

# Empowering Grassroots Entrepreneurs: An Assessment of the Barangay Micro Business Enterprise Act (RA 9178)

Sheryl D. Tomas, PhD

Isabela State University, Cauayan Campus

## ABSTRACT

*This study aimed to evaluate the impact of the RA9178 law on the growth of businesses among registered micro entrepreneurs in Cauayan City. It employed a descriptive-quantitative approach with pre- and post-test constructs, measuring capital, return on investment, profit margin, value, and assets prior to registration, and after registration, measuring business growth metrics post BMBE registration. There are nineteen registered BMBEs at the time of the survey, all under sole proprietorships; these were purposely sampled into the study. Data was collected by a self-designed questionnaire, and the analysis was done using SPSS for frequency, percentage, mean and paired sample t-test.*

*All economic metrics increased significantly, with an average increment of 1.45 post-registration. Furthermore, the results revealed that the respondents statistically significantly improved performance post registering as BMBE. Therefore, the null hypothesis was rejected. In addition, all respondents (100%) indicated that the BMBE law has enabled positive changes in their business growth. There were notable barriers to the law's implementation, such as limited joint effort of the implementing bodies, no financing system established to support micro enterprises, and the absence of training opportunities designed for the recipients.*

*When well-implemented, the study claims that the BMBE Law has a significant impact on the growth of microenterprises. It goes on to suggest improving coordination between agencies, providing specialized training and funding, raising awareness about the programs, and further optimizing its impact.*

**Keywords:** BMBE Law, micro-entrepreneurs, business growth, public policy, MSMEs, economic development, Cauayan City, government support programs

## I. INTRODUCTION

The significance of Micro Business Enterprises stems from their impact on local economic development by functioning as major sources of income, local productivity, and poverty reduction (Quingco & Leonoras, 2020). In the Philippines, there is a legislative framework to address the development of micro business enterprises at the grassroots level in the village called the Barangay Micro Business Enterprise Act of 2002 or Republic Act No. 9178 Almeda & Baysic, 2012. The Act outlines registration procedures, incentives provision, and support mechanisms aimed at formally integrating micro-entrepreneurs into the economy, with the hope that these initiatives will subsequently strengthen efforts towards inclusive and sustainable economic growth.

A large segment of the economic and social development of a country is attributed to Micro, Small, and Medium-sized Enterprises (MSMEs), which is particularly pertinent to a developing economy such as the Philippines. MSMEs represented 99.52% of the total number of businesses operating in the Philippines in 2017, contributing to 62.9% of employment in the country and adding value to both national and international markets (Capiña, 2021). Despite the significant contribution to the economy, MSMEs face several challenges, including inadequate access to funds, insufficient levels of technology and innovation, and a difficult regulatory framework. This has made it challenging for Philippine MSMEs to achieve growth and sustainability despite assistance from the government (Adobas et al., 2024).

In the Philippines, the role of MSMEs is crucial in generating employment opportunities, stimulating economic activities, and alleviating social disparities in the country (Lubis & Salsabila, 2024). To fully cultivate their uninterrupted capabilities and provide optimal support, a conducive environment, entrepreneurial opportunities, and the necessary safeguards for the growth and nurturing of these enterprises



are needed (Winduro& Suhita, 2023). In the Philippines, microenterprises, which make up almost 90% of the MSMEs, play a vital role in employment generation and value-added activities, and also help in earning foreign income through exports (Villalon, 2024).

Even with such an important function, MSMEs have many obstacles that affect their goals and objectives. Not meeting the full potential is due to a lack of financing options, low technological adoption, and minimal entrepreneurial and managerial skills available, especially when compared with other ASEAN countries, hampering their growth and market competitiveness (Villalon, 2024; Almeda & Baysic, 2012). On a global scale, said MSME sectors provide interesting opportunities in diversifying the economy, advanced employment opportunities, and new forms of developing innovations. In India, for example, where unemployment and poverty are growing issues, SMES are crucial for industrial output, exports, and all-around inclusive economic and social development (Gupta, 2023).

The BMBE Act focuses on easing the registration process of microenterprises by minimizing the cost and administrative work needed to formalize business operations. Through these changes, the Act allows for easier access to support programs, financial help, and technical training, encouraging expansion and aiding in job creation at the micro-entrepreneur level. Micro, Small, and Medium Enterprises (MSMEs) serve as the spine of the Philippine economy and are essential players in economic diversification, regional growth, and technology diffusion.

This study seeks to address that gap by assessing the level of awareness and utilization of the BMBE Act among micro-entrepreneurs in [insert specific location]. Using a quantitative descriptive method, the research investigates how familiar local business owners are with the provisions of the Act, the extent to which they benefit from its incentives, and the barriers they encounter in accessing them. The findings aim to inform policymakers and local government units on how to strengthen program delivery and improve support for microenterprises.

## II. RESEARCH METHODOLOGY

This study utilized a descriptive and quantitative research design with a pre-test and post-test evaluation framework in assessing the perceptions of micro-entrepreneurs in Cauayan City regarding the impact of the Barangay Micro Business Enterprises (BMBE) Law. The descriptive design helped to capture the profile of BMBEs and the problems they faced, while the quantitative component made it possible to assess the levels of capital, return on investment (ROI), net profit, net worth, total assets, and other important indicators before and after BMBE registration. The study area was in Isabela, Cauayan City, which has a presence and active local government support for microenterprises. 19 registered BMBE beneficiaries became the study respondents, who were chosen intentionally through purposive sampling, with the criterion that they must have operated both before and after their BMBE registration.

The data collection was conducted by a self-made questionnaire, which contains three parts: the profile of the respondents, business growth indicators, and perceptions regarding the BMBE program and its implementation challenges. To guarantee the instrument's accuracy, it was examined by scholars specializing in entrepreneurship and business development. A preliminary test evaluated clarity and effectiveness with 10 BMBE owners from a neighboring municipality. The reliability of the questions was verified using Cronbach's Alpha, which was tested at 0.89, proving high internal consistency and reliability of the instrument.

Data was collected with proper consultation and approval from local stakeholders and authorities. The researcher distributed and collected all the questionnaires to guarantee maximum responses and completeness of answers. The data was analyzed by frequency, percentage, weighted mean, paired sample t-test, and other statistical tools. In interpreting perceptions, weighted means were used, but the t-test computed significant differences in business performance before and after registration, which was set at 0.05 for significance. Ethics were rigorously followed; respondents were briefed about the study's aims, could give consent, and were promised that their answers would be confidential and only for academic use.

**III. RESULTS AND DISCUSSION****Table 1.** Frequency and Percentage Distribution of Registered BMBEs in Terms of Type of Business Organization.

Business	Frequency	Percentage (%)
Sole Proprietorship	19	100
Partnership	0	
Corporation	0	
Cooperative	0	
Total	19	100%

Table 1 shows the distribution of registered BMBEs in terms of type of business organization. All of them are sole proprietorships with 19 or 100%. Most of the members have this type because it is easy to operate, manage, and requires a minimal amount of starting capital. It is a business owned and run by one person, and there is no legal distinction between the owner and the business entity. It is a simple business to set up, with minimal paperwork (Quingco & Leonoras, 2020).

**Table 2.** Frequency and Percentage Distribution of Registered BMBEs in Terms of Business Activity.

Business	Frequency	Percentage (%)
Retail Store	13	68.42
Lumber and hardware	1	5.26
Drug Store	1	5.26
Carinderia	1	5.26
Total	19	100%

Table 2 exhibits the distribution of registered BMBEs in terms of business activity. Majority of respondents were engaged in retail business store with 13 or 68%; Lumber and Hardware 1 or 5% ; Drugstore 1 or 5% and Carinderia 1 or 5%. It tells that retail business is dominating as business activity of micro entrepreneurs. Table 3 presents a detailed analysis of the registered BMBEs based on their number of employees, offering insights into the scale of operations of these micro-businesses. This is further supported by the study of (Mikrie, 2019) which mentions that MSEs consist of heterogeneous groups that participate in a wide range of business activities from coffee shops to textile and garment making.

**Table 3.** Frequency and Percentage Distribution of Registered BMBEs in Terms of Number of Years as BMBE member.

Number of Years	Frequency	Percentage (%)
1-2 Years	12	63.16
3-4 Years	5	26.31
5-Up Years	2	10.53
Total	19	100%

Table 3 demonstrates the distribution of registered BMBEs in terms of number of years as BMBE recipient. Majority of the registered BMBEs are 1-2 years with 12 or 63.16%; some were between 3-4 years with 5 or 26.31%; and few remained were between 5 years and up with 2 or 10.53%. The data showed naturally the trend of patronage to be descending in terms of number of years. This indicates that though the law were enacted in 2002 it is only recently that the business owners awareness to the law are increasing. This is supported by the study conducted by (Supari & Anton, 2022) that MSMEs were fairly varied in age; most were under 10 years old and 36% were 10–20 years old and the rest had been in business for more than 20 years

Table 4. Degree of Contributions of BMBE program to Registered Barangay Micro- Entrepreneurs in Cauayan City.

Micro-enterprise Status	Before		After		Difference
Areas	WM	QD	WM	QD	+/_
Size of Capital	1.79	Little	3.21	Moderately High	+1.42
Return of Investment	1.84	Little	3.26	Moderately High	+1.42
Size of Net Profit	1.84	Little	3.32	Moderately High	+1.48
Size of Net Worth	1.84	Little	3.32	Moderately High	+1.48
Size of Total Assets	1.84	Little	3.32	Moderately High	+1.48
Total	1.83	Little	3.28	Moderately High	+1.45

The results presented in Table 4 reveal that there is a marked enhancement in the economic condition of the registered Barangay Micro Business Enterprises (BMBEs) in Cauayan City after they participated in the BMBE program. In each of the five economic measurement indicators, which are capital size, return on investment (ROI), net profit, net worth, and total assets, the respondents reported an increase in their contribution from “Little” to “Moderately High.” There is an average weighted mean increase of +1.45. This means that the program has, to some extent, improved the finances and operational activities of the microenterprises in the region.

The results of this study tend to support the existing literature regarding the impact of government interventions on the micro, small, and medium enterprises (MSMEs) sector. In the Philippines, for instance, the Go Negosyo Act aims to encourage inclusive economic growth through entrepreneurship and has been reported effective for developing the MSME sector. Programs such as BMBE that lessen tax compliance costs and increase participation in activities aimed at enhancing competencies seem to enhance microenterprise development, particularly when these programs are tailored to their needs. Similarly, targeted support from the government in the form of marketing and financial services has been shown to improve SME growth and competitiveness in Malaysia (Ismail & Othman, 2014). These successes highlight that often the effectiveness of support programs is predicated on how well they take into account the multifaceted realities and barriers confronting microenterprises.

On the contrary, International evidence provides a mixed picture. South Africa's small, medium, and micro-enterprise (SMME) programs have not been particularly successful in reaching out to microenterprises or creating sustainable employment opportunities (Rogerson, 2004). Similarly, Nigeria's National Enterprise Programme has come under criticism because MSMEs continue to grapple with inadequate access to finance, poor infrastructure, and regulatory burdens (Henry et al., 2024).

Adobas et al, 2024, pinpoint a lack of financing, barriers to relevant regulations, insufficient digitalization, and other factors as common issues in the Philippines that limit the effectiveness of MSME support programs. In context, the gains already seen in Cauayan City need to be nurtured, and so it is clear that the BMBE program needs to adapt to better capture progress. These adaptations may include but are not limited to changes to marketing and facilitation strategies, support mechanisms, and fostering more robust public-private coalitions (Adobas et al., 2024; Henry et al., 2024).

Table 5. Impact of BMBE Law to the Development and Growth of Registered BMBEs in Cauayan City

Response Perception of Members	Frequency	Percentage
Yes	19	100 %

The data provided in Table 5 shows that all respondents, or 100%, which is 19 out of 19 registered BMBEs, ascertained that the BMBE Law has, in one way or another, positively impacted the development and growth of their respective businesses. This overwhelming response means that the local entrepreneurs appreciate the inherent advantages, considering that they are registered within the Barangay Micro Business Enterprises (BMBE) program.

The BMBE Law, instituted to nurture the growth of microenterprises by offering them several advantages like exemption from some taxes, provision of loans among other services, and help from different government institutions, seems to be achieving its objectives. The unanimous agreement (100 Percent) of respondents indicates that the BMBE program in their locality or region, in this case, towards the City of Cauayan, has contributed greatly to the city's business climate. More precisely, this might indicate that there has been some success with BMBE Law in overcoming the issues most frequently experienced by micro-entrepreneurs, like limited finances and inadequate technical assistance.

This evaluation aligns with broad studies investigating similar programs. For instance, Adobas et al. (2024) present evidence that the Go Negosyo Act in the Philippines has facilitated the development of MSMEs by providing access to credit and other capacity-building resources that increased business sustainability. Likewise, it can be assumed that the incentives provided by the BMBE Law are equally stimulating to entrepreneurial activity and contribute to developing a more positive and sustainable environment for small businesses.

Furthermore, this response could mean that the BMBE Law, as implemented in Cauayan City, is favorable to local entrepreneurs and meets their expectations, indicating a well-structured program. It demonstrates a comprehension of the underlying problems pertinent to small-scale entrepreneurs—accessible financing and market linkages.

Even though the enthusiasm and support for the program are reassuring, the focus has to shift towards determining whether these advantages can be maintained for an extended duration. Though there is support for microenterprises due to the law, emerging concerns like competition, market access, and supply chain issues might limit their growth potential. This suggests that the program will need active evaluation and modification processes to maintain its relevance and effectiveness.

**Table 6.** Perceptions of Registered BMBEs on Problems Encountered with BMBE program.

Problems Encountered in the BMBE Application and Implementation	WM	Qualitative Description
Lack of personnel to implement BMBE programs	2.40	Disagree
Poor Collaboration between and among implementing agencies	4.64	Strongly Agree
A voluminous number of documents are needed in the application	2.5	Strongly Disagree
Unapproachable personnel in the BMBE cert application	2.42	Disagree
No tax discount /Tax exemption	2.39	Disagree
BMBE implementers have implemented no training programs	4.66	Strongly Agree
No Specific microfinance program implemented under BMBE	4.74	Strongly Agree
No exemption in the minimum wage law	2.03	Disagree
Total	3.52	Agree

Table 6 depicts that there are some mixed positive and negative perceptions concerning the implementation of the BMBE program in Cauayan City. It can be observed from the table that respondents with a weighted mean of 3.52, agreed that there were issues affecting the program's implementation. The



other challenges reported include lack of cooperation in the implementing agencies, no training programs, and absence of a certain microfinance program. Such issues were strongly agreed by the respondents as shown by their high weighted means of 4.64, 4.66, and 4.74. Respondents, however, did not agree on the reasons such as, Lack of Access and Personnel, bulk of application supporting documents, unapproachable staff, and nonexistence of tax discounts or exemptions.

The lack of poor cooperation between and among implementing agencies (WM = 4.64) supports Agwu (2019) and Sospeter&Nchimbi (2018), who contend that “support programs to small and medium enterprises do not do well in terms of coordination among them hence there are some service delivery gaps.” Sospeter&Nchimbi (2018) further underscore the need in the supportive framework to clarify the functions of various actors and the multiplicity of the same services which results in overlap which delays smooth functions. This lack of collaboration is central to the issues of effectiveness of programs together with the uninterrupted flow of services to beneficiaries.

The absence of training programs (WM = 4.66) and the lack of any dedicated microfinance initiatives (WM = 4.74) in BMBE implementers frameworks relates to Tende (2014) critiquing government credit schemes within Nigeria as having no perceptible influence on entrepreneurial innovation in poorly funded infrastructure development due to lack of capacity enhancement frameworks. Also Agwu (2019) urges that small enterprises be provided with more demand-based services, not only to enable them to grow but also include enabling them to provide technical training and funding. Moreover, the lack of microfinance offerings under the BMBE Law may greatly impede access to credit that microenterprises desperately need for operational expansion and sustenance.

That BMBE program's personnel to implement the programs are lacking (WM=2.40), and too many application papers (WM=2.5) were not major concerns is different from challenges seen in other studies like India, where entrepreneurs noted dissatisfaction with bureaucratic red tape (Joshi et al., 2021). While this respondent in this study do not agree to these issues, it is possible that other administered government programs' bureaucratic frameworks limits entrepreneurial participation, as noted in Nigeria's MSME policy frameworks (Tende, 2014).

Problems resulting from the absence of tax discounts or exemptions (WM= 2.39) and exemption from minimum wage law (WM= 2.03) indicate that some expected benefits of the scheme are not fully felt by microentrepreneurs. These taxes may impose operational cost burdens that stifle business growth. Such financial and regulatory limitations (Agwu, 2019) show the overwhelming restriction posed by other government-supporting policies over the potential success of dedicated programs, justifying the need for incentive restructuring.

Despite the evident benefits of the BMBE Law, its challenges in implementation, such as inter-agency coordination and the absence of training and financial support programs, reflect global study conclusions. Underdeveloped country practices of entrepreneurial support systems are effective, illustrating the importance of incorporating holistic, coordinated services within the microfinance initiatives to achieve optimal program functionality.

The outcomes from the hypothesis testing show a fundamental difference in the evaluation of growth among Barangay Micro Business Enterprises (BMBEs) before and after the Registration under the BMBE law. The computed t-value is 2.571, which is greater than the critical t-tabular value for 0.05 alpha level and 5 degrees of freedom. Therefore, null hypothesis ( $H_0$ ) is accepted. This indicates that the BMBE law in place has indeed aided in the growth of micro enterprises. Moreover, the mean score increased from 1.83 (before registration) to 3.28 (after registration), which adds further evidence to this argument. Thus, it can be said that the BMBE law and its associated benefits such as tax cuts and lower barriers to finance have aided boost the growth and sustenance of micro enterprises at the barangay level.

#### IV. CONCLUSION

This research ascertained that the Barangay Micro Business Enterprises (BMBE) Law has a positive and considerable influence on the growth and development of microenterprises in Cauayan City. The program has enhanced capital, return on investment, net profit, net worth, total assets, and many other indicators which were previously stagnating for registered BMBEs. Micro-entrepreneurs at the local level are

reaping the rewards of this program. This is also supported by the hypothesis testing which shows there is a considerable increase in business growth after registration.

Another notable finding of the study is that all respondents perceive the BMBE Law as useful which indicates a high level of approval of the program. This total agreement expresses the effectiveness of the program in meeting the requirements of the targeted beneficiaries.

The study also reveals some other crucial problems, especially the absence of collaboration between agencies, no training programs, and a lack of specialized microfinance for low-revenue entrepreneurs. These problems highlight the practicality of the policy, but also show that its implementation requires improvement to strengthen the program's benefits.

Most BMBEs that are registered with us are sole proprietorships that conduct retail businesses and seem to be new to the program, which indicates that there is interest in the law prudently, but slowly. This highlights the persistent lack of advocacy, integrated, and continuous support frameworks toward increasing the number of active micro-entrepreneurs' participation and sustaining their involvement.

With this in mind, the law on BMBE registration appears to have been effective, at least at a preliminary level, in stimulating grassroots entrepreneurship and peripheral economic activity. For lasting effect and broader reach, there needs to be ongoing policy development, enhanced synergy among coordination, supporting actors, and stronger integrated services such as shields, silos, and funding, as well as training. Addressing policy gaps such as these can help the program improve its effectiveness in empowering micro-entrepreneurs and achieving sustainable economic growth in the Philippines.

## V. RECOMMENDATIONS

Based on the results of this study on the implementation and impact of the Barangay Micro Business Enterprises (BMBE) Law in Cauayan City, the following recommendations serve as additional strategies to cope with the concerns raised with the program and improve its effectiveness:

1. Strengthen Inter-agency Collaboration. To solve the problem regarding the lack of proper coordination, there must be more elucidated procedures and delineation of areas of responsibility among the implementing agencies. Elaborate on meeting schedules, Service Delivery/Protocol Manual, collaborative frameworks, and unified planning approaches.
2. Implement Tailored Training and Capacity-Building Programs. The absence of training was one of the most notable responses from the survey. Appropriate government offices and local government units (LGUs) need to frequently hold seminars, workshops, and mentorship or coaching sessions that focus on business management, financial management, marketing, and other relevant digital skills appropriate for micro entrepreneurs.
3. Develop and Integrate a Specific Microfinance Program. There is a need to develop a microfinance scheme under the BMBE umbrella which will grant registered microenterprises easier access to low-interest loans or credit facilities. This can be done through collaboration with various cooperatives, rural banks, and microfinance institutions.

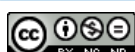
## ACKNOWLEDGEMENT

The researcher sincerely expresses heartfelt gratitude to all individuals and institutions who contributed to the successful completion of this study.

Appreciation is also given to the respondents—registered micro entrepreneurs of Cauayan City—who generously shared their time, insights, and experiences, without which this study would not have been possible.

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