

Implementation and Effectiveness of Republic Act No. 10644 in Fostering Business Development

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ABSTRACT

This study assessed the implementation and effectiveness of Republic Act No. 10644, or the Go Negosyo Act, in promoting business development among Micro, Small, and Medium Enterprises (MSMEs) in Capiz. It examined the extent of implementation, the law's effectiveness, challenges encountered by MSMEs, and the significant differences and relationships among MSME profiles, implementation, and effectiveness. Insights to improve the law's execution were also explored. A triangulated convergent mixed-method design was used. The quantitative component employed a survey-comparative-correlational design with data analyzed using correlation, regression, and group comparisons. Qualitative data were gathered through interviews and examined using coding and thematic analysis. Results revealed varying levels of implementation and effectiveness across MSME profiles, with significant differences based on sex, age, education, ownership type, and years in operation. Challenges included issues with registration, funding access, and training. Participants also suggested ways to improve service delivery and awareness of the law. While RA 10644 supports MSMEs, enhancing its implementation to meet local needs is essential. Findings may inform policies aimed at strengthening MSME development in the province. This study will contribute valuable insights to policymakers and local administrators on how to better tailor national MSME programs to the specific needs of rural and underserved areas like Capiz, ultimately fostering inclusive economic growth and sustainable development in the region.

Keywords: MSMEs, Go Negosyo Act, RA 10644, Business Development, Policy Implementation, Capiz

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a pivotal role in the global economy, accounting for a significant share of employment, innovation, and economic output. These enterprises are often considered the backbone of both developed and developing economies. According to the World Bank (2020), MSMEs represent approximately 90% of businesses and more than 50% of employment worldwide, underscoring their importance in fostering economic growth, job creation, and poverty alleviation. Despite their critical role, MSMEs face a wide range of challenges, including limited access to finance, insufficient technical expertise, inadequate infrastructure, and complex regulatory environments. These challenges are further exacerbated in developing countries, where MSMEs often struggle to survive and grow due to structural weaknesses and an absence of tailored support systems.

In the context of the Philippines, MSMEs are equally vital to the economy, comprising about 99% of all registered businesses and contributing significantly to the country's employment and economic output. However, similar to the global context, MSMEs in the Philippines face significant barriers to growth, including limited access to credit, outdated technologies, and an often-complicated regulatory environment. The government recognized the need to address these issues through various programs, including Republic Act No. 10644, or the Go Negosyo Act, enacted in 2014. The law seeks to empower MSMEs by providing them with better access to resources, financial assistance, and support services through the establishment of Negosyo Centers, which offer business registration assistance, training, financing options, mentorship programs, and market opportunities.

However, despite the introduction of the Go Negosyo Act, the effective implementation of this law remains a challenge, particularly in rural and underserved regions like Capiz, located in Region VI or Western Visayas. MSMEs in these areas often face even more pronounced difficulties in accessing the resources and services provided by government programs. These include issues such as insufficient infrastructure, limited access to digital technologies, lack of awareness about available programs, and challenges in navigating bureaucratic processes. In Capiz, a province with a largely agricultural economy, the MSME sector is characterized by microenterprises that operate in highly localized markets, which may not always align with the support services offered by national programs. As such, there is a gap in the accessibility and relevance of these programs to MSMEs in Capiz, as compared to those in more urbanized areas.

Despite the government's efforts through the Go Negosyo Act, the situation in Capiz remains largely unexamined. While there has been some research on MSME development and the implementation of government programs in more urbanized areas of the Philippines, there is limited focus on how these policies are being applied at the local level, particularly in provinces like Capiz. The effectiveness of the Go Negosyo Act in addressing the specific needs of MSMEs in Capiz has not been thoroughly assessed. Moreover, there is a lack of understanding of the role local governance structures play in either facilitating or hindering the successful implementation of these programs in the region.

The gap in research and practical application lies in understanding the unique challenges faced by MSMEs in Capiz, assessing how effectively local government units (LGUs) are implementing the Go Negosyo Act, and identifying the specific areas where improvements are needed. While MSMEs in the region may benefit from government interventions, the accessibility of these programs often depends on local conditions, including the availability of resources, the capacity of Negosyo Centers, and the alignment of national policies with local needs. This study aims to fill this gap by exploring the challenges faced by MSMEs in Capiz, examining the role of local governance in facilitating the implementation of the Go Negosyo Act, and providing recommendations for optimizing the delivery of support services to enhance the growth and sustainability of MSMEs in the region. This would provide policymakers and local administrators with vital insights into how to better tailor national MSME initiatives to the specific needs of rural and underserved areas such as Capiz, resulting in inclusive economic growth and sustainable development in the region.

This study was conducted to evaluate the implementation and effectiveness of Republic Act No. 10644, or the Go Negosyo Act—An Act Promoting Job Generation and Inclusive Growth Through the Development of Micro, Small, and Medium Enterprises—in fostering business development in Capiz. The research aimed to examine the significant differences in the implementation and effectiveness of Republic Act No. 10644 based on the profiles of MSMEs, as well as to determine the significant relationships among the profiles of MSMEs, the implementation, and the effectiveness of the law. Additionally, the study identified challenges and concerns encountered in its implementation and provided insights to improve its execution and further foster business development.

LITERATURE REVIEW

Republic Act No. 10644, also known as the Go Negosyo Act, was enacted in 2014 to enhance the growth and sustainability of Micro, Small, and Medium Enterprises (MSMEs) in the Philippines. The law seeks to address key challenges faced by MSMEs, such as limited access to capital, markets, and business support services. One of the most notable provisions of the Act is the establishment of Negosyo Centers nationwide. These centers provide vital services, including business registration assistance, training, and access to financing and markets (Republic of the Philippines, 2014).

Several studies discuss the effectiveness of the Go Negosyo Act, noting that its success is contingent on factors such as resource availability at Negosyo Centers, MSME awareness and engagement, and the coordination between national and local government agencies in the law's implementation (Chavez, 2018; Department of Trade and Industry [DTI], 2017). However, despite its potential, some studies argue that the full benefits of the Go Negosyo Act have not been fully realized due to issues like the uneven distribution of resources, bureaucratic inefficiencies, and limited access to services in rural areas (Mendoza & Garcia, 2019). Moreover, the adaptability

of government institutions to the evolving needs of MSMEs is crucial for ensuring the long-term success of the Act (Sison & Alonzo, 2020).

Evaluating the effectiveness of government programs requires assessing not just service delivery but also long-term impact on business development. Briones (2017) found that financial support, such as low-interest loans and start-up grants, contributed to business stability, especially when combined with mentoring and business planning.

According to Balisacan and Hill (2020), while some Negosyo Centers have excelled in outreach and service delivery, others face challenges such as under-resourced staff and inefficient processes. These inconsistencies can undermine the effectiveness of the services offered and may hinder the long-term success of MSMEs.

López and Santos (2020) emphasize that Negosyo Centers play a key role in business registration, but gaps in information dissemination and follow-up remain. The need for consistent service delivery, continuous monitoring, and improvement in outreach efforts, particularly for MSMEs in remote areas, is crucial to maximizing the potential of these centers.

METHODOLOGY

This study employed a triangulated convergent mixed-method design to evaluate the implementation and effectiveness of Republic Act No. 10644 in fostering business development among MSMEs in Capiz. This research design allowed the researcher to collect and analyze both quantitative and qualitative data simultaneously. Each type of data was analyzed separately and then compared and integrated during the interpretation phase, resulting in a more comprehensive understanding of the research problem. The decision to utilize both methodologies within a single study was based on the premise that convergent designs facilitate the consolidation and comparison of data from diverse sources, thereby offering a more holistic perspective (Hesse-Biber & Johnson, 2015).

For the quantitative component, a survey-comparative-correlational design was employed. According to Creswell (2014), this design allows researchers to examine both the relationships between variables and the comparisons across different groups within a study. He emphasizes that it is particularly valuable when the goal is to understand how variables are interrelated or how they differ among groups. By combining correlation and comparison techniques within a survey framework, this design enables researchers to draw generalizable conclusions about a larger population based on data collected from a representative sample.

The study utilized a researcher-made survey questionnaire as the primary data collection tool. Bryman (2016) highlights the increasing use of non-standardized instruments in applied social research, noting that such tools offer greater flexibility and enable researchers to address specific, localized issues. He also emphasizes the importance of using software like SPSS to efficiently manage and analyze data derived from custom-designed surveys. According to Bryman, ensuring validity and reliability in this type of research requires the careful construction and validation of the questionnaire, followed by the application of appropriate statistical techniques such as correlation, regression analysis, and group comparison.

In the quantitative portion, the survey questionnaire aimed to address the profiling of the respondents based on their personal and business profiles, the extent of implementation, and the level of effectiveness of the key provisions of the Republic Act No. 10644 (Go Negosyo Act), as well as the challenges and concerns that MSMEs encounter in accessing and availing the resources and services provided under the Go Negosyo Act.

For the qualitative component, a descriptive qualitative design was utilized. Merriam and Tisdell (2015) emphasize the importance of descriptive qualitative research in the social sciences, as it allows for the collection of rich, contextual data through interviews, observations, or case studies. This approach provides a comprehensive narrative of the phenomenon being studied. In this research, it was employed to gain a deeper understanding of how MSMEs experience the implementation of RA 10644.

Specifically, the qualitative data were gathered through face-to-face interviews with MSME owners. According to Patton (2002), qualitative interviews are particularly effective for uncovering detailed perspectives and

understanding the underlying reasons behind a phenomenon. Through the use of open-ended questions, the interviews explored the personal experiences of MSME participants, capturing insights that may not emerge through structured surveys or purely statistical analysis. Furthermore, Merriam (2009) highlights that interviews offer flexibility, allowing researchers to probe further into responses. This adaptability ensures the collection of nuanced insights into the barriers, challenges, and successes MSMEs face in relation to the Go Negosyo Act.

The quantitative component of this study involved a sample of 373 MSMEs selected from a population of 12,621 registered MSMEs in the province of Capiz for the year 2025. For the qualitative component, one (1) MSME from each city and municipality was selected using stratified random sampling, ensuring geographic representation across Capiz.

All participants were thoroughly briefed on the purpose of the study, their role in the research, the potential benefits of the study upon its completion, and the voluntary nature of their participation. They provided their informed consent by signing a consent form, indicating their willingness to participate voluntarily and to allow the taking of photographs. Appropriate measures were taken to ensure confidentiality and to uphold ethical research standards throughout the study.

All responses gathered during the interviews underwent transcription and analysis to extract key insights and derive meaningful conclusions. The quantitative data were analyzed using statistical methods, while the qualitative responses were examined through descriptive qualitative analysis to ensure a comprehensive understanding of the participants' perspectives. The analytical techniques applied for data analysis included descriptive statistics, such as frequency and percentage for profiling the respondents, as well as mean and standard deviation for measuring the extent of implementation and level of effectiveness. Additionally, the Kolmogorov-Smirnov (K-S) Test and Shapiro-Wilk Test were used to assess whether the data followed a normal distribution. Given that the p-values were mostly < 0.05 , the data were found to be non-normally distributed, which led to the use of non-parametric tests.

For inferential statistics, the Mann-Whitney U Test was employed to compare two independent groups, such as differences in implementation and effectiveness by sex, while the Kruskal-Wallis H Test was used for comparing multiple independent groups, such as differences based on age, educational attainment, business type, and other factors. A post-hoc test was then performed to identify which specific groups exhibited these differences. The Chi-Square Test of Independence was used for categorical variables such as sex, education, establishment type, and nature of business. Spearman's Rank Correlation was applied to analyze ordinal and non-normally distributed continuous variables, such as age, number of years in business, effectiveness, and implementation.

RESULTS AND DISCUSSION

Profile of the Respondents

The profile of MSMEs in Capiz reveals that the majority of MSME owners are female, with a significant proportion aged 30 years and below. Most MSME owners have a Bachelor's degree, and the majority of businesses operate as sole proprietorships. A large number of MSMEs have been in operation for 1 to 5 years and are primarily microenterprises. The most common business activities are wholesale and retail trade and accommodation and food services.

Research suggests that women entrepreneurs often face unique challenges, such as limited access to financing, fewer business networks, and sometimes lower levels of business education (Rutherford *et al.*, 2006). However, the higher representation of female entrepreneurs in this study might also reflect the success of various government programs designed to promote gender equity in business (Sison & Alonzo, 2020). The findings resonate with those of López and Santos (2021), who revisited the role of Negosyo Centers and emphasized the need for broader awareness about the BMBE program and other RA 10644 incentives. They advocated the use of digital platforms and mobile-friendly services to reach more entrepreneurs, especially those in remote or underserved areas. Their findings suggest that digital transformation is key to improving awareness, accessibility, and the overall efficiency of MSME registration systems.

Overall Implementation of Republic Act No. 10644

The implementation of Republic Act No. 10644, or the Go Negosyo Act, in the province of Capiz has been assessed as “mostly implemented”, with an overall mean score of 3.47. This reflects a generally positive but not yet optimal performance in delivering the law’s core components aimed at supporting MSME development. Among the most effectively implemented components is the establishment of Negosyo Centers, which have played a crucial role in facilitating business registration, advisory support, and entrepreneurial training. However, challenges remain in terms of awareness, accessibility, and consistency of services, particularly in more remote areas. Similarly, business registration processes were found to be relatively streamlined and accessible, though improvements are still needed to address the BMBE certification program. The eligibility component was also rated as mostly implemented, indicating that while requirements are generally communicated, some MSMEs still struggle with understanding or confirming their qualification for support programs. Funding access, however, remains a critical area of concern with a lower mean score of 3.33. Despite the availability of financial assistance, issues such as complex procedures, limited funds, and low program visibility hinder broader MSME participation. Lastly, training programs have shown promise in equipping MSMEs with essential skills and knowledge, yet their relevance and accessibility could be enhanced by aligning content more closely with the diverse and sector-specific needs of entrepreneurs.

Paredes (2020) stresses the importance of targeted awareness campaigns in promoting MSME support programs. The study finds that even when training opportunities are available, a significant portion of small business owners remain uninformed due to limited communication efforts. Paredes suggests that conventional outreach methods, such as bulletin boards or municipal announcements, may no longer be sufficient in reaching today’s entrepreneurs, particularly younger ones. Instead, the study calls for multi-channel dissemination strategies—including social media, SMS alerts, community radio, and partnerships with local influencers—to raise awareness about training schedules, registration procedures, and the potential benefits of participation. In support, Luna and Gomez (2019) explore the various factors that inhibit MSMEs from fully engaging in training programs. Their study reveals that logistical and financial constraints—such as scheduling conflicts, distance to training venues, and opportunity costs—discourage attendance, particularly among microenterprise owners who manage their businesses singlehandedly. The authors argue that even well-designed training content cannot deliver results if access is hindered. They advocate for more flexible learning formats, such as modular sessions, weekend or evening classes, and online training platforms, to accommodate the diverse schedules and capacities of MSME owners. Similarly, Ramirez (2021) focuses on the spatial and socio-economic challenges that affect the reach of MSME training and technology programs. The study finds that businesses in remote barangays or island municipalities are often excluded from centrally located services due to poor transportation infrastructure, limited internet connectivity, and language barriers. Ramirez also notes that high costs associated with traveling to training centers or accessing digital tools further marginalize these MSMEs. To address these issues, the study looks into the potential of decentralizing training delivery through mobile learning units, establishing satellite training hubs in underserved areas, and offering programs in local dialects.

Overall Effectiveness of the Key Provisions of RA 10644

Overall, the evaluation of RA 10644 in Capiz reveals that the law is generally “effective” in supporting MSME development. The overall mean score of 3.46 indicates that, on balance, the services provided—ranging from the Negosyo Centers to the registration process, eligibility verification, and training programs—are perceived as beneficial in promoting business growth and formalization. MSMEs appreciate the streamlined registration processes and clear eligibility criteria for business registration, as these elements facilitate access to essential government support. In addition, the training programs, which help enhance managerial skills and operational efficiency, are valued as key drivers for improved business performance.

However, the funding component stands out as an area requiring significant improvement. With a mean score of 3.35, the financial support offered under RA 10644 is only moderately effective, suggesting that many MSMEs encounter challenges in accessing or fully utilizing the available funds. This gap highlights persistent barriers such as complex application processes, delays in fund disbursement, and limited outreach efforts, which hinder the broader impact of financial assistance. The variability in responses indicates that while some MSMEs benefit

substantially from the funding, others, particularly those in remote or less-connected areas, do not experience the same level of support.

The findings resonate with Caballero *et al.* (2021), who noted that although Negosyo Centers have expanded MSME access to key services, challenges persist in terms of awareness, accessibility, and regional implementation. Mendoza (2020) further emphasized that the uneven rollout of RA 10644 has hindered its ability to generate uniformly strong results across different areas. This is echoed by Briones (2017), who asserted that the success of such programs depends on how well they are customized to local needs, particularly through mentoring and technical support. As Santos (2019) and Carandang (2019) suggest, ensuring that financial resources are easily accessible and effectively managed is essential for fostering long-term sustainability and growth among MSMEs in Capiz.

Differences in the Implementation of RA 10644 Based on the Personal Profile of MSMEs

The examination of RA 10644's implementation across different personal profiles of MSME owners reveals key patterns that reflect how demographic characteristics may influence their perceptions and experiences with the program. Among the personal variables considered—sex, age, and educational attainment—only educational attainment showed a statistically significant relationship with the perceived extent of the law's implementation.

These findings are echoed in the qualitative responses, particularly among informants with varying educational backgrounds. Their experiences highlight how educational attainment influences their ability to navigate and understand the processes under RA 10644.

Differences in the Implementation of RA 10644 Based on Business Profile of MSMEs

The analysis of the extent of implementation of RA 10644, when grouped by business profile, reveals no significant differences in the perceived implementation of the Act across different business ownership structures, number of years in operation, establishment sizes, and nature of the business. The same ideas were revealed during the face-to-face interviews.

Differences in the Effectiveness of RA 10644 Based on Personal Profile of MSMEs

The analysis of the level of effectiveness of RA 10644 when grouped by personal profile—such as sex, age, and educational attainment—reveals several interesting findings that highlight differences in the perceived effectiveness of the Act based on respondents' educational background but not their sex or age. The statistical results suggest that sex and age do not significantly impact how MSME owners perceive the effectiveness of RA 10644, whereas educational attainment does.

Differences in the Effectiveness of RA 10644 Based on Business Profile of MSMEs

The analysis of the level of effectiveness of RA 10644 when grouped by business profile—which includes factors such as ownership, establishment size, nature of business, and number of years in operation—shows no significant differences in the perceived effectiveness of RA 10644 across these variables. This suggests that the perceived effectiveness of RA 10644 is largely consistent across different business profiles, with no statistical evidence to suggest that one type of business profile has a significantly higher or lower perception of the law's effectiveness.

Relationship Between Extent of Implementation and Profile

The relationship between the extent of RA 10644 implementation and various personal and business profiles was examined using statistical tests, and the results highlight significant insights regarding the impact of educational attainment and business establishment on the perceived implementation of RA 10644. However, the results indicate no significant relationship for other personal and business profile variables, such as sex, age, ownership, nature of business, and number of years in operation.

Insights

The experiences of MSMEs in Capiz provide valuable, real-world perspectives on enhancing the implementation of Republic Act No. 10644 (RA 10644) and fostering sustainable business growth. One of the most notable insights from MSME owners is the significant role of education and awareness in their understanding and utilization of the law. Respondents with higher educational attainment tended to have a more positive perception of RA 10644, which suggests that many MSMEs may not fully comprehend its potential benefits. This underscores the importance of developing more inclusive and accessible educational initiatives. Tailored awareness campaigns, as well as workshops that address diverse educational backgrounds, could enhance MSME owners' understanding of how to effectively leverage the law's provisions. Ensuring that information is easily accessible and digestible will empower all owners, regardless of their educational level, to maximize the law's potential.

Another key insight pertains to the bureaucratic barriers MSME owners face when attempting to access government services. Many entrepreneurs expressed frustration with the complexity and inefficiency of administrative processes, particularly in registration, funding, and other essential services. These obstacles often result in delays and confusion, diminishing the perceived benefits of RA 10644. Streamlining these processes by introducing clearer guidelines, reducing excessive paperwork, and offering more user-friendly online platforms could alleviate these challenges. A more efficient system would likely encourage greater engagement from MSME owners, reducing administrative burdens and enhancing their ability to access the resources available through the law.

The effectiveness of RA 10644 is also influenced by the accessibility and presence of local support services, particularly in rural areas. In Capiz, there is a distinct disparity in service delivery between urban and rural regions. Strengthening the local presence of agencies such as Negosyo Centers is crucial for ensuring equitable access to resources. These centers must be adequately resourced and staffed to cater to the diverse needs of MSMEs across the province. Moreover, providing personalized support tailored to the unique needs of different business types—whether micro, small, or medium-sized, or across various sectors like agriculture and manufacturing—would improve the relevance and impact of the law's provisions at the local level. A localized, sector-specific approach would ensure that MSMEs, regardless of their size or industry, can access appropriate support for overcoming their unique challenges.

Training and capacity-building initiatives are critical to ensuring that MSME owners, especially those with limited formal education, can fully benefit from RA 10644. A significant number of MSMEs struggle to navigate the law's provisions due to a lack of business management skills, financial literacy, or understanding of available government programs. Expanding training opportunities that are inclusive and accessible is essential for bridging this gap. Offering a variety of training formats—such as in-person workshops, online courses, or mobile platforms—would enable MSME owners to develop the skills and confidence needed to manage their businesses effectively and utilize the resources provided by the law.

Finally, the long-term sustainability of RA 10644 is critical for its continued success. Although the law has provided vital support, many MSMEs still face challenges in transitioning from reliance on government assistance to achieving self-sufficiency. Addressing this challenge requires sustained support, including partnerships with financial institutions to ensure continued access to funding as businesses grow. Additionally, mentorship programs and the integration of digital tools and platforms can help MSMEs remain competitive in an evolving market. It is essential that RA 10644 remains adaptable to emerging trends and the changing needs of MSMEs, enabling businesses in Capiz and beyond to thrive sustainably in the future.

CONCLUSIONS

RA 10644 has provided a strong institutional framework for MSME development in Capiz, particularly through the establishment of Negosyo Centers and simplified registration processes. However, challenges in outreach, accessibility, and inclusivity remain, especially in rural and underserved areas. These gaps highlight the need for more adaptive strategies that ensure equitable access to services, financing, and training opportunities across diverse business contexts. The findings also emphasize the critical role of educational attainment in shaping

perceptions of both implementation and effectiveness. While sex, age, and business profiles do not significantly influence MSME experiences, education equips entrepreneurs with the knowledge and skills to navigate government systems more effectively. This suggests that targeted support for less-educated MSME owners—such as simplified communication, capacity-building, and localized outreach—will be essential to bridge gaps and promote inclusive growth. The success of RA 10644 depends on consistent, localized, and sector-sensitive implementation. Strengthening grassroots-level communication, tailoring training to specific industries, and expanding digital and financial literacy programs will enhance MSME resilience and sustainability. Aligning support mechanisms with the realities of micro and small enterprises, particularly those in remote areas, RA 10644 can fulfill its promise of fostering equitable and long-term business development in Capiz.

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CONFLICT OF INTEREST

The author declares no conflicts of interest.

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