

Challenges Encountered by the Small and Medium Enterprises in the Municipality of Naval

Merlyna L. Sacare¹

¹Instructor, Naval State University, Naval, Biliran, Philippines

Abstract: *This study was designed to identify Challenges Encountered by the Small and Medium Enterprises in the Municipality of Naval. Purposively drawn 10 small and medium enterprises owner to participate in the study. Descriptive survey method was used. The researcher provides questionnaire to gather information and opinion into a certain problem and analyzed by simple percentage and weighted mean formula.*

Based upon the result on the survey conducted among the selected Small and Medium Enterprises in the Municipality of Naval Challenges Encountered were revealed as follows; Resource /capital , business permit registration, location, technological capabilities and competitors are often times problem.

This study recommends , the governments provide facilities/ equipment to promote effective and productive enterprises, encourage them to attend training and seminars to enhance their skills and provide a one stop shop to accomplished all the requirements needed in their business.

Keywords: *challenges, encountered, small and medium enterprises*



The researcher is connected at Naval State University, Naval, Biliran. A graduate of Bachelor of Science in Industrial Education (BSIE) TLE major. Currently enrolled Master of Arts In Industrial Education and teaches Technology and Livelihood Education 7 under College of Education. She is interested to conduct research on the field of Education, especially Technology and Livelihood Education and teaching strategies for the continuous improvement in her teaching profession.

Explanation of the Strand

This study is aligned on leadership strand because it focuses on personal and professional profile of the small and medium enterprises. Likewise, it also purports to determine the managerial competence of Small and medium enterprises in relating to timely banking finance facilities, availability of suitable technology, marketing problems, availability of limited resources, lack of skilled manpower etc.

On the other hand, it also focuses on the special skills motivator to assure quality and effective performance of her subordinates or co-associates