

The Difference Between Micro Enterprises' Operation in San Nicolas Market Before and During the Pandemic

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Abstract

This paper aims to know the difference between micro enterprises' operations in San Nicolas Market before and during the pandemic. It deals with how their businesses are described in terms of operation if they experienced temporary closure before and during the pandemic and how they coped with the problems they encountered. This quantitative research utilizes arithmetic mean and frequency to help the researcher understand the pandemic's impact and get an overall idea of the data set. Paired sample t-test was also used to compare the financial condition of one population at two different times. With 214 respondents, the researcher gathered and analyzed the data using IBM SPSS Statistics version 25 to develop a result to complete the study. Most of the respondents are selling perishable goods and experienced business closure caused by acts of nature and acts of man before and during the pandemic. Entrepreneurs who experience it ensure they can cope with this by adopting different strategies to continue operating their businesses. The findings show that most of them embrace social media platforms during a pandemic to cope with this problem they encountered in their business. This study reveals no significant difference in terms of financial condition between the micro enterprise operations before and during the pandemic.

Keywords: *micro enterprises, pandemic, perishable goods, San Nicolas Market, financial condition*

Introduction

COVID-19 disease dramatically affects people's lives and businesses across the country, region, and worldwide (YingZhouPhDb, 2020). The outbreak's impact is more significant among micro-enterprises than their bigger counterparts. Many Entrepreneurs encountered a reduction or a decline in their income that led to the forced closure of their businesses. This brings hardships to several micro-enterprises, especially in developing countries (Shinozaki & Rao, 2021). It is essential to know the crisis many Entrepreneurs face and the choices they make to survive their businesses.

Several reports have been made about the effects of the pandemic on micro-enterprises, like a loss in daily revenues due to the closure of different sectors, lack of human resources, and a reduction in cash reserves (Fabeil et al., 2020).

According to the statistics of the California Department of Tax and Fee Administration (2020), the countries with the largest COVID-19 instances reported a fall in sales. In California, the pandemic

led to a 17 percent fall in corporate sales during the second quarter of 2020. Revenues in the hotel industry decreased by 91 percent, while internet sales rose by 180 percent. While on the study of Mirzoev & Sedaghat (2020) in Tajikistan, their results on their study about the impact of COVID-19 on MSMEs showed that there were 78.1 percent of MSMEs suffered a decline in sales. Their study also resulted as there is the downturn in monthly sales revenue is especially noticeable in food establishments such as restaurants and coffee shops, the beauty industry (hairstylists, beauty salons, and spa services), and businesses in other sub-sectors such as occasion management services (Saturwa and Ahmad et al., 2021). Moreover, the result of the study entitled "Impact of COVID-19 pandemic on micro, small, and Medium-sized Enterprises operating in Pakistan" says that the majority of the relevant enterprises in Pakistan have truly been significantly damaged and are dealing with a variety of issues such as financing, supply chain disruption, drop in demand, lower sales and profit (Shafi, Liu,

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et al., 2020). Many other countries have endured the same dilemma.

In the Philippines, the National Government, with the help of its Inter-Agency Task Force on evolving viral disease, identified different isolation initiatives, ranging from retaining only essential enterprises open to letting only those places function at some capacity, to lessen the impact of the COVID-19 disease outbreak. Other restrictions include barring people under a specific age category from leaving their homes. (BMC Public Health 2021).

In the report published by the Asian Development Bank (ADB), the Philippines had one of the worst effects on enterprises and individuals owing to the coronavirus outbreak. The COVID pandemic led 70.6 percent of micro, small, and medium firms (MSMEs) in the Philippines to close temporarily. Furthermore, during the shutdown, Philippine SMEs reported the largest contract cancellations (19.1 percent) and missing delivery of products and services (35 percent). It was found that paired with an ADB inquiry, around 70 percent of Philippine SMEs experienced financial issues, requiring owners to solicit loans from friends and family to stay their enterprises afloat. (Shinozaki and Rivals, 2020). By region, the NCR and high-risk provinces were kept under rigorous lockdown from mid-March till the end of May 2020, resulting in substantial economic losses. The economic losses were only regained after six months, however, MSMEs continue to endure a severe decline in sales and revenue.

The COVID-19 pandemic's influence was examined on the companies and institutions in Ilocos Norte, Philippines. Micro Enterprises' owners are the participants and they were recruited using a convenience sample technique. Entrepreneurs were encouraged about the projected repercussions of the Covid-19 outbreak by utilizing the usage of a quantitative research technique. The outcomes due to the pandemic include temporary company closures, a reduction of the workforce, a loss in revenue and productivity, and a disruption in the supply chain. (Parilla, 2021).

In response to the covid pandemic, the City of Angeles imposed a restriction, and businesses shut down. Fitness studios, gyms, and several sports centers are among the enterprises forced to cease operations due to their confined nature temporarily. The allowable occupancy of dining enterprises was similarly capped at 50 percent. While houses of worship are limited to 30 percent of the persons permitted inside, organizers must respect social distancing guidelines for those who did not make it inside. Standard health measures were also in place, with minors under 15 being barred from leaving their homes. (Daily Tribute in March 2021)

Some other noticeable outcome of stated limits is an uptick in unemployment. There have been roughly 4 million Filipinos unemployed in early 2021, the highest yearly unemployment rate since 2005. The continual loss of work for many Filipinos boosts the rate of unemployment in the country which was seen as a result of corporate closures and financial trouble (Khatibi, 2021). In 2020, Angeles City's biggest rate of unemployment was also recorded. This was found to be greater than twice as high as the state average of 10.3 percent and is equal to approximately 51,801 unemployed people in Angeles City. (PSA).

The purpose of this research is to know how the operations of micro-enterprises in the San Nicolas Market differ before and during the pandemic. This study will also identify the differences between the micro enterprises' operation before and during the pandemic. The researchers will also analyze the proposed recommendations of the collected data.

With the outbreak of the pandemic, businesses have been pushed to suspend or restrict their activities which results in lower income. This study described the effect of the pandemic on Micro Enterprises specifically in Merchandising businesses located in San Nicolas Market, Angeles City.

Specifically, it aims to answer the following questions:

1. How Micro Enterprises before the pandemic be described in terms of:
 - 1.1. Operation;
 - 1.2. Cause of temporary closure;
 - 1.2.1. Acts of nature; and

- 1.2.2. Acts of man
- 2. How Micro Enterprises during the pandemic be described in terms of:
 - 2.1. Operation;
 - 2.2. Causes of temporary closure;
 - 2.2.1. Acts of nature; and
 - 2.2.2. Acts of man
- 3. How does Micro Enterprises' operation cope with the problems encountered during the pandemic?
 - 3.1. Adopting online platforms in selling products; and
 - 3.2. Coping strategies

- 4. Is there a significant difference between the micro-enterprises' operation before and during the pandemic?

Methodology

Conceptual Framework

Based on the theory and concepts from the literature presented, the framework of this study is made. The figure below shows the actions that will be taken throughout the process of the study.

Figure 1. Paradigm of the Study

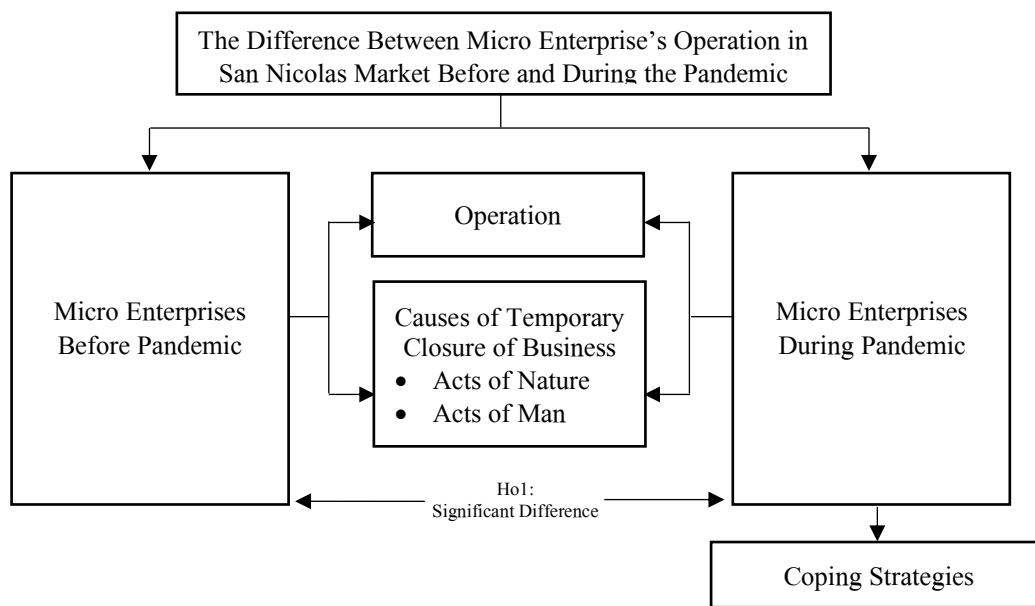


Figure 1 shows the variables present in the study "The Difference Between Micro Enterprises' Operation in San Nicolas Market Before and During the Pandemic." As seen above, micro-enterprises before and during a pandemic are considered dependent variables while their operation and the causes of the temporary closing of their business are considered an independent variable. In addition to these, researchers also want to know how businesses cope with their encountered problems during the pandemic.

Research Design

The descriptive study aims at finding out "what is," so observational survey methods are frequently used to collect descriptive data (Borg and Gall, 1989), which employ the different business

experiences with the current situation - ways to determine how operations before the pandemic are different from its operation during the pandemic. Researchers will proceed with quantitative because it aims to know the result projected in a large sample size that concentrates on the quantity response of the respondents.

The Respondents and Sampling Design

The researchers choose the micro-enterprises in San Nicolas Market in Angeles City as the population in the study "The Difference Between Micro-Enterprise's Operation in San Nicolas Market Before and During the Pandemic." Inside the San Nicolas market, there are four hundred eighty-one (481) micro enterprises stores or small businesses located inside the said place. The Business Permit

and Licensing Office of the Angeles City gave this data.

The participants in the study will consist of two hundred fourteen (214) micro enterprises business owners that fall under the category of merchandising business. This was identified by using the Rao soft sampling calculator, wherein we included the total population and chose a 50% distribution to ensure that the researchers could accommodate at least half of the population. The researchers will use convenience sampling as their sampling design. Convenience sampling (usually referred to as availability sampling) is a form of non-probability sampling design that collects information from members of the population who are easily accessible to participate in this study. Researchers chose it since it simply collects data from those people or other relevant elements to which we have the most convenient access.

Instruments for Data Gathering

The research instrument has one part. The questionnaire is adapted from ADB (2020) see Appendix A. The researchers adapted the questionnaire so that they would know the difference in the operation of micro-enterprises before and during the pandemic in the San Nicolas market. A few changes to the questions used in the questionnaire were made according to ADB's suggestions.

The type of questionnaire is a recognition type wherein the respondents will check the given choices, consisting of 10 questions. This will be distributed conveniently to respondents and will be designed to form relevance in this study. The data will be used to help us achieve our objectives.

Methods of Gathering Data

In this paper, a survey questionnaire will be used to collect data to support the study of the researchers. A letter will be forwarded to Micro Enterprise s owner in San Nicolas Market.

The researchers will be visiting the San Nicolas Market to personally send the hard copy of the questions to the respondents. The respondents will answer the questionnaire through pen and paper and instruction will be given to every respondent. After

they answer the questionnaire then the researcher will be checking the number of respondents in retrieving the questionnaires. The research will evaluate the entire questionnaire and will conclude with the collected data.

Ethical Considerations

As all respondents/participants have legal and moral rights, it is necessary to have ethical considerations before, during, and after conducting a research study.

According to Resnik (2020), there are several reasons why it is important to adhere to ethical considerations in research. One is that ethics promote knowledge, truth, and avoidance of error. As for the study, the researchers will inform the respondents regarding the study that will be conducted, which is "The Effect of the Pandemic on Financial Condition of Micro Enterprises in San Nicolas Market." This study is conducted to provide necessary information about the effects of the Covid-19 pandemic on micro-enterprises and has no intention to mislead the public. Furthermore, the researchers will ensure that all the data collected and the responses will be secured privately and confidential.

For the protection of our participants, their identity will be anonymous. The researchers will provide an option whether they will want to give their name or not. This ethical consideration will help reduce the bias among the participants. The researchers will also guarantee that the information provided will be completely unidentifiable by anybody other than the researchers.

Researchers are looking forward to use pen and paper review questionnaires, as a means to gather data. With this, researchers will ensure that whatever information gathered will be kept confidential and use it solely for research purposes. The type of data to be gathered does not include the demographic profile of the respondents, but instead, the researchers will collect information regarding the business operations of micro-enterprises before and during a pandemic. This study will provide a mechanism that will keep all the responses private and secure. Researchers will inform the respondents that the data to be gathered will be

facilitated, processed, acknowledge and accurately represented. The researchers will not invade the respondents' privacy. Only the researchers will have access to any information obtained from this study. The data gathered will be stored until the end of the research study. Also, the researchers will not disclose all the information gathered from the respondents and will treat the responses with all fairness and equality.

Before answering the given questionnaire, respondents will first be provided with consent. A consent that will be supplied, which respondents need to sign and date if they agree and understand that they will participate in this study and that they will allow the researchers to use the data provided for research purposes only.

However, before they consent, they should be well-informed first about the content of the study. To participate in this study, the respondents are entirely voluntary. Their decision will always be respected. They will not be forced to answer the given questionnaire. Moreover, they can withdraw their participation in our study at any time.

Treat the answers with all fairness and equality.

Statistical Treatment of Data

The data were collected and computed to come up with accurate analyses and interpretations.

5-Point Likert Scale which ranges from Strongly Disagree (1), Disagree (2), Neither Agree nor Disagree (3), Agree (4), and Strongly Agree (5) shall help the researchers in understanding the impact of the pandemic on the operations of micro-enterprises in San Nicolas market.

1. To determine and conclude the difference in the operation before the pandemic and the impact of the pandemic considering the intervening factors in the operation of microenterprises, Paired Sample t-test shall be used towards the factors; operations, causes of business closures, and micro-enterprise' coping strategies during the pandemic.
2. To examine the hypothesis, the researchers designed a questionnaire structured from a well-established range that is adapted and properly adjusted to fit the unique goal of the research.
3. As the analysis of the data needs pairing and observing the data set to evaluate differences (independent variables) before and during the pandemic of micro-enterprises, such groups will be asked about their operations, causes of business closure, and coping strategies. This information will be kept secure and will only be used for the aforementioned activities.
4. Data will be examined employing IBM SPSS 26.0 software to test the internal consistency of the modified measures, the researcher determined the Cronbach coefficient alpha for the measurement scale with each of the specialized assessments.

The authors also assessed the internal reliability of the scales for the full pre-test sample (before the pandemic), redoing the technique for the post-test sample (during the pandemic) to validate the uniformity of the scales in representing the very same underlying concept. This will also be used to measure the significant effect in terms of their operations with the strike pandemic.

Results and Discussion

Table 1. Micro Enterprises before the Pandemic in Accordance to the Kind of Goods they sell

Statement	Response	Frequency	Percentage (%)
I sell perishable goods	Yes	123	57.48
	No	91	42.52
	Total	214	100.00
I sell non-perishable goods	Yes	91	42.52
	No	123	57.48
	Total	214	100.00

According to Osvald and Stirn (2008), Perishable goods are commonly used in life. However, this quality is normally not constant, as they would decay in a relatively short period and become rotten in the end. Table 1 shows the operation of micro-enterprises before the pandemic. As presented above, over 214 respondents there were 123 sellers or 57.48% said they are selling perishable goods, while the remaining 91 sellers or 42.52%, are in non-perishable items. This only means that more

than half of the respondents are into selling perishable goods as their products are people's daily needs. According to the economic analysis study, perishable goods have less shelf-life expectancy, which is why the demand in the market is high. Perishable goods are generally consumed in just one shot. The demand is immediate and more elastic. Examples are dairy products, fruits, vegetables, meats, and fish.

Table 2. Micro Enterprises Before the Pandemic in terms of Operation

Statements	Mean	Verbal Interpretation
I experienced my profit remained the same	3.80	Agree
I experienced my sales remain within the normal range	3.79	Agree
I experienced an increase of profit from my business	3.64	Agree
I experienced my sales increased above the normal range	3.62	Agree
I experienced reduced profits from my business operation	2.96	Neutral
I experienced my sales decreased below the normal range	2.85	Neutral
I experienced paying for my supplies from my suppliers above the usual price	2.68	Neutral
I experienced paying the utility bills above the usual billing	2.42	Disagree
I experienced price mark down due to competition	2.27	Disagree
I experienced temporarily closing my business	2.24	Disagree
I experienced paying my rent above the usual bill	2.09	Disagree
I experienced price mark down due to low demand	2.07	Disagree
I experienced price mark down due to market/season changes (such as holiday sale)	2.06	Disagree
I experienced an increase in expenses due to spoilage due to temporary closure	1.94	Strongly Disagree
I experienced an increase in expenses due to spoilage on day-to-day operation	1.90	Strongly Disagree
I experienced increase in expense due to goods market shelf-life expectancy or competitiveness (1 longer in fashion or 1 longer appropriate like summer clothes in cold season)	1.79	Strongly Disagree
Composite Mean	2.63	Neutral

According to Daniel (2022) businesses that experienced zero economic profit are zero means that an enterprise was able to sustain all of the opportunity expenses connected with its supplies when it makes zero economic return. Table 2 shows that enterprises are operating as effectively as they might be expected to operate. It can also be seen on the table that in terms of sales the total mean was 3.79 and they stated that upon observing their business, most of them experienced before pandemic that their sales continued to fall within their expected range. This is because most of them

did not experience closing their business and by not closing it, they obtain their sales in the normal range. Lastly, the third highest mean is the increasing of profit where the average mean was 3.64. Before the pandemic, businesses are still experiencing an increase in profit since people are not restricted in going out and also the economy before the pandemic is still okay as consumers can buy their needs since they still continue to do their jobs and everyone can go out without following health restrictions.

Meanwhile, experienced an increase in expenses due to spoilage due to temporary closure, experienced an increase in expenses due to spoilage on day-to-day operation, and experienced an increase in expense due to goods market shelf-life expectancy or competitiveness (1 longer in fashion or 1 longer appropriate like summer clothes in cold season), has a Strong disagree and a mean score of 1.94, 1.90, and 1.79. Based on the face-to-face interview that the researchers did, most of the vendors in the San Nicolas market did not experience high expenses before the pandemic.

First, experiencing an increase in expenses due to spoilage due to temporary closure, most of the stalls did not experience temporary closure of their business. Next, an experienced increase in spoilage of day-to-day operations, many vendors can sell their perishable goods before they spoil because of the demand. Lastly, the experienced increase in expense due to goods market shelf-life expectancy or competitiveness, because the stalls and the pricing of the products are nearly the same this statement does not affect the expenses of their financial condition.

Table 3. Micro Enterprises Before the Pandemic in terms of Causes of Temporary Closure

	Causes	Frequency
Acts of Nature	Storms/Typhoon	75
	Earthquake	32
	Extreme Temperature	21
	Volcanic Activities/Eruption	5
	Festivals and Events	43
Acts of Man	Law/Regulation	42
	Exceptional Holidays	41
	Urban Flooding	22
	War, Uprisings, Rebellion, Civil Unrest/Disobedience	11

Table 3 shows why some businesses answered that they experienced temporary closure of their business. Based on the table above, under acts of nature, the cause of the temporary shutdown of their business is due to storms/typhoons that got the highest frequency of 75 among the acts of nature. According to the respondents, there were strong typhoons before the pandemic. This is consistent with the fact that on the 13th of September 2017, tropical depression “Doksuri” locally known as Maring leaves two minors and an infant dead as it brought heavy rains to Luzon, before exiting the landmass Tuesday night as reported by CNN Philippines. PAGASA issued a “red” heavy rainfall warning in Zambales, Pampanga and Bataan at 5 p.m. of September 12. This means that serious flooding is expected in these areas thus halted some microenterprises operations. Many commuters were stranded, classes were canceled and government work, including that in courts, was suspended in Metro Manila, Central Luzon and Calabarzon. Additionally, in the report of PAGASA in 2016 tropical storm named Karen, which is known for its

local name as Sarika threatens the Central Luzon. According to the online publication of *The Watchers*, a major concern for the storm is the wind threat. However, the east coast of Central Luzon which seems to be on the system's course is used to similar storms, and can sustain the winds. However, when there are typhoons, crops of fruits and vegetables are damaged by the storm, which causes them no goods to sell.

The second highest cause was the earthquake, which had a frequency of 32. The respondents said that the earthquake in April 2019 affected their business and resulted in temporary closure. According to the Philippine Institute of Volcanology and Seismology (PHIVOLCS), at 5:11 p.m. on 22th of April 2019, Monday, an earth quake of Magnitude 6.1 shook the province of Zambales and Pampanga thus people are reminded to be cautious of structures visibly weakened or with signs of damage by the 22 April 2019 earthquake, as these may be further damaged by aftershocks. This matter leads to operational

interruption of some business in Angeles City including the microenterprises.

Third highest in frequency is the extreme temperature which has 21 in frequency. The Philippines is known for having warm weather. This causes extreme temperatures, and some businesses cannot take the heat, so they close their business for a day. The respondents also said because of extreme temperatures, their goods quickly spoil.

As per the acts of man, it is shown on the table that the first three reasons why they close their business is due to festivities, law/regulation, and exceptional holidays which have a frequency of 43:42:41 respectively. Angeles City is known as a highly urbanized city that celebrated a lot of events that resulted in the temporary stoppage of their

operation. Law/regulation where the municipality releases a memo that there is a construction on some part of San Nicolas Market. Those who rent close to that building also temporarily ceased their business, although they were provided a place inside the building where Puregold was located. Lastly are the exceptional holidays like having events that are not imposed as holidays. Reunions and birthdays of their relatives cause closure of their business.

Lowest frequency of 11 is recorded to be War, Uprisings, Rebellion, Civil Unrest/Disobedience. According to the publication of the Freedom of information Philippines in 2019, Angeles City has little to no record of war, rebellion and any kind of public disturbance. The article is incongruent with the result obtained on the pen and paper survey performed.

Table 4. Micro Enterprises During the Pandemic in Accordance to the Kind of Good they sell

Statement	Response	Frequency	Percentage (%)
I sell perishable goods	Yes	126	58.88
	No	88	41.12
	Total	214	100.00
I sell non-perishable goods	Yes	117	54.67
	No	97	45.33
	Total	214	100.00

Table 4 shows the operation of micro enterprises during the pandemic. It was presented above that over 214 respondents there were 126 sellers or 58.88% said that they are selling perishable goods while the remaining 88 sellers or 41.12% are in non-perishable items. This only means that more than half of the respondents are into selling perishable goods as their products are the daily needs of the people. On the other hand, as seen above the total number of respondents answering in selling non-perishable goods are different from the number stated underselling perishable goods. There was a difference in terms of numbers. A total of 117 respondents of 54.67% stated that they sell non-perishable goods and 97 or 45.33% of them said that they do not sell non-perishable goods. This is due to

a compromise on how to maintain or raise their sales during the pandemic. Cespedes (2021), stated that after the crisis, the sales model for perishable items in supermarkets has a sell-by period. Customers often start as generalists and gradually grow more selective throughout a market life cycle. Buyers have more options and are more demanding of vendors in terms of performance and quality as standards change and new players enter the market. Additionally, the respondents think that if they stick to selling non-perishable goods there is a possibility that their business might go bankrupt. That is why they decided to shift or add selling perishable goods.

Table 5. Micro Enterprises During the Pandemic in terms of Operation

Statement	Mean	Verbal Interpretation
I experienced temporarily closing my business	3.49	Agree
I experienced my sales decreased below the normal range	3.30	Neutral
I experienced reduced profits from my business operation	3.29	Neutral
I experienced paying for my supplies from my suppliers above the usual price	3.27	Neutral
I experienced my sales remain within the normal range	3.25	Neutral
I experienced an increase of profit from my business	2.77	Neutral
I experienced my profit remained the same	2.75	Neutral
I experienced paying the utility bills above the usual billing	2.55	Disagree
I experienced price mark down due to low demand	2.42	Disagree
I experienced price mark down due to market/season changes (such as holiday sale) I experienced reduced profits from my business operation	2.34	Disagree
I experienced my sales increased above the normal range	2.33	Disagree
I experienced price mark down due to competition	2.25	Disagree
I experienced paying my rent above the usual bill	2.25	Disagree
I experienced an increase in expenses due to spoilage due to temporary closure	2.11	Disagree
I experienced increase in expense due to goods market shelf-life expectancy or competitiveness (1 longer in fashion or 1 longer appropriate like summer clothes in cold season)	2.07	Disagree
I experienced an increase in expenses due to spoilage on day-to-day operation	2.06	Disagree
Composite Mean	2.66	Neutral

According to Cook (2015), The effect of covid pandemic on a business entity must be a major subject of concern to business owners and entrepreneurs as it greatly impacts present and future commercial activity and performance. Strategy for business continuity is typically accompanied by a crisis recovery plan, which includes reopening and resumption of operation. Table 5 shows that during the pandemic, sellers experienced temporary closure of their business regarding different causes with a mean of 3.49 defined as agreed verbal interpretation. This means that it stops their operation causing them not to gain any amount of pesos on the day they choose to close their business. According to the respondents, they chose to temporarily close their business due to the pandemic because they are more concerned about their health. They want to be safe since that time Covid-19 is severe. In addition, they said that customers prefer not to go outside for their safety as well. Sellers experienced only a few customers buying their products; others said there were no customers, causing them not to gain any amount

from their business. It is also clearly stated that they decreased sales below the normal range than the usual and it has a 3.30 mean defined as neutral. Their profit was also affected and reduced in their operation during the pandemic with a mean of 3.29 as a neutral description as well. Sellers believed that the pandemic was just a challenge to them to test how strong they were to operate their business despite the difficulties they had. They even said that though they experienced a decrease in sales and profit, they still survived the most challenging part of their lives and remained safe and protected against the Covid-19 pandemic. The two statements were closely related, and it only means that it has a big impact on their business since it is not the typical operation, they usually have day by day. Sellers make sure that they put an extra effort on the operation of their business in order to recover from the past experience they had.

The table also presents that during the pandemic, with a mean of 2.07 sellers disagree that they experienced increase in expense due to goods

market shelf-life expectancy or competitiveness. According to the respondents they're not usually selling those items since it is not what the customer's preference anymore. It was also noted in the table that the sellers disagree on increasing their expenses due to spoilage in their temporary closure

and in their day-to-day operation. Noticeably, in the presentation it shows 2.11 and 2.06 mean respectively. This only means that there is no spoilage of supplies and equipment in their operation; they manage to use it efficiently and effectively.

Table 6. Micro Enterprises During the Pandemic in terms of Causes of Temporary Closure

	Causes	Frequency
Acts of Nature	Storms/Typhoon	66
	Earthquake	40
	Extreme Temperature	14
	Volcanic Activities/Eruption	2
Acts of Man	Law/Regulation	141
	Festivals and Events	50
	Urban Flooding	20
	War, Uprisings, Rebellion, Civil Unrest/Disobedience	7
	Exceptional Holidays	0

Table 6 shows the reason why some of the businesses in San Nicolas temporarily closed their business. Based on the table above, under acts of nature it shows that Storms/Typhoons are the main reason why some businesses close wherein it garnered 66 in frequency. In the news of Manila Bulletin (2020), continual rains caused flooding in Pampanga communities brought by tropical cyclone Ulysses. According to the respondents, there were typhoons including super typhoons that hit Angeles City. Additionally, when there are typhoons, crops of fruits and vegetables are damaged by the storm, leaving them with no goods to sell.

The second highest was the Earthquake with a computed frequency of 40. As mentioned by the respondents, the earthquake that happened last November 2020 causes them to temporarily close their business. And the third highest frequency is the Extreme Temperature. Which is very

understandable as the Philippines was having really hot weather during the summer. Because of the said Temperature, some vendors cannot bear the heat so they chose to temporarily close their business.

On the other hand, in Acts of Man, the frequency with a computed of 141 is the law/regulation, mainly because of the pandemic. During those times, the local government issued a memorandum wherein some establishments, if it's not a necessity, they need to close down temporarily to observe the safety protocols that the national government issued. Next is the festival of events which has a frequency of 50. Angeles is known for its festive occasions wherein it is mostly held in the street, so some business who happen to have their business in a sidewalk was affected. And the third highest is the Urban Flooding. It is a market so some garbage is stored in a drainage which causes flooding when there is heavy rain.

Table 7. Coping with the Problems Encountered During Pandemic

Statement	Response	Frequency	Percentage (%)
I adopted online platforms in selling my products	Yes	100	46.73
	No	114	53.27
	Total	214	100.00

According to research from Lloyds Bank Business only one in ten (12%) small businesses went online as a direct result of the pandemic. This indicates that

roughly half (49%) of smaller businesses have not yet made the switch to digital, which could cost them the opportunity to reach a larger customer

base. Table 7 shows the coping strategies of micro enterprises with the problems encountered during the pandemic. As presented above, out of 214 respondents there were 100 sellers or 46.73% said that they adopt online selling to sell their products while the remaining 110 sellers or 53.27% didn't adopt online selling to sell their products. This only means that more than half of the respondents didn't

adopt online selling to sell their products The biggest obstacles to going digital are a lack of knowledge and confidence, with 65 percent of UK businesses citing a lack of digital talent as their top challenge. The advantages of being online can vary depending on the type of business, but some business owners do not see the value in it.

Table 8. Coping with the Problems Encountered During Pandemic

Statement	Mean	Verbal Interpretation
I used Facebook to sell my products	2.69	Neutral
I decreased my employees' working hours per day	2.46	Disagree
I sold inventory at a discount or other means to move inventory at break even	2.39	Disagree
I decreased my employees reporting day	2.37	Disagree
I sold unrelated and or incidental goods to increase sales	2.36	Disagree
I borrowed money from friends and or relatives	2.21	Disagree
I secured a bank loan	2.20	Disagree
I received loan/grants/cash outs/bailouts from the government	2.19	Disagree
I received COVID related MSME incentives from the government	2.11	Disagree
I bought goods on credit	2.10	Disagree
I sold goods on credit	2.06	Disagree
I sold assets to increase funds	2.00	Disagree
I sold inventory on bulk	1.97	Disagree
I used Shopee to sell my products	1.92	Disagree
I secured a loan from a loan shark	1.85	Disagree
I laid-off my employees in part or in full	1.81	Strongly Disagree
I used Lazada to sell my products	1.76	Strongly Disagree
I secured a cooperative loan	1.76	Strongly Disagree
I sold inventory at a loss	1.68	Strongly Disagree
I implemented an OT policy	1.57	Strongly Disagree
Composite Mean	2.07	Disagree

Based on the book “The Covid-19 pandemic impact on micro, small and medium sized enterprises” published by Geneva (2022), Every nation is employing a variety of different strategies in an attempt to survive the pandemic without going bankrupt. The majority of SMEs are going online in an effort to improve their capacity to gain access to markets through digital technologies. As you can see on table 8, there are some of the respondents who used Facebook to sell their products during the pandemic while others are not. This is what the obtained mean score of 2.69 with a neutral verbal interpretation shows.

One of the reasons for not using Facebook is there are micro enterprises who sell perishable goods. These goods are likely to decay quickly which is the reason why they are not ideal to sell using Facebook. Other respondents sell nonperishable goods which makes Facebook selling ideal for them. According to the respondents who sell perishable goods, using Facebook to sell their product is not ideal for them because it is hard to maintain its quality. Customers receiving a bad quality product is the thing they want to avoid because it can affect their reputation.

Another noticeable statement obtained a mean score of 2.46 which has disagreed with verbal

interpretation. The obtained mean score shows that SMEs didn't decrease the working hours of their employees. There is a regulation from the local government to decrease the operating hours of the San Nicolas Market. Because of this, SMEs decided not to decrease their employees' working hours because it is already affected by the regulation. According to the respondents they didn't decrease their employees' time because they also need to gain profit to buy their needs especially during the pandemic. Respondents stated that the regulation from the government already decrease the working time of employees, decreasing it again will greatly affect the employees' wages.

A mean score of 2.39 was obtained by a statement, "I sold inventory at a discount or other means to move inventory at breakeven" with a verbal interpretation of disagree. The mean score obtained means that they disagree to sell inventory at a discount or other means to move inventory at break even. According to Nornberg (2012) Something must be cut if your product is discounted. The fact of discounts is that they force you to incur a loss, even if you try to ignore it and focus on the distant goal of growing sales. They bought their inventory from their supplier at a normal price which is the reason why they cannot sell it at a discount because they will incur a loss. According to the respondents they also need to gain income to support their needs. Respondents added that their suppliers did not lessen the price of the goods so they still buy it same as the previous price.

Furthermore, a mean score of 1.57 was also garnered by a statement that addresses the implementation of OT policy, which has a verbal interpretation that is strongly disagree. This merely indicates that the majority did not use overtime (OT) as their coping strategy. This is because while

there are some who were forced to temporarily close their business as regulated by the local government, some still continued their operation for they are classified as essentials and allowed by authorities. Those who continue their operation notwithstanding the decrease in people traffic adapt their normal business hours like that when they are operating before the outbreak of Covid. The sentence that involves selling inventory at a loss also earned a mean of 1.68, which has a verbal interpretation that strongly disagree. This means that micro enterprises in the San Nicolas market did not sell they inventory at a loss. According to the respondents, although it is expected that a decrease in sales will be experienced, they cannot sacrifice to sell their inventory lower than its cost due to the consistent increase in inflation rate and they also need income to feed their family.

It was found on the result obtained above that microenterprises did not implement OT to mend the existing problem they encountered. Along with this fact is that aside from not implementing OT, loans were not much of a priority as coping mechanism by the owners of microenterprises. This was found by the survey conducted that resulted in a strongly disagree verbal interpretation with a mean score of 1.76. Obtaining this means that cooperative loan was not an option for majority of the micro enterprises to cope up from the unfortunate effect of pandemic. In consonance with the obtained mean, a respondent claimed that having loans to support their business in the midst of an economic struggle brought by pandemic would only give them another problem. This is because although some businesses were allowed by the local government to operate, people still choose stay out of public crowded place which was a normal scenario of San Nicolas Market.

Table 9. The Difference Between the Micro-enterprise's Operation Before and During the Pandemic

Measure 1	Measure 2	t	df	p
Micro Enterprises Before the Pandemic in terms of Operation	Micro Enterprises During the Pandemic in terms of Operation	-0.462	213	0.633

Table 9 shows the difference between the Micro-enterprise's operation before and after the pandemic. With the p-value of 0.633, greater than 0.05 alpha level of significance, it was determined

that there is no significant difference between the Micro-enterprise's operation before and after the pandemic. Insignificant difference does not absolutely mean that there is no difference found

when comparing the operations of the Micro-enterprises before and during pandemic.

In table 1 and table 4, we can notice that a change in the number of sellers of perishable goods from 57.48% of the overall respondent before pandemic to an increase of 58.88% during pandemic is found. The small increase of the seller is a result of the fact that while pandemic affects number of sellers, perishable goods that are sold in San Nicolas Market are often fruits, vegetables and meats which are of still great demand for this helps the customers maintain a strong and healthy body to combat the viral disease. On the contrary, there is a decrease in the number of non-perishable goods from 42.52% to 41.12%. The result found is due to the fact that non-perishable goods are not a priority in the time of pandemic. Consumers worry less of the material things that are not essential for survival. Bags, shoes and other luxury things that are neglected for going outside were banned during the time of pandemic.

Looking at table 2 and table 5, a difference is found as the businesses experience closure during pandemic. Aside from the Local Government of Angeles City's intervention, the vendor inside San Nicolas Market is worried for their health because the fatal illness has been highly contagious. This led to the vendor making no sales, but for the majority of them. Furthermore, the closure did not take long. In relation to this, normal spoilage due to pandemic increase in small portions for those that sell perishable goods. This however did not affect non-perishable sellers.

While typhoons/storms, earthquake and extreme heat are the other reasons for closure of business before pandemic for the microenterprise seller in San Nicolas Market as shown in table 3, table 6 also reveals that typhoon storms have been the most dominant reason for business closure during pandemic. In 2020, Typhoon Ulysses was experienced in Central Luzon where San Nicolas Market is situated. This was followed by the same reason, the earthquake happened in November 2020. However, the 3rd highest garnered score was obtained by the law/ regulation intervention instead of extreme heat. It is true that during the time of pandemic, national and local governments have been imposing strict guidelines on the businesses

and going outside to prevent the physical contact of people which is the primary channel of the virus to spread. Nevertheless, the temporary closure of the businesses that is imposed by the government do not affect many sellers in San Nicolas Market as the place has been selling goods that are classified as essential.

Finally, table 7 and 8 presents the coping strategies of the microenterprises in San Nicolas Market. 46% of the microenterprise sellers did not opt to sell their products online which are evidently lower as compared to 53.27%. San Nicolas Market sellers are diverse in perishable essential goods and non-perishable goods which are mostly not essential. Anyhow, it has a long-life expectancy. Those that have non-perishable goods opted to sell their product online, while those that have perishable goods continue to sell their product in San Nicolas Market as they are considered essential and are allowed to operate despite the pandemic. Another reason found is that the transition and confidence to digitalization. Depending on the type of business, there may or may not be advantages to being online, however some business owners may not think it is worthwhile.

Researchers also consider the working hours of the seller in San Nicolas Market. It was found that there are no changes to the status of this before and during pandemic. Same is true to the sale price of the goods they sell. They cannot sacrifice lowering or discounting their product during the time of pandemic. This means that the sale price of the product before and during pandemic is consistent. Having all the considerations above, it is of no doubt that no significant difference has happened before and during pandemic.

Conclusions

The following were the findings of the study:

Micro Enterprises before the Pandemic

Operation

Based on the survey upon interviewing the respondents, most of them said that before the pandemic their operations' profit remained the same or higher than average sales quota. Aside from that,

the majority of them did not close their business before the pandemic.

The two most dominant goods found inside San Nicolas market namely the perishable and non-perishable goods are sold by sellers who majority did not opt to temporarily close their business because according to the respondents, before pandemic the stoppage of business operation does not frequently occur. For this reason, a low percentage of the respondents claimed that they experience an increase in expense due to goods market shelf-life expectancy or competitiveness (1 longer in fashion or 1 longer appropriate like summer clothes in cold season).

Causes of Temporary Closure of Business

Acts of Nature. Majority of the respondents stated that storms/typhoons are the main cause why they temporarily closed their business.

Acts of Man. Most of the respondents agreed that festivals and events cause them to temporarily shut down their business.

Micro Enterprises during the Pandemic

Operation

Majority of the business experienced temporary business closure and a decrease in their sales during the pandemic. During the deadly pandemic occurrence, in the words of some respondents, those who sell perishable goods have obviously experienced little adjustment and have affected some of their products which can only last for a week or 2. According to them, this does not however significantly hurt them. This is supported by the result of the survey with the lowest mean score attributable to the increase in expenses due to spoilage on day-to-day operation. Some of the reason for this result is that those who sell goods that could experience spoilage are considered to be essential thus are allowed to operate despite the risk of spreading the virus. These goods are essential for survival.

Causes of Business Closure

Acts of Nature. Majority of the respondent says that the acts of nature, storm/typhoon is one of the reasons for business closure. Respondents also believe that aside from storm/typhoon experience,

business closure also often happened during earthquakes.

Acts of Man. Most respondents agreed that law regulation implemented by the government is also one of the reasons for the business closure of Micro Enterprises in San Nicolas Market. Aside from this are the festivals and events that are practiced in the city up to these days.

Coping Strategies of Micro Enterprises in the problems encountered during the Pandemic

Adopting online platforms in selling products

Majority of the respondents say that they did not adopt any online platforms to cope up with the problems they encountered during the pandemic. However, as the researcher compared the operations of the micro enterprises before and during the pandemic, it was found that the non-adoption of the online platform in selling their product in general does not significantly alter the fact that the micro enterprises were not extremely affected by the pandemic. This is true because the sellers in San Nicolas Market are almost in proportion to selling both the essential goods which happen to be the perishable ones, and those non-essential items which according to sellers, they did not lower or add markup to their product. The latter also are the ones who mostly opted to sell their products online.

Coping Strategies

While there are respondents who adopted Facebook as their new way of selling their products, some respondents also neglect to use it. From the result obtained, using Facebook garnered neutral results as to whether the respondents use it or not. Moreover, they did not decrease the working hours of their employees.

The Difference Between the Micro Enterprise Operation Before and During the Pandemic

The response of the respondents implies that there is no significant difference between the micro enterprises operation's before and during the pandemic. Although no significant difference was obtained, this does not absolutely tell that there is no difference occurred before and during the pandemic on micro enterprises in San Nicolas Market.

Delimitations of the Study

The researchers conducted the effect of the pandemic response on micro-enterprises, specifically with merchandising businesses in Angeles City, on their operations.

This study examined the problems encountered by micro-enterprises during a pandemic, the difference between their operation during and before the pandemic, and if the business experienced closure, shortage of expected sales, high expenses, and loss of income.

With this, the researchers will conduct its survey from the micro enterprises at Angeles City specifically in San Nicolas market. The researchers chose San Nicolas market as their target area for the reason that it is a fixed place to gather information about micro enterprise and for easier contact of respondents since there are many small businesses located in the area. In this study, the researchers will gather the assessment of the micro enterprises on the effect of the pandemic in their businesses through the use of a set of survey questions.

In Addition, this study delimits its participants only inside the San Nicolas market which means micro enterprises that are outside the premises are not chosen to include in the study that the researchers are conducting. Another delimitation is that the business who are not qualified as merchandising business will be excluded in conducting this study.

Recommendations

The researchers highly recommend to the intended government agencies to support some SMEs with their business financial assistance related to COVID-19 because this will help in continuing their operation. However, there should be an appropriate system and proper guidelines on what aspects or who are qualified in receiving COVID-19 related financial assistance since many businesses expect and are not aware that there is such assistance the government offers for SMEs.

The government should consider giving more financial assistance and practice the utmost consideration to the predicament and application of the appropriate security measures and support to the business owners. This is because the owner of

Microenterprises in San Nicolas Market views this as hurtful in their profit-generating activities. Risk-taking small company investors typically hold small businesses; thus, if the government decides to force closures of certain businesses, it might seriously harm these owners' operations and financial situation.

To entrepreneurs, experiencing business closure during the pandemic is normal since there are a lot of changes happening in the community. Entrepreneurs are advised to develop and think of different selling strategies to cope with the problem encountered such as including delivery service to combat the hindrance of people traffic in San Nicolas Market and to help the consumers keep their safety by limiting their physical contact.

As for the community, they can patronize the purchasing type where entrepreneurs would sell using their motor and tricycle bringing their goods. Researchers would also like to recommend that they visit the caravans arranged by the local government in partnership with the micro-enterprises of San Nicolas Market.

As entrepreneurs, adopting online platforms may help your business to catch up with the problems that the business encounters during pandemic. It is better for the owners to think of alternative solutions as to how their business will continue to run. A one good example is BOPIS (buy online pick up in store) or what others refer to as curbside pickup.

Entrepreneurs could also opt to adopt the type of selling where they bring their product house to house to their consumer with the use of a tricycle or motorcycle. Another alternative for entrepreneurs is that they could ask for government assistance to arrange a weekly caravan of vegetables, fruits and home necessities at covered courts in every barangay. This could not only help entrepreneurs to cope with their downward sales, but could also help consumer's accessibility to essential goods and services instead of traveling to markets.

The descriptive aspect of micro-business operations in San Nicolas Market is the main subject of this study. The researchers want to draw attention to the fact that financial evaluation is the least taken into

account in this article and want to encourage it to future researchers. A closer status and real outcome of the operation would arise from considering financial considerations when comparing the state of micro-enterprise firms before and during the pandemic, considering the intervening circumstances that are not always present in both situations.

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