strategy, the Negosyo Centers also provide programs or initiatives for the country's entrepreneurial development. Finally, they develop youth entrepreneurial projects in collaboration with other organizations and academic institutions. The locations of Negosyo Centers are ideal for both current and future businesses. These locations include retail malls, educational facilities, local government units (LGUs), DTI offices, and non-governmental organizations. As per the Republic Act 10644, Section 3, the DTI is designated as the supervisory body, and it is stated that "The MSMED Council shall encourage public-private partnerships in the establishment and management of Negosyo Centers."

1,355 Negosyo Centers had been opened across the country as of December 2022. Through the regional offices of the Department of Trade and Industry, the Micro Small and Medium Enterprise Development (MSMED) Council assigns individuals known as Business Counselors to oversee the Negosyo Centers and has oversight responsibility over them. Seven Ms can be used to summarize the comprehensive approach employed by the Department of Trade and Industry (DTI): market access, money, machines, mastery, mentoring, mindset change, and negosyo models. This tactic aids in MSMEs' growth. The correct and upbeat mindset that an entrepreneur has to have in order to have a successful entrepreneurial journey is known as mindset change. DTI teaches MSMEs to adopt the right entrepreneurial mindset by making them successful and innovation-driven, collaborative, and proactive business owners. Through the Negosyo Centers (NCs), the Department of Trade and Industry (DTI) teaches entrepreneurship knowledge and skills in Mastery. These include helping companies establish a continuous innovation system, identifying market opportunities, developing products and markets, preparing basic financial and business plans, and aiding firms with business formation. While Mentoring is to help entrepreneurs develop stronger and more sustainable businesses. Entrepreneurs can avail of mentoring and coaching programs on different aspects of business operations, facilitated by industry experts and large corporations for free. Business owners can learn from industry experts and organizations such as Go Negosyo, DTI provides funds through its Money microfinance projects. The Federation of Filipino Chinese Chambers of Commerce & Industry, Inc., the Philippine Chamber of Commerce and Industry, the Philippine Franchise Association, and the Association of the Filipino Franchisers Inc. DTI also makes links with financing institutions to help entrepreneurs accomplish their goals.

### SSF Program

Under the Shared Service Facility (SSF) Program, entrepreneurs can utilize a shared system to access machines, tools, equipment, and other auxiliary things in Machines. Entrepreneurs can enhance their business's competitiveness by augmenting production and elevating product quality through the utilization of cutting-edge technologies and sophisticated equipment. Conversely, market access describes a company's capacity to conduct cross-border sales of products and services. DTI helps in promoting products and breaking into a wider market through provincial and national trade fairs. DTI also links businesses to large companies or to government offices so that entrepreneurs can regularly supply them with their products and services. Lastly, Models of Negosyo helps entrepreneurs understand that there are other ways to go about running their businesses. DTI assists prospective business owners with the start-up of their enterprises, whether they are traditional firms, direct selling, or franchising. Also, DTI holds a lot of lectures about

livelihood. DTI links small enterprises with larger corporations and, once operational, with other government agencies in an effort to promote cooperation and continuously match and innovate goods and services.

The aforementioned seven M's equip entrepreneurs in making a difference in the market while contributing to the larger cause of sustaining the Filipino entrepreneurial revolution (DTI, 2018).

However, despite the acknowledgment of the significant contribution of MSMEs in nation-building and a plethora of government policies and programs for this sector, MSMEs do, however, confront difficulties like sluggish growth, low productivity, and erratic market conditions. Furthermore, the COVID-19 pandemic in 2020 exacerbated MSMEs' problems with increased competitiveness, the need to quickly adjust to shifting market needs, technical advancements, and capacity limitations in terms of knowledge, innovation, and creativity. MSMEs' business operations have quickly and significantly changed as a result of the COVID-19 pandemic. Global shifts in consumer behavior, product distribution, consumption habits, and demand have suddenly become a challenge for small firms.

The province of Tarlac was not spared from the hit of the said pandemic. Many MSMEs in the province were forced to shut down and stop their operations temporarily or permanently. The coronavirus pandemic brought distress to the whole province and many Tarlaqueños became unemployed and lost their livelihood. The researcher observed that most Tarlac MSMEs were not able to fully recover from the pandemic and some were not able to reopen their business.

The province to date has eighteen (18) Negosyo Centers established in one (1) city and seventeen (17) municipalities within its jurisdiction.

Ultimately, the thrust of this research is to present the MSMEs in the province according to the selected business profile variables and to determine the operationalization of Negosyo Centers on Micro, Small, and Medium Enterprises in Tarlac Province with the end view of proposing interventions based on the findings of the study. Furthermore, there is general consensus regarding how little research has been done in this field thus far. The researcher determined that the investigation was necessary and pertinent.

## Materials and Methods

This study used a descriptive-correlational method of research, with the aid of a survey questionnaire as a means of gathering data, and the results were statistically computed and interpreted using statistical treatment. The instrument used was a set of researcher-made questionnaires and an adapted questionnaire. The researcher used complete enumeration as sampling design. 49 micro-entrepreneurs from the list provided by the Department of Trade and Industry-Tarlac Provincial Office served as respondents.

The pilot testing provided the proponent with the realizations that the instrument (both the researcher-made, and the adapted parts) is rigid and thorough, and that it provided the needed information for the study. The result of the reliability coefficient was 0.99. This coefficient indicated that the test was reliable.

## Results

This study provides the description of the programs and services of Negosyo Centers, the operationalization of the 7M strategies, and the relationship of programs and services to the operationalization of the 7M strategies.

### Programs and Services of Negosyo Centers

There are four major classifications of programs and services performed as mandated by the Negosyo Centers. These are business registration assistance, business advisory services, business advocacy information, and monitoring and evaluation. Hereunder shows how the micro-entrepreneurs in the Province of Tarlac describe the performance of Negosyo Centers in relation to their mandated functions.

**Table 1: Business Registration Assistance**

Particulars	Mean	SD	Description
I register my business through the Negosyo Center e.g. Business Name Registration	4.63	0.834	Always

I seek advice from the Negosyo Center regarding registration to other regulatory agencies e.g. Mayor's Permit, SSS, PhilHealth, Pag-IBIG	4.18	1.034	Often
I avail assistance of the Negosyo Center to register my business in order to avail other benefits like tax exemption and compliance to product standards e.g. BMBE, FDA, Halal	4.37	0.951	Often
<b>Composite Mean</b>	<b>4.39</b>		<b>Often</b>

**Table 2: Business Advisory Services**

Particulars	Mean	SD	Description of the Mean
I avail market development and promotion assistance e.g. trade fairs and exhibits	4.63	0.981	Always
I attend SME counselling programs.	4.53	0.819	Always
I avail product development assistance e.g. design consultations	4.47	0.929	Often
<b>Composite Mean</b>	<b>4.54</b>		<b>Always</b>

**Table 3: Business Advocacy Information**

Particulars	Mean	SD	Description of the Mean
I attend skills development trainings	4.53	0.929	Always
I attend managerial -trainings and seminars.	4.44	0.819	Often
I attend trainings related to e-commerce.	4.31	0.981	Often
<b>Composite Mean</b>	<b>4.43</b>		<b>Often</b>

**Table 4: Monitoring and Evaluation**

Particulars	Mean	SD	Description of the Mean
I join periodic assessment of Negosyo Center.	4.06	1.02	Often
I receive feedback on my existing business performance and conditions.	4.19	1.06	Often
I receive recommendations on business-process improvement and strategies.	4.28	1.02	Often
<b>Composite Mean</b>	<b>4.18</b>		<b>Often</b>

### Operationalization of the 7M strategies

In order to combat economic inequality and encourage inclusive growth, the government makes sure that people at the bottom of the pyramid and other marginalized groups have the knowledge and abilities needed to prosper in society. When people have the chance to participate in profitable business endeavors, their lives are enhanced and they stand to gain from the continuous economic expansion. To assist in achieving this goal, the DTI developed the 7Ms methods. The aim of this research is to determine the operationalization of the services and programs provided by the Province of Tarlac with respect to these 7M initiatives.

**Table 5: Mindset Change**

Particulars	Mean	SD	Description of the Mean
I gained the right and positive attitude that an entrepreneur must maintain throughout his business	4.76	0.662	Strongly Agree

Particulars	Mean	SD	Description of the Mean
journey.			
I became a success and innovation driven business owner.	4.59	0.705	Strongly Agree
I became more collaborative and proactive in running my business.	4.69	0.683	Strongly Agree
I became more confident with the necessary knowledge and the right mindset toward business operations.	4.67	0.689	Strongly Agree
I gained increased on my entrepreneurial skill through access to different capacity building programs	4.69	0.683	Strongly Agree
<b>Composite Mean</b>	<b>4.69</b>		<b>Strongly Agree</b>

**Table 6: Mastery**

Particulars	Mean	SD	Description of the Mean
I became keener in identifying business opportunities.	4.53	0.71	Strongly Agree
I was equipped with the right knowledge on how to expand my business.	4.51	0.711	Strongly Agree
I learned about operational management that helped my business to be sustainable.	4.57	0.707	Strongly Agree
I gained confidence in running my business.	4.55	0.709	Strongly Agree
I learned to be more aggressive by doing careful product concept planning.	4.53	0.739	Strongly Agree
<b>Composite Mean</b>	<b>4.54</b>		<b>Strongly Agree</b>

**Table 7: Mentoring**

Particulars	Mean	SD	Description of the Mean
My business status has improved after joining the mentoring programs of DTI.	4.76	0.662	Strongly Agree
I became more resilient amidst business challenging situations.	4.63	0.698	Strongly Agree
I gained the necessary knowledge, advice, skills, and connections to run and grow my business.	4.61	0.702	Strongly Agree
My understanding of financial and non-financial success indicators and benchmarking has improved.	4.57	0.707	Strongly Agree
I gained new insights and perspectives that will greatly improve my business.	4.63	0.698	Strongly Agree
<b>Composite Mean</b>	<b>4.64</b>		<b>Strongly Agree</b>

**Table 8: Money**

Particulars	Mean	SD	Description of the Mean
I was able to learn the different financing programs available for micro-entrepreneurs.	4.43	0.707	Agree
I gained access to affordable and cost-efficient loans.	4.16	0.943	Agree

Particulars	Mean	SD	Description of the Mean
I experienced a low-cost, quick approval loan with minimal requirements.	4.1	0.941	Agree
I was able to expand my business after infusion of additional funds from loans.	4.08	0.932	Agree
I gained access to more financing programs through referral to other government offices.	4.14	0.809	Agree
<b>Composite Mean</b>	<b>4.18</b>		<b>Agree</b>

Table 9: Machines

Particulars	Mean	SD	Description of the Mean
I was able to improve operations with minimal cost	4.31	0.769	Agree
My sales increased because of faster and efficient production.	4.35	0.779	Agree
I was able to enhance the production process and level up operations.	4.41	0.762	Agree
I was able to improve product quality.	4.49	0.739	Agree
I was able to increase production capacity.	4.37	0.782	Agree
<b>Composite Mean</b>	<b>4.39</b>		<b>Agree</b>

Table 10: Market Access

Particulars	Mean	SD	Description of the Mean
I was able to establish a network with other players in the industry.	4.51	0.711	Strongly Agree
I was able to gain access to new markets and expand existing markets.	4.61	0.702	Strongly Agree
My products gained more exposure in the local or global market.	4.51	0.767	Strongly Agree
I was able to establish a sustained market through market linkage facilitated by the different government agencies.	4.51	0.767	Strongly Agree
I was introduced to different programs to reach the mainstream market.	4.43	0.842	Agree
<b>Composite Mean</b>	<b>4.51</b>		<b>Strongly Agree</b>

Table 11: Models of Negosyo

Particulars	Mean	SD	Description of the Mean
I gained knowledge on the different selling platforms embracing e-commerce.	4.47	0.739	Agree
I was equipped with upgraded skills to improve quality of products.	4.47	0.767	Agree
I was able to enhance my capability on the aspect of product development particularly on packaging and labeling.	4.45	0.792	Agree
I have learned to be more receptive to government programs and services available for micro-entrepreneurs.	4.49	0.767	Agree

I have learned to appreciate the importance of compliance to regulatory standards to ensure quality and safety measures.	4.61	0.731	Strongly Agree
<b>Composite Mean</b>	<b>4.50</b>		<b>Strongly Agree</b>

## Discussion

Tables 1 to 4 show the mean, standard deviation, and description of the programs and services of Negosyo Center in the Province of Tarlac. The results showed that all of the 49 respondents registered their business through the NCs and availed assistance to register to other regulatory agencies and avail benefits such as tax exemption and compliance to product standards. All of them also sought assistance from the NCs on how they market their products, attend counseling programs, and avail product development assistance. 49 of them also attend skills development training, managerial trainings and seminars, trainings related to e-commerce. Lastly, the results shows that most of the respondents attended a periodic assessment of NCs, received feedback on the business performance and received recommendations on business-process improvement and strategies.

Moreover, Tables 5 to 11 show the mean, standard deviation, and description as well as the operationalization of the programs and services Negosyo Center (NCs) in terms of the 7M strategies. It appears in the survey that the programs worked for the micro-entrepreneurs in the province of Tarlac. They believed it helps them as far as correct mindset is concerned being business owners, all of them strongly believed that the NCs helped them improved on different business aspects and mastered the know-how and how-tos of entrepreneurship. Also, mentorship provided all of them with knowledge, advice, skills and connections they needed to run and grow their enterprises. All of them also gained access to financial programs, experienced low-cost and quick approval loans, and able to expand their businesses. Furthermore, all of them was able to increase their production through Shared Service Facilities (SSFs) of DTI and were introduced to different programs that made their goods reach the mainstream market.

## Conclusion

Based on the findings, all of them respondents resulted to have more access to government agencies, availed privileges and benefits like tax exemption in Bureau of Internal Revenue (BIR) and Barangay Micro Business Enterprise (BMBE), and product standard compliance requirements in Food and Drug Administration (FDA), received advisory services on market development and promotion assistance, were informed by the NC about the government advocacy in skills development, managerial training and up-dated e-commerce technologies, and received monitoring and evaluation services of NC, addressing their concerns, provided with feedbacks for guidance and improvement strategies.

Furthermore, all the respondents gained the right and positive mindset from the Negosyo Center, became success innovation -driven entrepreneurs, more proactive, collaborative and confident business operators, mastered the business operation system, received mentoring programs that resulted to positive impact on the life and business of micro entrepreneur sector in the province of Tarlac, learned about different affordable and cost-efficient financial programs for them, and able to loan for their additional capital, improve their production in terms of quality and quantity through the Shared Service Facilities (SSF), gained more exposure of their products and established new and wider market, locally and internationally, and learned about different selling platforms of e-commerce, up grading their skills in product development, appreciate the importance of compliance to regulatory standards and safety measures.

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