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## Research Article

### Implementation of the Barangay Micro Business Enterprises (BMBE) Law: Impacts, Challenges, and Policy Recommendations

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#### ABSTRACT

This study aimed to examine the implementation of the Barangay Micro Business Enterprises (BMBE) Law and its impacts and challenges as perceived by the business owners in the City of Malabon, Philippines, and proposed policy recommendations. The BMBE Law was enacted to promote the growth of microenterprises and stimulate local economic development in underserved communities. A descriptive-quantitative research design was employed to assess the law's impact on income generation, local competitiveness, and poverty alleviation of various business sectors. The results indicated that respondents generally perceived a very high level of BMBE Law implementation. Statistical analysis revealed a significant difference in local competitiveness when businesses were grouped by years in operation, whereas no significant differences were observed in income generation and poverty alleviation. Early-stage enterprises, operating for less than five years, reported a higher perceived economic contribution in terms of local competitiveness compared with longer-established firms. The findings of this study underscored the need for ongoing monitoring and support for microenterprises to optimize the benefits of the BMBE Law. The study highlighted the importance of tailored, sector-specific interventions that address the diverse experiences of microenterprises. Overall, the results provided valuable insights for policymakers and stakeholders seeking to strengthen the implementation and effectiveness of the BMBE Law, thereby advancing sustainable economic growth in the City of Malabon, Philippines.

**Keywords:** *BMBE Law, Income generation, Local competitiveness, Microenterprises, Poverty alleviation*

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## Background

Micro, Small, and Medium Enterprises (MSMEs) in the Philippines make significant contributions to the overall economy and its pursuit of economic development (Manegdeg et al., 2024). Filipino MSMEs make up more than 99% of all businesses in the country, provide more than two-thirds of the country's employment, and are responsible for almost one-third of the country's income (Philippine Institute for Development Studies, 2014; Raquiza, 2021). According to the Department of Trade and Industry (2021), microenterprises constituted the majority of businesses in the Philippines and play a significant role in both employment generation and export activities. Of the 1,080,810 registered businesses in the country, 1,076,279 (99.58%) belong to the MSME sector. Within this sector, 978,612 (90.54%) are microenterprises, 93,230 (8.63%) are small enterprises, and 4,437 (0.41%) are medium enterprises. As of 2021, the MSME sector provided 5,461,731 jobs, accounting for 64.67% of the nation's total employment, underscoring its critical contribution to the Philippine economy.

To assist the MSMEs, specifically the microenterprises, the Philippine government enacted the Barangay Micro Business Enterprises (BMBE) Act of 2002 (Republic Act No. 9178, 2002). A BMBE is defined as any business enterprise engaged in production, processing, or manufacturing of products, including agro-processing, as well as trading and services, with total assets of not more than P3 million. The BMBE law provides benefits and incentives to encourage both aspiring and existing entrepreneurs to register their businesses (Abaquita et al., 2024). Such benefits and incentives include exemption from income tax and local tax, exemption from the Minimum Wage Law, priority in availing of financing, assistance in production, technology transfer, marketing programs, and management training.

The MSME Development Plan 2017-2022 cited various policies and programs in four (4) outcome areas. These include the business environment, access to finance, access to markets, and productivity and efficiency (Department of Trade and Industry, 2018). From the various Republic Acts created to support MSMEs, one is

the BMBE Act of 2002. This act intends to include in the mainstream of the economy the microenterprises in the informal sector. With their contribution to the nation's economic progress, assisting the development of BMBEs will give employment and income sources and uplift the quality of life for Filipinos.

The BMBE Act of 2002 provides support to microenterprises and the informal sector through incentives to local government-registered barangay microenterprises, exemption from income tax, reduction in local taxes, exemption from payment of minimum wages, financial support from government financial institutions, and technological assistance from government agencies (Ballesteros & Domingo, 2015). In view of current economic recovery programs that emphasize rebuilding livelihoods, strengthening local production, and enhancing employment, the strategic importance of RA 9178 transcends merely formalization and enterprise promotion. Embedding the support mechanisms for BMBEs into current recovery frameworks strengthens community-based entrepreneurship, promotes adaptive capacity among vulnerable groups with insufficient incomes, and ensures continuity in localized economic activity without overlapping existing MSME policy objectives. This underlines the law's continued relevance as a policy tool contributing to inclusive recovery through enabling microenterprises to stabilize operations, linking up to emergent markets, and contributing to larger national development imperatives.

According to Hassan and Ahmad (2016) and Tomas (2024), microenterprises play an essential role in income generation. These small-scale enterprises are more efficient in the nation's economy, as they provide income generation opportunities for low-income groups. In the study of Debela (2014), the informal sector's activities and small-scale manufacturing industries are eight times bigger than those engaged in the medium- and large-scale industrial business, comprising the ever-increasing significance of the microenterprise sector in the country's economy.

The principles of promoting the economic competitiveness of local industries regarding progress and exports have attracted

controversy and debates. They argued that the introduction of flexible production embraces substantial promise for a regeneration of the small-scale industrial sector (Maloka, 2013). According to Ama and Okurut (2017) and Edoho (2016), MSME strategy can reduce the high unemployment rate and alleviate crippling poverty. In the study by Bunea et al. (2019), local competitiveness can improve the business environment of a city, which includes the physical, social, and cultural infrastructure that can attract and retain a profitable, innovative, and creative workforce to achieve high productivity, employment, high wages, and gross domestic product per capita but reduce income disparities and diminish social exclusion.

For any nation to realize growth, industrialization and having gainful and meaningful employment are relevant indices used to measure economic progress, typically represented by income per capita, equitable distribution of income, welfare, and quality of life enjoyed by the citizen (Opafunso & Okhankhuele, 2014). Poverty alleviation is necessary to deal with any effective program related to sustainable development (Nzasabayezu et al., 2024). It was given top priority for international development because one-fifth of the world population is living in extreme poverty (Khanam et al., 2018).

**Theoretical Framework**

This study was anchored on evolutionary economics theory. It explains that economic processes are constantly changing and are driven by innovation and entrepreneurship. It is based on the idea that economic change is a process, not an equilibrium, and that the economy is complex and dynamic. Michael and Abbas (2025) further explained that evolutionary theory is a theory proposing that economic processes evolve and that economic behavior is determined both by individuals and society. Evolutionary economics explores how human behavior, such as our sense of fairness and justice, extends to economics and seeks to explain economic behavior and progress.

Guided by the theoretical basis, the present study focused on the economic contributions of barangay microenterprises situated in the City of Malabon, Philippines, to the local economy, society, and individuals as well as the common operational challenges. Given that evolutionary economics highlighted the continuous development driven by entrepreneurship, the economic contributions of micro business enterprises centered on income generation, local competitiveness, and poverty alleviation could reflect the level of implementation of BMBE Law on the local economic progress.

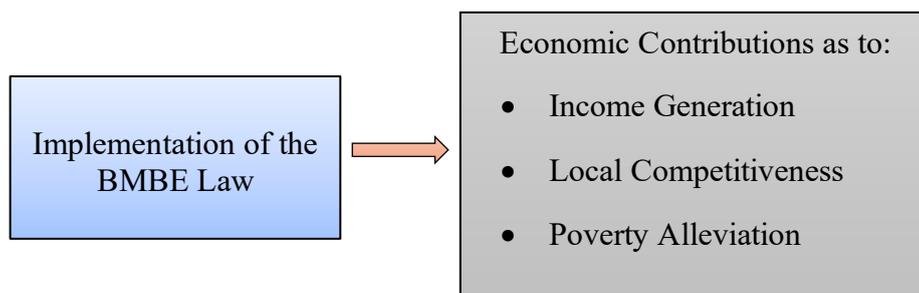


Figure 1. The Conceptual Framework of the Study

**Objectives of the Study**

This study aimed to examine the implementation of the BMBE Law and its economic contributions as perceived by the business owners in the City of Malabon, Philippines, focusing on income generation, local competitiveness, and poverty alleviation. Moreover, the study sought to determine the significant difference in the implementation of BMBE law in terms of

its economic contributions when the profile was considered. The findings of the study could serve as valuable insights for policymakers and various stakeholders aiming to strengthen the extent of the implementation and effectiveness of the BMBE Law, thereby advancing sustainable economic growth in the City of Malabon, Philippines.

## Methods

### Research Design

This study utilized a descriptive research design in which data was collected, recorded, and analyzed. Moreover, the study employed a quantitative approach that involves description, recording, analysis, and interpretation of condition that that existed within the scope of the implementation of the BMBE Law and its economic contributions.

### Participants and Sampling Procedure

The study used a purposive sampling technique. The researchers chose this procedure to align the sample with the characteristics of the population. It also helped the researchers achieved the objectives of the study. The researchers conducted the study in the City of Malabon, particularly in Barangay Longos, Barangay Tonsuya, Barangay Baritan, and Barangay Concepcion, with a total registered BMBE of 1,386. The researchers made use of Slovin's Formula to determine the sample size with a 5% margin of error. The researchers were able to get a sample size of 308 from the total population of 1,386 among the select barangays in the City of Malabon, Philippines.

The City of Malabon, Philippines was chosen as the research locale since the metropolitan was considered as one of the MSME-friendly cities, where business forums are conducted annually for Micro, Small, and Medium Enterprises (MSMEs) to assist them in growing their businesses (Calucin, 2023; Pineda, 2023).

### Research Instrument

The researchers employed an expert-validated research questionnaire, which was based on the studies of Quingco and Leonoras (2020) and Molund and Schill (2004) to determine the extent of economic contribution of BMBE Law.

### Data Gathering Procedure

The researchers gathered the list of registered barangay micro business enterprises in the City of Malabon through the City Business Permit Licensing Office. The respondents were asked if they would answer it through a hard copy or electronic form of survey. This procedure provided the respondents autonomy in choosing how they would answer the survey.

Moreover, the respondents were informed the availability of the researchers to answer queries for clarification regarding the study and the survey being done. As the sufficient sample data was reached, the researchers secured the responses of the respondents and collated it.

### Ethical Considerations

The respondents' participation in this research project was entirely voluntary. There were no known risks to participation beyond those encountered in everyday life. The responses remained confidential and anonymous. Moreover, all information collected about the respondents during this study was stored without any identifiers (anonymous). The respondents were assured that only the researchers could access the data included in this study. After the investigation was completed, all files were deleted, and corresponding digital storage was reformatted. Additionally, the respondents were informed that they could choose whether to participate or not participate in this study, even while the conduct of the survey was still ongoing.

### Data Analysis and Statistical Treatment

The results were collected, tabulated, tallied, and analyzed using the appropriate statistical techniques. For descriptive statistics, weighted mean (WM) was used to determine the extent of implementation of the BMBE Law in terms of its economic contributions. For inferential statistics, independent sample *t*-test and one-way analysis of variance (ANOVA) were employed to determine which among the economic contributions of the BMBE Law significantly predicted the assessment of the respondents as to its implementation.

Moreover, the researchers used a four-point Likert scale to determine the extent of the economic contributions of BMBE Law with its corresponding qualitative interpretation (QI), with 4 being the highest form of extent and 1 being the lowest form.

## Results and Discussion

The economic contributions of the BMBE Law were measured according to income generation, local competitiveness, and poverty alleviation.

## The Assessment of the Implementation of the BMBE Law

### Income Generation

Table 1. The Assessment of the Implementation of the BMBE Law Based on Income Generation

Income Generation	Business Owners		
	WM	QI	Rank
1. It provides income opportunities to residents.	3.73	VHE	1
2. It improves the standard of living.	3.38	VHE	4
3. It results in higher tax collection through business tax (permits & licenses).	3.26	VHE	5
4. The law is relevant for the primary beneficiary.	3.45	VHE	2
5. It improves the quality of life of residents.	3.39	VHE	3
Overall	3.44	VHE	

Note. Legend: 3.26-4.00 (Very High Extent-VHE); 2.51-3.25 (High Extent-HE); 1.76-2.50 (Low Extent-LE); 1.00-1.75 (Very Low Extent-VHE).

Table 1 presents the implementation of the BMBE law based on the extent of economic contribution on income generation with an overall weighted mean of 3.44 and a qualitative interpretation of "very high extent." It indicated strong agreement among respondents about the BMBE Law's positive impact on income generation and economic contribution. The results underscored the law's effectiveness in creating income opportunities, improving living standards, and increasing tax revenues, reinforcing its relevance and significance to local entrepreneurs and the community.

The result conformed with the studies of Hasanah and Arsyadmunir (2022) and Quingco and Leonoras (2020) that micro business enterprises provided opportunities to both local government and community. It also conformed with the findings in the study about micro business enterprise development, which covered income-generating strategies and services ranging from education, skill training, and financial capital to low-income and small entrepreneurs (Jha & Depoo, 2017; Suminah et al., 2022).

### Local Competitiveness

Table 2. The Assessment of the Implementation of the BMBE Law Based on Local Competitiveness

Local Competitiveness	Business Owners		
	WM	QI	Rank
1. It creates more opportunity for an entrepreneur to grow.	3.56	VHE	2
2. It promotes a sustainable business.	3.46	VHE	4
3. It attracts new investments from other entrepreneurs.	3.43	VHE	5
4. It improves the business environment through healthy competition.	3.47	VHE	3
5. It promotes a reasonable retail price.	3.65	VHE	1
Overall	3.51	VHE	

Note. Legend: 3.26-4.00 (Very High Extent-VHE); 2.51-3.25 (High Extent-HE); 1.76-2.50 (Low Extent-LE); 1.00-1.75 (Very Low Extent-VHE).

Table 2 presents the implementation of the BMBE law based on the extent of economic contribution to local competitiveness with an overall weighted mean of 3.51 and a qualitative interpretation of "very high extent." It demonstrated strong agreement among respondents about the positive impact of the BMBE Law on local competitiveness. The findings highlighted

the law's effectiveness in promoting fair pricing, facilitating entrepreneurial growth, enhancing competition, supporting sustainable practices, and attracting investments. These elements are crucial for creating a robust and dynamic local economy in the barangays of the City of Malabon.

It conformed with the studies of Bunea et al. (2019) and Villamejor-Mendoza (2020), suggesting that local competitiveness could improve the business environment of a city, which

included the physical, social, and cultural infrastructure that could attract and retain a profitable, innovative, and creative workforce.

### Poverty Alleviation

Table 3. The Assessment of the Implementation of the BMBE Law Based on Poverty Alleviation

Poverty Alleviation	Business Owners		
	WM	QI	Rank
1. It provides minimum wage to the employees.	3.70	VHE	1
2. The employees can send their children to school.	3.65	VHE	2
3. There are sufficient basic necessities like food, shelter, water, and clothing.	3.42	VHE	3
4. It provides sustainable livelihood for everyone.	3.34	VHE	5
5. It gives access to cheaper goods and services.	3.37	VHE	4
Overall	3.70	VHE	

Note. Legend: 3.26-4.00 (Very High Extent-VHE); 2.51-3.25 (High Extent-HE); 1.76-2.50 (Low Extent-LE); 1.00-1.75 (Very Low Extent-VHE).

Table 3 presents the implementation of the BMBE law based on the extent of economic contribution to poverty alleviation with an overall weighted mean of 3.49 and a qualitative interpretation of “very high extent,” suggesting a strong consensus among respondents about the BMBE Law's positive effects on poverty alleviation. The findings highlighted the law's significant role in providing fair wages, enabling education, ensuring necessities, offering access to affordable goods, and promoting sustainable livelihoods. These factors collectively contributed to improving the economic well-being of

individuals and families in the barangays of the City of Malabon.

This confirmed the study of Quingco and Leonoras (2020) that the standard of living improves as income pours into the family. Established businesses help low-income families in improving their way of living. Moreover, according to Edoho (2016), micro, small, and medium enterprise strategy could reduce the high unemployment rate and alleviate crippling poverty. Strengthening entrepreneurship has been recognized as a mechanism of producing employment and is a powerful weapon for fighting poverty in the country.

### Overall Economic Contributions

Table 4. The Assessment of the Implementation of the BMBE Law Based on Overall Economic Contributions

Poverty Alleviation	Business Owners		
	WM	QI	Rank
1. Income Generation	3.44	VHE	3
2. Local Competitiveness	3.51	VHE	1
3. Poverty Alleviation	3.49	VHE	2
Overall	3.48	VHE	

Note. Legend: 3.26-4.00 (Very High Extent-VHE); 2.51-3.25 (High Extent-HE); 1.76-2.50 (Low Extent-LE); 1.00-1.75 (Very Low Extent-VHE)

Table 4 presents the implementation of the BMBE law based on the extent of economic contributions with an overall weighted mean of 3.48 and a qualitative interpretation of “very

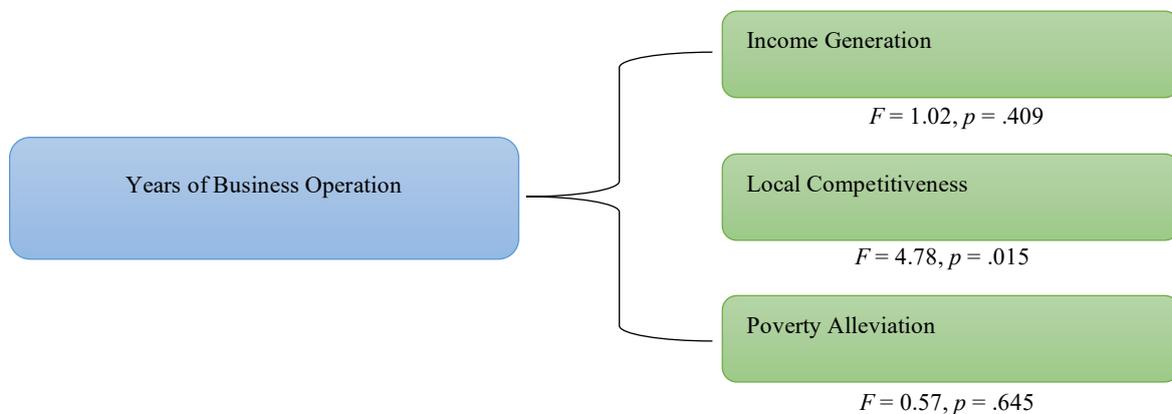
high extent.” It demonstrated strong consensus among respondents about the BMBE Law's contributions to local economic development. The findings emphasized that the law was

found to be particularly effective in enhancing local competitiveness and alleviating poverty, alongside its role in income generation. This indicated a multifaceted impact of the BMBE Law on the economic landscape of the barangays in the City of Malabon, supporting not only individual business growth but also broader community well-being.

According to Ayalu et al. (2022), the contribution of MBEs toward employment, poverty reduction, entrepreneurship, and innovation is

growing in importance. Micro enterprises are noted for sizeable proportions of urban jobs and also considered as the “vital component of urban economies” (Quingco & Leonoras, 2020, p. 117). The economic contributions of micro business to the growth and development of the economy are of prime importance in uplifting the financial status of the residents and the delivery of essential services of the local government.

### The Significant Difference in the Implementation of BMBE Law Based on Business Profile Years of Business Operation



Note. The *p*-value is significant below alpha .05.

Figure 2. The Significant Difference in the Implementation of BMBE Law Based on Years of Business Operation

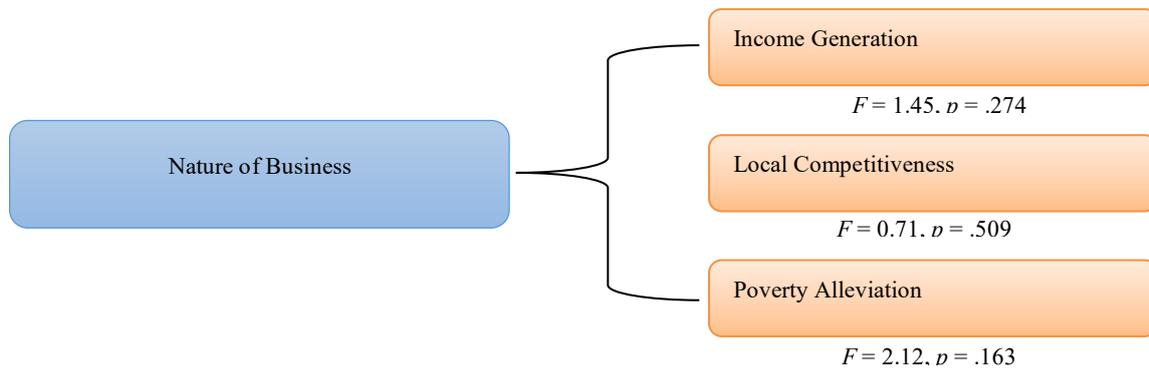
Figure 2 presents the significant difference in the implementation of BMBE law in terms of economic contributions when businesses were grouped according to the years in operation. The computed *p*-value on local competitiveness obtained a result lower than the level of significance at 0.05, indicating a rejection of the null hypothesis. This indicated that there was a significant difference in the implementation of BMBE law in terms of local competitiveness when grouped according to years of business operation. This could suggest that newer businesses might benefit more from the BMBE Law in terms of competitive advantages, while longer-established businesses might face different challenges or perceptions.

On the other hand, the income generation and poverty alleviation obtained computed *p*-values of above the 0.05 significance level.

Hence, a significant difference was not observed. Therefore, these results imply that, in terms of income generation and poverty alleviation, the implementation of BMBE Law insignificantly differs across businesses regardless of years in operation, emphasizing the equal impact of the law in the aforementioned areas.

According to Francois and Belarouci (2021), younger firms were found to be frequently more innovative and adaptable, which might lead to greater perceived local competitiveness when benefitting from supportive legislation like the BMBE Law. The relationship between business maturity and local competitiveness has been explored in studies such as those by Audretsch and Thurik (2001), who suggested that younger firms might leverage new policies more effectively, resulting in a stronger assessment of local competitiveness.

## Nature of Business



Note. The  $p$ -value is significant below alpha .05.

Figure 3. The Significant Difference in the Implementation of BMBE Law Based on Nature of Business

Figure 3 presents the significant difference in the implementation of the BMBE law in terms of economic contributions when businesses were grouped according to the nature of their business. The computed  $p$ -values on income generation, local competitiveness, and poverty alleviation obtained results at the level of significance at 0.05, indicating an acceptance of the null hypotheses. This indicated that there was no significant difference in the implementation of BMBE law in terms of economic contributions when businesses were grouped according to the nature of their business. This suggested that regardless of the nature of their business operation, respondents perceive the BMBE Law's economic contributions similarly. The findings implied that the law was viewed as having a comparable impact across various sectors.

This result confirmed the study conducted by Alera et al. (2022), which indicated that government policies aimed at supporting small enterprises, such as the BMBE Law, could have a relatively uniform impact across different sectors. In addition, a study by Permatasari and Gunawan (2023) found that the effectiveness of policies was found to be often perceived similarly across different types of businesses, particularly in how they contributed to income generation and competitiveness. Finally, according to McKenzie and Woodruff (2006), well-designed policies could effectively sup-

port diverse business types by addressing common challenges, such as access to finance and market competitiveness.

## Conclusion

The implementation of the BMBE Law in selected barangays of the City of Malabon has made a significant contribution to income generation, enhancement of local competitiveness, and poverty alleviation within the area. These outcomes underscored the law's pivotal role in improving residents' livelihoods and fostering a more dynamic and competitive business environment. In addition, the law has been particularly advantageous for micro enterprises operating for less than five years, indicating its effectiveness in supporting the growth and sustainability of newly established businesses. Moreover, microbusiness owners perceived the BMBE Law as effective in achieving its objectives, particularly with respect to the efficient utilization of resources. Nevertheless, improvements in the selection process of beneficiaries are warranted to ensure that assistance is directed toward those most in need. Thus, there is a need to ensure that micro-entrepreneurs enjoy equal opportunities and access to support, as would be expected. Similarly, enhancing the capacity of local implementing officers should recognize their role in achieving the goals set forth by the approach to local economic policy.

## Recommendations

Considering the demonstrated benefits of the BMBE Law, it is recommended that the local government intensify efforts to raise awareness of the law within underserved communities of the City of Malabon, Philippines. This can be accomplished through localized outreach and information drives fitted to community contexts, such as barangay-level orientations and accessible communication materials. The information on tax incentives and simplified registration procedures should be provided in clear, non-technical language and step-by-step formats that respond to the identified procedural confusion. Furthermore, the active participation of microenterprise owners, local government units, and community organizations should be encouraged in both the implementation and evaluation processes of the BMBE Law. Such a collaborative approach fosters shared responsibility, facilitates the identification of areas for improvement, and enhances the equitable distribution of the law's benefits. In addition, the local government is advised to adopt sustainability measures designed to safeguard the long-term viability of the economic benefits generated by the law. Finally, the establishment of a comprehensive framework for monitoring and evaluation is essential to ensure the effective and continuous assessment of the BMBE Law's implementation and outcomes.

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