



Article

Zamboanga's Collaborative Spirit: A Cultural-Historical Inquiry into Micro-Enterprise Governance

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Abstract

In Zamboanga City, where unique cultures and tapestry come together, how do startups excel not just because of the perseverance of one person, but also because of a distinct, hidden force for collaboration and shared history? Descriptive research, the study used two methods for gathering data. One method was the use of an interview schedule with enterprise focal persons from six (6) government agencies and the ZCCIFI involved in enterprise development. Another method used was the Focus Group Discussion (FGD) with eight (8) micro-entrepreneurs in the same city. Major challenges of entrepreneurs include personal attitude, resources and market competitiveness. To address these, a responsive and collaborative governance framework was developed to support the sustainability of micro-enterprises. The themes that emerged from the analysis of the nuances from the participants narratives are Theme (1) Challenges That Prevent Micro-Enterprise Growth and Development, theme (2) Collaboration of Government and ZCCIFI To Support Enterprises, theme (3) Internal and External Drivers of Enterprise Growth and Development, theme (4) External Drivers, and theme (5) Interventions from the ZCCFI. The study will contribute to the understanding of Entrepreneurship and its development in a unique historical setting in the country particularly on the lead government agencies like DTI, DOLE, DOST, and the Private stakeholders to advance this industry in Zamboanga City and beyond.

Keywords: Zamboanga City, Collaborative governance, Cultural-historical inquiry, Micro-Enterprise Governance, Qualitative Research

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Introduction

The collaborative governance of micro-enterprises demonstrates a viable response for micro-enterprises' survival, growth, and development in urbanized cities. In this context, the government must create a support mechanism to help citizens integrate into the job market through entrepreneurship (Oyekunle & Fillis, 2016). While previous studies discussed the effect of government interventions on Micro, Small, and Medium-sized enterprises, this study attempted to link the role of collaborative governance processes to micro-enterprise development in a highly urbanized City like Zamboanga, covering the period from 2013 to 2018. This study, conducted in Zamboanga City, provided a broader view for a better understanding of the collaboration processes of all stakeholders to promote the growth and development of the micro-enterprise and the capability to thrive in a highly urbanized city.

Three important laws in the Philippines show how committed the government is to helping small businesses grow. These laws aim to create jobs and reduce poverty through new public-private partnerships that provide financial assistance, technology transfer, and training to help entrepreneurs grow their businesses. The 2014 Go Negosyo Act (RA 10644) gives Negosyo Centers money to start up and full training, which gives the MSMED Council the capacity to speed up business operations. The 2008 Magna Carta for MSMEs (RA 9501) encourages small businesses by giving them money, training, and government contracts. MSMEs are businesses with assets of less than PHP 3 million (not including land). The Barangay Micro Business Enterprise (BMBE) Act of 2002 (RA 9178) gives people reasons to bring informal micro-businesses into the official economy, which makes life better for Filipinos.

The Barangay Micro Business Enterprise (BMBE) Act says micro-enterprises that meet specific requirements should register with the government to earn big rewards. BMBEs do not have to follow the Minimum Wage Law and do not have to pay income tax. However, their workers can still get social security and health care benefits. They might also get help with money through a priority credit facility. BMBE grantees get first dibs on government-funded programs that help businesses improve technology transfer, manufacturing, leadership training, and marketing.

The setting of the study is Zamboanga City, which has a population of at least a million and is the sixth most populous city in the Philippines. It has to be noted that of the more than 130 cities in the country, Zamboanga is the third largest city in terms of area and is the sixth most populated city, hence, the outcome of the study can serve as a benchmark guide not only for public administration practitioners in Zamboanga City but for public administration professionals in other highly urbanized cities,

components cities provinces and other localities involved in collaborative governance of micro- enterprise development.

As of 2016, about a million business enterprises are operating in the Philippines, and at least 91% are micro-enterprises (DTI annual report, 2016), providing about 60% of the country's workforce. Thus, micro-enterprises are the backbone of the Philippine economy. To strengthen micro-enterprises, the Philippine government has introduced laws to create and strengthen these micro businesses by organizing MSMED councils to support the growth of MSM enterprises. While the MSMED Councils are inter-agency bodies supporting and promoting micro, small, and medium enterprises, this study focused more on micro-enterprises, which comprise most of the businesses operating in Zamboanga.

The 2015 DTI-Zamboanga Case Study Report said that 90% of new micro-enterprises in Zamboanga City could not renew their licenses by the fifth year, even though the BMBE law was passed in 2002. There are four main reasons why traditional micro-enterprises have trouble in an innovation-focused market: they cannot get enough market access because they do not have good strategic marketing skills; they do not have enough market intelligence to compete with bigger or newer competitors; they do not want to do research and development because they think it costs too much; and they do not know how to develop new products.

The case of micro-enterprises having difficulty to survive due to the aforementioned factors is also reflected to what Hyman (2012) argued when he conceded that the entrepreneurial aspirations of marginalized rural sectors (or micro entrepreneurs) in less developed countries often go unrealized for lack of access to financing, management skills, knowledge of appropriate technologies suitable for commercialization, and information on the potential market for the product. As scholars have pointed out in previous studies, micro-entrepreneurs require diverse skills and resources that government and development organizations' assistance has not addressed (Hyman, 2012). Thus, to succeed, a micro-entrepreneur should have the opportunity to identify the enterprise's strengths and weaknesses so that the business can be ready to face challenges in an unpredictable competitive environment. This is where the collaboration process between the public and private sectors (Zamboanga Chamber of Commerce and Industry Foundation, Inc.) intervenes to support the micro entrepreneur in sustaining the business in the case of Zamboanga City.

The study also found internal and external factors that could be good or bad for micro-enterprises. We look at international research and methodologies that connect internal and external business growth and development. This study looked at how these factors affected small companies in Zamboanga. This study examined how

internal Destroyed City micro-enterprises grow and develop using internal and external influences. 356 African micro-businesses did well because the government and politics were stable (Hung, 2007). The McKinsey Global Institute (2010) says that Africa's GDP will reach US\$2.6 trillion by 2020 because things are changing. This study examines how internal and external factors change people's thoughts about micro-enterprises. Some microbusinesses in Zamboanga City need a plan. To start or grow a business, you need to know about your competitors, how much demand there is for your product, how much it costs to make it, and how much it costs to sell it. The government and non-governmental organizations worked together to create micro-enterprises in Zamboanga City.

This study supports SDG 8 on Decent Work and Economic Growth, mainly target 8.3, which aims to enhance economic activity, increase job creation, encourage businesses, and create an inclusive economy. It helps microentrepreneurs reach SDG 16 on Peace, Justice, and Strong Institutions by empowering a sound governance system that is open, efficient, and fair. This initiative helps small businesses in Zamboanga's distinctive cultural and historical milieu, which is expected to enhance the local economy and propel the Sustainable Development Goals 1 and 2 forward, to close the gap between poverty and hunger.

Research Questions

1. This study seeks to answer the following Questions:
2. What are the challenges that prevent the growth and development of micro-enterprises?
3. How did the government and the Zamboanga Chamber of Commerce and Industry Foundation collaborate to support the growth and development of micro enterprises in Zamboanga City?
4. What external/internal drivers contribute to micro-enterprises' growth in Zamboanga City?
5. What interventions were done by the government and Zamboanga Chamber of Commerce and Industry Foundation, Inc. to support the growth and development of micro-enterprises? and
6. What collaborative framework can be developed to address the needs for growth and development of micro-enterprises in the city?

Theoretical Framework

This study is anchored on the theories of collaborative governance, citizen participation, and innovation introduced by Brown (2015), Koski (2016), and

Ko et. al (2017), respectively. As a qualitative study, it is interesting to note how Brown (2015) described the elements and characteristics of successful Collaborative Governance that will be used in this study. Brown (2015) postulated that when these elements are put in place and implemented correctly, they can lead to successful collaborative implementation by government agencies, public-private partnerships, or government-private-community collaboration (Brown, 2015). Thus, Brown (2015) enumerated six elements describing how successful collaboration governance can occur.

Review of Related Literature

The study from 2013 to 2018 shows that small enterprises in crowded areas like Zamboanga, Philippines, need to work together to succeed, grow, and change. The Go Negosyo Act and the BMBE Act give the government money to help small businesses. However, many still have difficulty getting into the market, making marketing plans, and making goods. This leads to higher rates of people not renewing. The Zamboanga Chamber of Commerce and Industry Foundation, Inc. is a good illustration of how the collaborative industries can unite to empower small businesses to achieve the Sustainable Development Goals (SDGs), particularly on Decent Work and Economic Growth, Peace, Justice, and Strong Institutions, No Poverty, and Zero Hunger.

Smith et al. (2001) say collaborative governance causes conflict, even when government agencies, businesses, and people try to stop it. If done right, it might improve partnerships and the workplace, reduce violence, and speed up development.

A study by Smith et.al (2001) highlights that collaborative management stemmed struggles despite the authorities, those in the businesses, and individuals attempting to stop it. Conversely, if executed well, there is a possibility of forging engagements and developing a better ecosystem, lessening the harm and escalating progress. When people in a team or an organization resist dealing with their disagreements, it hurts both the people and the culture. Being connected and working together professionally is suitable for everyone. A constructive way to settle disagreements, including controlling your feelings before talking, positive disagreement, resolving conflicts, and negotiating (Stone, 1999), can enable collaborative frameworks to grow and improve. Ljunghold (2014) says that collaborative management can be helpful in some situations, provided it is well-planned and carried out. This investigation will explore the nexus between private and

public stakeholders in Zamboanga partnering to empower the budding and existing entrepreneurs to succeed and address their issues.

Conversely, to get other people involved in reaching the partnership's aims, develop a shared vision. A shared vision will help everyone deal with physical problems. Smith (2001) says that, noticing the problem that affects the vision, each side's goals must be clearly stated. Both sides need to agree on a clear goal. The author said that officials at the agency talk to each other honestly, forcefully, and proactively. The set goal calls for the feasible collaborative solution to be made public.

Collaborative groups can provide extra resources and expertise. Ljunghold (2014) tells public leaders and managers to be careful while using collaborative methods. Ljunghold (2014) told public managers to be careful since self-interest and the group's interests may not always match up when working together on goals that go against the legal duties of member agencies. According to Ljunghold (2014), balancing individual freedom with common goals in collaborative procedures may make it harder for people to work together and cause the program to fail. So, in this proposed study, people who want to start a micro-business should consider their legal and business goals before participating. The goal of an organization that collaborates should not conflict with the rules or business goals of the agencies involved.

Public administration includes managing public affairs (Robert & Denhardt, 2009), making decisions for the government, and formulating policies. It also includes dealing with social concerns by implementing public policies and examining how the civil service works (Random House, 2014). Working together and making connections in public administration in the 21st century helps people understand complicated problems better, get stakeholders to agree on solutions, find policy options that have more community support, and come up with new ideas for how to make changes, as seen in flood emergencies, planning for cities, and the reconstruction of Ground Zero. (Ansell and Gash, 2008). Entrepreneurs and government officials should start discussing how to use diagnostic tools to find and meet the needs to provide practical help (Yusuf, 2010). Johnston et al. (2012) discovered that working together makes citizens more involved and the government more accountable.

Methodology

Research Design

Herbst and Coldwell (2004) say that qualitative descriptive research collects non-numerical data, such as thoughts and feelings. ProfToday (2017) says that interviewing or surveying individuals is the procedure. This method was chosen because it is reliable, efficient, and time-efficient, and it can collect much information

about current governance, collaborative management, and citizen involvement, particularly how these things might help small businesses grow. This method lets researchers get honest opinions from individuals while being able to change the framework of thought (Sandelowski, 2010). It also made it easier to look at and analyze perspectives, qualitative success data, and firsthand observations of collaborative leadership across government agencies, businesses, and citizens, which gave us much information for making decisions.

Data Collection

Data collection is finding answers to research problems (Ray, 2015). In a qualitative descriptive study, data collection attempts to discover the who, what, how, and where of events or experiences (Sandelowski, 2000, p.339). This includes, but is not limited to, focus groups, individual interviews, observation, and the examination of documents that include national and local laws. This study deployed a structured questionnaire and collected the responses through face-to-face interviews. A face-to-face interview is a method that requires a person known as the interviewer to ask questions generally in face-to-face contact with the other person or persons who are considered the interviewee (Ray, 2015).

Secondary Data

This study used sources of information from secondary sources like government agencies' annual reports, credible media reports, and historical data of government agencies. Secondary data is the data that has already been collected and is readily available from other sources. Secondary data, which are cheaper and more obtainable, may be obtained from books, journals/periodicals, magazines, published electronic sources, government records, etc. (Slideshare, 2012). These secondary data resources were considered since there were no available data to fill some of the gaps in this research.

Focus Group Discussion

This study deployed Focus Group Discussion (FGD) among micro-entrepreneurs to further collect data. The FD gathered selected micro-entrepreneurs operating businesses for less than or more than five years to facilitate the FGD sessions with the chosen respondents. An FD refers to a semi-structured group discussion that yields qualitative data by facilitating participant interaction, producing a snowballing of thoughts and more profound insights (Abbasi, 2014). The strength of FGD is its forum for discussion between participants that elicits new ideas and explanations that could not be extracted during an individual and household interview. The use of FGD among micro-entrepreneurs was engaging because micro-entrepreneurs were able to

compare responses during the FGD sessions, which eventually became substantial in the findings of this research.

Research Setting

The research locale is Zamboanga City. Zamboanga is a highly urbanized city with 98 barangays occupying 1,414.7 square kilometers. Known as the commercial and industrial center of the Zamboanga Peninsula region, the Philippines, it is the sixth most populous city in the Philippines with 861,799 people. The City Mayor's Office reported that there are over 13,206 businesses registered in Zamboanga City (State of the City Address, 2018), and about 90% of the registered enterprises fall under the MSME category. The city generated about P 348.18 million worth of taxes from these businesses alone. Most of the population speaks Chavacano, while Bisaya, Tagalog, and Tausug are also widely spoken languages.

Sampling Design

For the sampling design, this study employed purposive sampling to extract information. According to Suen et al (2014), purposive sampling is typically used in qualitative studies. Researchers who use this technique carefully select subjects based on the study's purpose, with the expectation that each participant will be able to provide unique and rich information to the study. Members of the sample population are not interchangeable. Consequently, the DTI Zamboanga City identified five (5) other agencies/bodies involved in supporting micro-enterprise development earlier. Thus, this study will administer the semi-structured instrument to the seven (7) key informants (including DTI) involved in assisting micro-enterprise growth and development. The six bodies are DA, DOST, DOLE, TESDA, LBP, DTI, and the Zamboanga Chamber of Commerce and Industry. The subjects in the sampling design are presently involved in the governance of micro-enterprise growth and development; thus, the subjects' qualitative responses to the questionnaires provided unique and rich information that was substantial to the study. Furthermore, eight (8) micro-entrepreneurs recognized by the Micro-Entrepreneurs Multi-Purpose Cooperative (MEMPCO) were selected for the Focus Group Discussion (FGD) since MEMPCO is the most visible micro-enterprise cooperative in the city and is the largest cooperative representing micro-entrepreneurs.

Research Instrument

A semi-structured instrument was used in the study, anchored in the domains or the research questions. The instrument was validated by three research

experts/practitioners involved in micro-enterprise development. The experts' suggestions were incorporated into the revised interview guide for collecting the data.

Data Analysis

This study utilized the Conventional Content Analysis and Directed Content Analysis. In Conventional Content Analysis, data is collected from open-ended questions. The data was reviewed intensively, then coded, and the notes were categorized. Directed content analysis is used in studies with existing theory or research that will describe incomplete phenomena and further engage in their description. Furthermore, initial codes were also created from theory or research, applied to data, and unlabeled portions of text were given new codes. Finally, the researcher used stream analysis to better understand the data gathered. Stream processing analysis performs actions on real-time data using continuous queries. It connects to external sources, enabling the application to integrate data into the application flow or to update an external database with processed information.

Participants of the Study

Three (3) sectors participated in this study. First is the public sector, second is the private sector, and third is the micro-enterprise sector. The criteria of the participants representing the sectors were the following: (1) For a government sector participant, the representative is a program focal person involved in micro-enterprise development for at least one year, in any year covering the period 2020-2022, (2) For a private sector representative. The representative is an officer of the ZCCCFI serving any year from 2020 to 2025. (3) For the participant representing the micro-enterprise sector, the representatives are eight (8) micro-entrepreneurs operating an enterprise from 2020 to 2025. They participated in the Focus Group Discussion (FGD) held at Barangay Suterville with the assistance of Micro-Entrepreneurs Multi-Purpose Cooperative (MEMPCO). The study coordinated with MEMPCO because it represents the largest micro-enterprise cooperative for micro-entrepreneurs in Zamboanga City.

Results and Discussion

Challenges That Prevent Micro-Enterprise Growth and Development

Chronic challenges remain among the factors explaining why micro-enterprises struggle to sustain business operations. These challenges remain despite the public-private collaboration to support enterprise growth and development. Based on the responses, it appeared that among the chronic challenges affecting the growth

and development of micro-enterprises in Zamboanga City are a passive attitude and a lack of entrepreneurial skills (planning skills). Lack of access to resources, market competitiveness, lack of innovativeness, and challenges related to family.

Passive Attitude

A passive attitude refers to an individual attitude that refuses to act but lets things happen to them (Collins Dictionary, 2018). Passive attitudes include the entrepreneur's inactivity, dependency on government, and the lack of initiative to plan. These are all reflected in the responses below:

Participant 1 (Chamber) shared that,

"Right now, most micro-entrepreneurs are inactive and passive. So, to make them part of the government program, there is a government agency, DTI, that makes them active players. We share what we expect of them, like helping entrepreneurs be proactive thinkers."

Participant 2(DOLE) remarked that,

"Mostly, they rely on us. We conduct these planning sessions to get their issues and concerns and help them formulate plans."

Participant 3 (DOST) commented that,

"Most micro-entrepreneurs could not do formal strategic planning, so we gather them so we can help them."

Small businesses generate employment and propel our economy (García et al., 2019). Government agencies like DTI, DOLE, and DOST can help startups to stay afloat (Montecañas, 2020). These government agencies may facilitate business entities' positions by capacitating them to be strategic and train for skills needed to be competitive (Montecañas, 2020; Tecson & Garcia-Vigonte, 2022). Research by García et al. (2019) and Tecson and García-Vigonte (2022) deduced that government agencies' assistance does not facilitate new business ventures. Small industries advance by collaborating (Latisia, 2019). Montecañas (2020) and Latisia (2019) pointed out that the government needs to be more proactive and provide more motivation to improve facilities' growth.

Lack of Entrepreneurial Skills (Planning Skills)

Government agencies and the ZCCIFI have been encouraging micro-entrepreneurs to acquire entrepreneurship skills to sustain a business in the city. One of the national government programs is to intensify and expand the program for entrepreneurship skills development. Without entrepreneurship skills, it is difficult for any enterprise to survive in the long run. The lack of entrepreneurship skills was among the challenges noted among entrepreneurs, and it remains a chronic challenge. The lack of entrepreneurship skills includes the lack of product development skills and the absence of a business plan. Absence of product processing techniques and the

absence of capital on the part of the micro-enterprise owner. These are evident from the following responses:

According to Participant 4(TESDA),

"They participate in our workshops and tell us about their problems, like access to capital and the lack of product development skills."

Participant 5 (LBP) shared that,

"We help them in their business plan to determine what is best suited for them."

Furthermore, Participant 6(DA) revealed that,

"Since they cannot process agri-products, we help them develop."

According to Participant 6 (Entrepreneur 6,

"Kung walay capital, dili la maka-plano pero pag nakakuha mi ug capital, maka plano mi maayu ug maka contribute pud mi mga suggestions sa gobyerno."

(We must establish our capital well before planning and contributing suggestions to the government.)

In addition, Participant 8 (Entrepreneur 8) commented that,

"Usahay, dili na mi mag-plano kav samay raman among rindahan. Gina-submit namu ang among kinchangan sa MEMPCO."

(Actually, we cannot plan when the store is too small. We submit our business needs to MEMPCO.

In the Philippines, rural entrepreneurs, especially women and young farmers who desire to start their business, encountered challenges in sourcing out funds, developing new products and services, and starting their ventures (Kittur Parveen and C. Devi, 2014; de Mesa et al., 2022). To do away with these dilemmas, one can get help by attending training initiatives and workshops on how to start a business, manage finances, and business value (Kittur Parveen & C. Devi, 2014; Miano et al., 2025). According to García et al. (2019), governments and banks help business owners develop ideas and get money for their businesses. There are a few shared processing service facilities and many turnovers among employees (Miano et al., 2025). Research by García et al. (2019) revealed that the government strategy for MSMEs encourages entrepreneurship, business development, higher productivity, and new insights in the industry. A study by Mario et al. (2025) highlighted that cooperatives, Business financing, and technical assistance can help business ventures grow and become competitive.

Lack of Access to Resources

Through RA 9501, the national government mandates concerned government agencies to provide greater access to resources such as credit, concessional interest rates, and bankruptcy prevention measures to address the chronic challenge of access

to resources. In this section, the lack of access to resources is a broad challenge that can mean different things to an entrepreneur. The lack of resources could be the absence of a business proposal, the cost of transportation to attend trade fairs, financial literacy training, or a lack of capital. Small income and the absence of a plan to sustain an enterprise. These responses are reflected below:

Participant 2 (DOLE) discussed that,

"We train them to prepare a proposal, and once they are done, they submit it to us for funding or capital."

Participant 9 (DTI) elaborates that,

"During our planning session, we get issues and concerns from the sector. The more common issues are transportation costs to participate in trade fairs and micro-entrepreneurs' dependency on the government to plan for them."

Participant 10 (Entrepreneur 1) shared that,

*"Kay makakuha mi ug libre na financial literacy training."
(Financial Literacy Training from MEMPCO)*

Furthermore, Participant 11(Entrepreneur 3) opined that,

*"Para makahulam mi kuarta sa cooperative (MEMPCO) kay lisod mag sugud ang negosyo pag walay capital."
(To have access to financial assistance)*

In addition, Participant 11 (Entrepreneur 3) explains that,

*"Aku, gahimu ku ug ice candy. Akung capital P° 150.00 ra. Mahimu tu siva ug Php 250.00 pag nabaligya tanan. Kay gamay ra man gud among capital."
(I make ice candy, and my capital is only P 150.00. If I sell everything, I can earn P 250.00. I only gained a little profit because my capital is small.*

Participant 12 (Entrepreneur 6) shared that,

*"Kung walay capital, dili la maka-plano pero pagnakakuha mi ug capital, maka plano mi maayu ug maka contribute pud mi mga suggestions sa gobyerno. Magplanu ta, dayun walay capital, unsaha, man na?"
(We must establish our capital well before planning and contributing suggestions to the government. How can we plan when there is no capital?)*

Small business owners should have a solid understanding of running their business operations through financial literacy training. Studies by Bancoro (2023) highlight that small establishments should have financial literacy and risk management training. These issues can be addressed through community service and university extension projects that teach financial literacy skills such as managing cash

flows, drafting financial reports, and developing company plans. These initiatives are designed to help MSMEs handle their cash and finances better.

Collaboration of Government and ZCCIFI To Support Enterprises

One of the collaborations processes the national government initiated to support micro-enterprises is the RA 10644, or the Go Negosyo Act. This law encourages state and non-state actors to collaborate and operate the Negosyo Centers in provinces, cities, and municipalities. The collaboration aims to promote ease of doing business and facilitate services for MSMEs within its jurisdiction. Based on the interviews. There are collaborative processes that the government, ZCCIFI, and micro-entrepreneurs coordinate to collectively plan and support the survival, growth, and development of micro-enterprises. The collaborative sessions include providing support in plan formulation, provision of consultations, delineation of functions and responsibilities, monitoring, and the institute of conflict resolution process.

Provide support in Plan Formulation.

In the context of plan formulation, government agencies have been providing support in the plan formulation for enterprise owners in Zamboanga City. While government agencies support plan formulation, entrepreneurs suggest different planning sessions to support enterprise growth and development. The planning processes that surfaced in the interview series are Industry Planning, Strategic Planning, Internal Planning, External Planning, Enterprise Planning, Financial Planning, and Organizational Planning. The Department of Trade and Industry has often been the lead agency in providing industry planning sessions for entrepreneurs. In the industry planning, the session provides the following planning procedures: expectation setting, presentation of action plans, finalization of output, and the holding of quarterly meetings for further updates. This is affirmed in the following responses:

Participant 1 (DTI) shared that,

"We have this industry in cluster planning for Zamboanga City, including processed foods. Processed fruits, nuts, bamboo, and wood. Cacao, rubber, seaweed, abaca, mango, ship building, wearable, and home shelves. In this event, we suggest that the planning session include the following activities: expectation setting, industry setting presentation, and action plans. Finalization of output and the conduct of quarterly meetings for updates."

According to Participant 3 (DOST),

"We usually plan strategically every six years, depending on the administration, in the strategic planning. We include the following activities: Orientation of the Small Enterprise Technology Upgrade, presentation of the payment scheme to acquire the technology, open

forum, and discussion on extending repayment for the loan from 3 to 5 years. Internal planning refers to identifying goals to be achieved within the organization (Business Dictionary, 2018). Based on the responses of FGDs, entrepreneurs engaged in the Internal planning process. This process involves: List needs, raise capital, profit analysis, forecast, and production."

Participant 10 (Entrepreneur 2) expressed that,

"Aku mulista ku sa akung mga kinahanglan sa lindahan para dili nakum malimtan palitun."

(In my case, I list down what my store needs so that I will not forget)

Participant 14(Entrepreneur 4) disclosed that,

"Para sa aku. sir. Municurista man ku. Magplano ku sa capital mga P 300 in. kada semuna. Kung hansarun ku sa customer mga P 800 kada adlaw. mika ginansia ku P 300 kada adlaw: Usahan maka P 2.500 ku sa semana."

(I am a manicurist. I plan because I want to increase my profit. If I spend P 300 for the things needed for the business and earn P 800 a day, that is good enough.)

Participant 12(Entrepreneur 6) opined that,

"Mangutana ku sa mga akung kauban na negosyante pud."

(I keep on consulting fellow entrepreneurs)

Participant 15 (Entrepreneur 7) Averred that,

"Pwede mag lista ku sa mga himuun."

(I will list the next steps for my business.)

Planning refers to the set of plans to address various external factors that can impact the ability of a business to perform (Business Dictionary, 2018). This study revealed that, besides internal planning, entrepreneurs also engaged in external planning. This process involved market needs assessment, searching for capital (loan), and observation of another enterprise. Below are the responses of FGD participants.

Organizational Planning

Organizational planning is one of the prerequisites for starting a business and setting up the groundwork for an enterprise. Organizational planning identifies immediate and long-term objectives, formulates and monitors specific objectives to achieve them (Business Dictionary, 2018). In the FGD session, the responses revealed that entrepreneurs were involved in organizational planning. This planning process

starts by assessing organizational needs, raising capital, and addressing needs. The process steps are evident in the responses below.:

According to Participant 13 (Entrepreneur 4),

“Usahay gina-ingon namu ang MEMPCO cooperative kung pila ang capital kinahanglan namu para mag-negosyo.”

(Sometimes we consult our cooperative to inform them of our capital requirements)

Participant 14 (Entrepreneur 5) shared that,

“Guina inform namu ane MEMPCO cooperative ang budget requirement sa paglambo sa among negosyo.”

(We will inform MEMPCO of our budget requirements for expanding our business.)

Participant 6 (Entrepreneur 6) expressed that,

“Kung walay capital, dili la maka-plano pero pagnakakuha mi ug capital, maka plano mi maaaju ug maka contribute pud mi mga suggestions sa gobyerno.”

(We must establish our content well before planning and contributing suggestions to the government.)

In addition, Participant 15 (Entrepreneur 7) revealed that,

“Every week sir among gitawag weekly center meeting diha mi mag discuss ang mga ideas sa business para asa gamitun ung gi-loan namu sa micro-finance.”

(We have center meetings weekly among micro-entrepreneurs, discussing new business ideas and how to use the loan we availed from the micro-finance.)

Considering these findings, government agencies appeared to provide avenues for government representatives and entrepreneurs to collectively formulate plans to support micro-enterprises' growth and development in Zamboanga City. The avenues provide a platform where entrepreneurs who are citizens of the city are properly guided to formulate plans that will benefit the planning processes in the locality. Government agencies such as DTI, DOST, DA, and DOLE recognize that participation in government-initiated planning sessions will benefit the interests and welfare of entrepreneurs in the city. These findings can be linked to Fitzgerald's (2016) belief in the significant role of citizen participation in planning processes. Fitzgerald (2016) stressed that the role of government agencies in generating participation of citizens in planning sessions will benefit policy makers because this offers a new opportunity for both government and citizens to formulate a planning framework to address issues arising in the community. Scholars Irvin and Standbury (2004) similarly mentioned that participation from the community in planning and decision-making produces important benefits in terms of visioning and foresight. It can be instrumental in helping to create a planning framework that is responsive to the community it serves. These findings were also supported by Johnston et. al. (2012), who mentioned that the

collaboration of government and citizens will increase civic engagement, government accountability, consistent implementation, and higher levels of process success. While ongoing challenges prevent micro-enterprises' growth and development, this study affirms that government agencies, with the support of the Zamboanga Chamber of Commerce and Industry, have provided avenues for micro-entrepreneurs to formulate plans to address these chronic challenges. Micro-entrepreneurs in Zamboanga City have different avenues to learn how to start and sustain an enterprise.

Internal and External Drivers of Enterprise Growth and Development

The future performance of an enterprise is dependent on existing business drivers. Drivers are influences that impact a business in achieving its desired strategic objectives. Internal Drivers refer to factors within the organization that could affect business performance. These factors include the following: personal factor, family/social factor, enterprise expansion factor, enterprise development program factor, partnership factor, communication factor, resource factor, market factor, entrepreneurial capability factors, firm size, skill and knowledge factor.

Personal Factor

Personal factor refers to passion, commitment, hard work, and willingness to learn. This is reflected in the response below:

Participant 9 (DTI)underscores that,

"Business size has little effect. What is more important for entrepreneurs is that they should possess passion, commitment, hard work, and willingness to learn."

Participant 2(DOLE) reason out that,

"Because they want to sustain the education of their children."

Participant 6 (DA) shared that,

"Because their friends are there."

Enterprise Development Program Factor

This factor refers to the sustainability of the enterprise and the knowledge of the market. Another factor that drives an entrepreneur to be motivated in enterprise growth is the Enterprise Development Program. This factor involves changing mindset, learning opportunities from other entrepreneurs, networking with state and

non-state entrepreneurs, and conceptualization and scaling up for growth. These can be seen in the responses of respondents below:

According to Participant 3 (DOST),

"Of course, it is the sustainability of their enterprise. They will stagnate and lose their role if they do not know the market."

Participant 1 (Chamber of Commerce) suggests that,

"They should change their thinking that they (micro enterprises) are small."

In addition, Participant 9 (DTI) suggests that,

"I suggest that first they must be committed to changing their mindset, assess their business, and learn from other entrepreneurs. They should learn a realization process, and from there, they can start networking with the government, the private sector, or other entrepreneurs to conceptualize and initiate a new program for their business. After conceptualization. They implement the program and such to scale up growth and development."

Partnership Factor

Based on the interviews, respondents consider partnership as another factor motivating entrepreneurs to initiate enterprise growth and development. Respondents suggest that with the private-public-entrepreneurs partnership, entrepreneurs can be committed to business projects, participate in regional/national growth programs, upgrade technology, and organize into cooperatives. The statements cited below will confirm this. Below are the nuances of their narratives:

According to participant 2 (DOLE),

"Micro-entrepreneurs should have that commitment to initiate business projects because they cannot initiate if they do not start with commitment."

Aside from Commitment Participant 4 recommends that the startups should participate in continuing development initiatives,

Participant 4 (TESDA) shared that,

They initiate by attending local, regional, and national growth development programs to learn from other entrepreneurs. "

In like manner, Participant 3 (DOST) shared that,

"A sardine enterprise came to us to seek assistance for an upgrade, and we have improved their equipment, and they were able to convert their waste (head trimming and tails) into livestock feeds that improve their growth and development."

Similarly, participant 5 (LBP) expressed that,

"They (micro-entrepreneurs) initiate to form themselves into cooperatives to have a common stand when seeking assistance from the government."

Studies of Morse (1974) assert that small startups are vital to local industry growth and development. Establishment that engages in creativity and innovations

are usually assured of better results (Quingco & Leonoras, 2020). Government support, such as DOLE's program, complements small industries and affects revenues for young startups (Edralin et al., 2017). In consonance, several government initiatives remain untapped, demanding access and assistance to the target beneficiaries. The affiliations of the Lugait Mamingkahay Association with HOLCIM, LGU-MEDO, DOLE, and DTI illustrate the advantages of public-private partnerships for small businesses (Sison et al., 2019). Micro-entrepreneurs should enhance production, facilities, and waste-to-value products to augment sustainability. Cooperatives may enhance their government-support claims (Sison et al., 2019; Quingco & Leonoras, 2020).

External Drivers

External drivers are the outside influences that can impact the ability of a business to achieve its strategic goals and objectives (Kaha, 2012). Based on the series of interviews, three (3) factors can influence an entrepreneur to achieve enterprise goals and objectives. These are policies for growth, the impact of outside investors, and access to research and technology.

Policies for Growth and Development

Policies are external drivers introduced by the government that can impact the ability of businesses to achieve enterprise goals. In the series of interviews, policies needed for enterprise growth and development are formulated at the national and local levels. These can be seen in the responses below: Policies Formulated at the National Level. The national government crafted national policies to support enterprise growth and development. National line agencies such as the Barangay Micro Business Enterprise (BMBE) and the Ease of Access to Doing Business formulated these policies or laws. Hereunder are the statements of agency focal persons:

According to Participant 9 (DTI),

"Of course, our BMBE. When a BMBE applicant registers as a micro enterprise, he avails of some fee exemptions."

Participant 3 (DOST) shared that,

"The implementation of Barangay Micro Business Enterprise (BMBE), one-stop shops, and renewal of licenses to ease business access."

The BMBE Act of 2002 was enacted to foster small business startups. Manipol's (2025) research revealed that those using this initiative do not pay taxes from their income, fees, or wages. This benefit is designed to propel company growth and spur investments, creating jobs (Alera et al., 2023; Bringas & Almario, 2023). Conversely, it

was observed that there are challenges in this program, like government bureaucracy, carrying out tasks, and information dissemination. The BMBE Act has positively benefited the food business; yet the long-term viability and the worker aid continue to be challenges (Manipol, 2025; Bringas & Almario, 2023). Enhanced monitoring, adaptive tax structures, and specific projects like microfinancing and small business backing can all foster startup growth and development.

Policies Formulated at the Local Level

Policies formulated at the local level are those activities initiated by the city government. These existing activities and suggested policies are as follows: provide a base for entrepreneurs and life skills training for youth. Cosechas de Zambaonga and fast business permit processing. These are mentioned in the responses below.:

According to Participant 1(CHAMBER OF COMMERCE),

“City government should provide more opportunities to micro-enterprises. Improve their database of micro-enterprises and study how to improve their survival.”

Participant 2 (DOLE) shared that,

“They have a program with MyDev with USAID that provides life skills for out-of-school youth entrepreneurs.”

In addition, Participant 6 (DA)expressed that,

“They have cosechas de Zamboanga for those farmer-entrepreneurs in the city will be allowed to showcase and sell their harvested agri-fresh products at Plaza Pershing every Fiesta Pilar.”

Moreover, Participant 4 (TESDA)shared that,

“Business-friendly environment. Instead of releasing a business license for a week, they can release the business permit in four hours or even less. “

Impact of Outside Investors

Outside investors are investors who set up businesses in other regions. Based on the interviews, the impact of outside investors can influence the ability of the business to achieve enterprise goals. Based on the interviews, this driver can impact the following aspects: market share and business competitiveness. In the study context, market share will lower prices, allow entrepreneurs to display products,

register micro-enterprises at the Go Local Stores, and supply home-made products in malls. Below are some responses from the Participants:

Participant 1(Chamber of Commerce) shared that,

“This will hurt micro-entrepreneurs because the buying public will prefer cheaper prices from these big malls.”

Participant 9(DTI)suggests that,

“Entrepreneurs can register with the Go Local Stores so we can assist them in displaying their products.”

Participant 3 (DOST) opined that,

“They can supply home-made products to these malls.”

Participant 5 (LANDBANK)added that,

“Entrepreneurs can buy and sell products from these malls to the barangay.”

The government recognized the value of startups and small business players in propelling the country’s economy and job creation (García et al., 2019). Research by Daño-Luna et al. (2018) highlights that startups had to hurdle challenges like corruption, limited resources, and productivity. The Go Local Shops (García et al., 2019) and DTI-GoNegosyo Kapatid Mentor ME (KMME) initiatives (Flaminiano, 2024) are two government initiatives that try to address these issues. To support budding startups, these initiatives usher the entrepreneurs through a product expo, linking the markets to the startups and small players, and coaching owners of knowledge and technical know-how in coping with the day-to-day operations toward competitiveness and sustainability. Tecson & Garcia-Vigonte, 2022). The government must make MSMEs more competitive by making programs that include everyone, improving infrastructure, fighting corruption, and helping everyone (Daño-Luna et al., 2018; Tecson & Garcia-Vigonte, 2022).

Business Competitiveness

In the case of a competitive business, this will allow farmers to market harvested crops in malls, enable enterprises to be competitive, and provide an

opportunity for entrepreneurs to keep abreast of business trends. These are revealed in the responses below.:

Participant 6 (DA) shared that,

“Our local farmers could display harvested crops in malls. “

Participant 2 (DOLE) expressed that,

“This will enable small enterprises to be competitive.”

Participant 4(TESDA)optimistically said that,

“This will be an opportunity for entrepreneurs to keep abreast with business trends.”

Studies by Nirmal et al. (2024) underscore the benefits of online platforms and the face-to-face method to sell their commodities. They can also be relieved from the presence of mediators who are burdensome in the trade system. (Hafizh & Wibowo, 2023; Imanudin & Dahnil, 2023). Farmers may use a few online tools to market their products, make offers, and find out what payment modes are accessible. This may help them reach a broader market and make a better income. Urban farming, especially biopharmaceutical crops, can help small and medium-sized businesses make healthy drinks (Setyaningrum et al., 2020). Farmers who grow and process crops simultaneously may be able to maintain the quality of their goods while also fulfilling the rising demand for raw resources. These answers are suitable for both small farmers and big farms.

Interventions from the ZCCFI

The presence of government and ZCCIFI in the community plays a significant role in introducing interventions that will support micro-enterprises' growth and development. Based on the interview series, the following support and assistance surfaced as the existing and suggested interventions of both the public and private sectors: Business Improvement Process, Capacity Development, Technology Assistance Program, and Financial Assistance. Program, Partnership/Collaboration, and Marketing Program

Business Improvement Processes

Business Improvement refers to business development assistance and business support services. Entrepreneurs suggest that business improvement processes are vital interventions to support enterprise growth and development. Business Improvement

Processes include Business Development Assistance and Business Support Services. These are evident in the responses below.

Participant 12 (Entrepreneur 6) appealed that,

"Tabangi mi mag sideline para madugang among negosyo. Mas manu kung tabangan nila (public-private sector) mi mag promote sa among products."

(If we have other means, it will significantly help us.)

Participant 15 (Entrepreneur 7) shared that,

"Tudluan mi unsaha pag luto para makabaligya mi. Kung magpautang sila sa amu P 20,000 mas mace unta."

(Teach us cooking skills so we can sell more food. If the chamber can provide us with a loan of P 20,000, that would be better.

Participant 16 (Entrepreneur 8) revealed that.

"Kinahanglan moanhi sila diri para sila mismo mag-ingon sa amua unsan, maayo negosyo."

(They should come to the community and assist us in determining what business is profitable)

A study shows that technological advances can change how agriculture is marketed and increase production. Farmers can use social media and digital marketing to eliminate mediators, reach more customers, and make more money (Khaidir et al., 2024; Mittal & Kumar, 2023). Small and medium-sized businesses can use biotechnology plants in urban agriculture to make healthy drinks (Setyaningrum et al., 2020). Supply farmers' associations can empower those in this sector to address the challenges and demand for their raw supplies (Setyaningrum et al., 2020). Furthermore, Digital technology and networking can help farmers offer their commodities face-to-face and online by providing them with knowledge about the prospective markets (Hol et al. 2014). Khaidir et al. (2024) discovered farmers' struggles to engage in digital technology and learn about farming. Agriculturalists can leverage online applications, online buying and selling, growth, and coaching to improve local trades and keep farming businesses growing (Khaidir et al., 2024).

Conclusions

The study aimed to explore Zamboanga's collaborative spirit and the cultural-historical inquiry into micro-enterprise governance. This study is limited to the startups of Zamboanga City. The findings revealed the following themes: Theme (1) Challenges That Prevent Micro-Enterprise Growth and Development, Theme (2) Collaboration of Government and ZCCIFI To Support Enterprises, Theme (3) Internal and External Drivers of Enterprise Growth and Development, Theme (4) External

Drivers, and Theme (5) Interventions from the ZCCFI. This study will be significant in understanding entrepreneurship and its development in Zamboanga and the Philippines. The study utilizes a qualitative approach and lacks generalizability. A similar study can be conducted using quantitative or mixed methods.

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