

JGB 1716**Green Practices of Micro, Small, and Medium Enterprises in the Province of Tarlac**

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in the economic development of every country. However, their operations often have a negative environmental impact due to inadequate adoption of appropriate green practices. In the Philippines, 99.5% of established businesses belong to the MSME sector, which employs 62.8% of the total workforce, and its contribution to the country's total value added is 35.7%. This study assessed the green practices of MSMEs in the Province of Tarlac. Findings revealed that the industries of the MSMEs in the Province of Tarlac were mainly processed food, food catering, and related businesses, and the majority were micro businesses. The green practices of MSMEs on improving environmental and climate awareness and knowledge were sometimes practiced while reducing energy and emissions and managing resources and wastes were practiced frequently. The green practices of the MSMEs were significantly different in improving environmental and climate awareness and knowledge.

In contrast, the green practices of the MSMEs were not significantly different in the reduction of energy and emissions and the management of resources and wastes when grouped according to their asset size. The study concludes that the MSME's green practices on reducing energy and emissions and managing resources and wastes were practiced regularly but not on

improving environmental and climate awareness and knowledge. The study recommends that MSMEs may conduct or send employees to training or seminars on green practices that include the use of environment-friendly packaging materials that will reduce packaging costs.

Keywords: *Green Practices, MSMEs, Sustainability, Environment*

Introduction

Tarlac is one of the provinces in the Philippines where sustainability in businesses is promoted. In a report by Hernandez (2017), development plans for MSMEs in the province are in the pipeline and, accordingly, emphasized the prioritization and strengthening of sustainable practices among MSMEs.

Micro, Small, and Medium Enterprises (MSMEs) generate equitable income, create employment, and provide economic innovation and growth. In the Philippines, 99.5% of established businesses belong to the MSME sector, which employs 62.8% of the total workforce, and its contribution to the country's total value added is 35.7%. Tarlac has many business establishments, mostly Micro, Small, and Medium Enterprises (MSMEs).

Government agencies such as the "Department of Environment and Natural Resources (DENR)," "Department of Energy (DOE)" and the "Department of Trade and Industry (DTI)" encourage green practices among businesses thru the implementation of efficient use of resources in their respective operations. The national agencies cascade the programs to the regional and provincial levels, i.e., the growing movement on sustainable development and the government effort in promoting green practices, evident in the identified locale of the present research - Tarlac province.

This study was conducted among 330 MSMEs in the province of Tarlac to assess their green practices. The local government has already initiated steps to support sustainable programs, and this study will serve as a follow-up if the efforts of the local leaders to challenge business establishments to support sustainability programs, such as greening the businesses, are being upheld.

Review of Related Literature

Environmental concerns and problems led to the passing of laws geared toward protecting the environment. SWITCH-Asia projects have completed two case studies: "Green Philippines Islands of Sustainability" and "MSMEs for Accountability in the Environment, responsibility, and Transparency." Both studies were conducted in pursuit of sustainable development. The goal is to become resource efficient and have cleaner production in their industrial processes, especially in Manila, Luzon, and Cebu. The adoption of "Resource Efficient and Cleaner Production (RECP)" techniques, including the practices with other MSMEs, was promoted to sustain the results (Sta. Romana, 2017). In the Philippines, the Environment Management Bureau (2021) promotes compliance of all agencies with all government laws, guidelines, policies, and standards relative to environmental protection. To monitor and facilitate compliance with the standard protocols, the EMB developed automated tools. The EMB and other related government agencies seek the engagement of industries and other organizations.

Framework

Sustainable Development Theory

Green practices in business establishments are deemed necessary for sustainability. The sustainable development theory centers on "development that meets the needs of the present

without compromising the ability of future generations to meet their own needs" (Muralikrishna & Manickam, 2017). Sustainability is the avoidance of natural resources depletion to preserve an ecological balance; concerns for social equity; and economic balance (McGill University, 2022). When applied to the business world, sustainability is "doing business without negatively impacting the environment, community, or society as a whole" (Spiliakos, 2018, p.1). The theory of sustainable development and sustainability aptly captures the present study since the aim is to describe the "Green Practices of Micro, Small and Medium Enterprises in the Province of Tarlac."

To establish the context of the study, the profile of the MSMEs in terms of the type of industry, the asset size of the business, length of operation, and type of business were determined, as shown in the first box of the paradigm of the study. These variables were also the basis for comparing the green practices of the MSMEs.

Methodology

The frequency distribution was used in the study to describe the profile of the Micro, Small, and Medium Enterprises in terms of the type of industry, the asset size of the business, the length of operation, and the type of business ownership. The study used the arithmetic mean to describe the general rating of responses given by the various groups of respondents. Then, the Analysis of Variance (ANOVA) was used to determine if the green practices of the MSMEs were significantly different.

The study used a five-point Likert scale to interpret the means computed from the responses. "A five-point Likert scale provides five possible answers to a statement or question that allows respondents to indicate their positive-to-negative strength of agreement or feeling regarding the question or statement" (Macleod, 2023).

Index	Range	Verbal Description
5	4.5-5.0	Always
4	3.5-4.49	Frequently
3	2.5-3.49	Sometimes
2	1.5-2.49	Seldom
1	1-1.49	Never

The respondents were 287 microbusinesses, 30 small businesses, and 13 medium businesses of selected MSMEs in Tarlac, for 330 respondents. Using the Raosoft calculator, with a population size of 2 138, a 5% margin of error, 95 % confidence level, the minimum sample size of the population is 326. (Source: DTI Tarlac Province)

Discussion of Results

Demographic Characteristics of the Micro, Small, and Medium Enterprises

1. Type of Industry

The top 5 businesses among the MSMEs in Tarlac are Food Processing, Food catering, and related business, Agri-business, Furniture, and Garments, comprising more than 50% of the total population. Tarlac is an agricultural province known initially for rice and sugar production. However, farmers have diversified their production resulting in different high-value products. The abundance of raw materials has resulted in entrepreneurs engaging in the food processing business. The province's increasing population and the Tarlac tourism industry have paved the way for the establishment of restaurants, canteens, and similar businesses.

The Provincial Government supports the local furniture business. The towns of San Jose and Mayantoc are the major manufacturers in the province. Residents from these towns plant

trees in the mountainous areas where they can harvest later, subject to permission and clearances from the DENR.

2. Asset Size of Business

Among the 330 surveyed businesses, 287 were micro-businesses comprising 87%, 30 were small enterprises comprising 9.1%; and 13 were medium enterprises comprising 3.9% of the respondents. The micro businesses have an asset size of less than P 3, 000, 000.00; the small business has an asset size of P 3, 000, 001.00 to P 15, 000, 000.00 and medium business has an asset size of more than P 15, 000, 001.00 but not more than P 100, 000, 000.00 (Philippine Laws and Legal System, 2020).

The study's findings were corroborated in the study conducted by Pavico, Mercado, and Fabian (2018), where they found that micro-enterprises top the entrepreneurial activities in Tarlac, which is 70.83% from 2014 to 2015. The present study found that 87% of micro-businesses as of 2019-2020. It shows that the micro business is still growing in Tarlac. It can be observed that micro businesses dominate the businesses in Tarlac. Microbusinesses are popular among entrepreneurs who want to start a business and create meaningful jobs with greater job satisfaction with limited capitalization. The findings in Tarlac affirm the claim of the Philippine Statistics Authority (PSA) claim in 2018 (DTI, 2020) that in the Philippines, about 89% of all businesses are categorized as micro businesses.

3. Length of Operation

As to the length of operation of the MSMEs, 102 or 30.6% of the respondents were operating for less than three years. 73, or 22.1% of the respondents, have been operated for 3 to 6 years. 155, or 47% of the respondents, operated for over six years. The respondents operating for less than three years were engaged in the following: milk tea stations, food-related businesses

that serve Korean cuisine, Japanese cuisine, pizza stations, bar and cafes, laundry services, and pet shops.

MSMEs who were operating for 3 to 6 years were engaged in the following: water stations, dress shops, processed food manufacturers, mushroom production, and beauty salons. Beauty salons stay longer in the business, even with stiff competition, especially if customers are satisfied with the services rendered. The customers will keep coming back.

MSMEs who have been operating for more than six years are school supply stores, department stores, drug stores, motorcycle parts and accessories, hard wares, rice millers, rice dealers, rice wholesalers and retailers, tailoring shops, jewelry and pawnshops, furniture and appliance stores, gadget stores and grocery stores. These businesses are more stable because of their demand in the market.

4. Type of Business Ownership

The type of business ownership of the respondents, 269 were sole proprietorships (81.5 %), 18 were partnerships (5.5 %), 31 were corporations (9.4 %), and 12 were cooperatives (3.6 %). Most of the MSMEs in Tarlac are sole proprietorships because it is easier to register and apply for business permits and usually do not need a high capitalization for a start-up business. A small number is into partnerships, that is, if they need additional investors for their business or if an industrial partner is needed to run the business. Partnership businesses in Tarlac comprise mainly from the service sector, like salons and food-related businesses where relatives or friends start having a business.

Green Practices of Micro, Small, and Medium Enterprises

1. Improvement of Environmental and Climate Awareness and Knowledge

On the Improvement of Environmental and Climate Awareness and Knowledge, the MSMEs in the province of Tarlac observed and promoted green practices. However, it is worth mentioning that the MSMEs need to prioritize employee training on green practices and practice green packaging of their products. The province of Tarlac has existing ordinances restricting the use of plastic and styrofoam and promoting proper waste segregation with a stringent penalty for those who are proven to be violators. Such policies are requisites for issuing permits and other legal documents for business operations. Among the three groups of businesses, medium businesses have the highest rating regarding green practices for improving environmental and climate awareness and knowledge, followed by small businesses, making micro businesses last. Medium businesses are formal organizations having the resources to operationalize green practices. Medium and small businesses are more compelled to do green practices because they are the ones whom government agencies closely monitor. Conversely, because of their huge numbers, micro businesses could not be fully monitored by government agencies. Hence, their green practices on Improvement of Environmental and Climate Awareness and Knowledge is more of their initiative because they are concerned with the environment.

2. Reduction of Energy and Emissions

For the Reduction of Energy and Emissions, the MSMEs are doing green practices relevant to reducing their energy and water consumption. While these companies are setting targets for their water consumption, they need to do for their energy consumption. All MSMEs have high ratings regarding green practices resulting in reduced energy and emissions because reducing energy and water consumption would easily equate to savings and added earnings. This would eventually result in exploring the use of energy-saving devices and instruments. MSMEs can set a target for their water consumption because the control mechanism for water

consumption is simple and practical, unlike for energy, where energy consumption measurement can only be done upon the billing of the local power distributor. While rainwater harvesting is only an option for water saving, it was rated low because it would necessitate having a space-consuming reservoir.

3. Management of Resources and Wastes

On the Management of Resources and Wastes, the MSMEs practice segregation, recycling, waste reduction, and efficient disposal. These companies are using available technologies to facilitate their business communications. Tarlac has become Central Luzon's first "smart city." Transactions for business permit applications, tax payments, and government clearances are facilitated through a payment portal (Calayag, 2020). This would explain the high ratings of MSMEs in their usage of information technology for business communication, wherein paperless transactions are promoted in all establishments. Sending information or communication electronically is the newest trend for businesses.

All MSMEs in Tarlac follow measures for disposing of their wastes properly, like minimizing the wastes that are being collected, which go to the landfills. They see that their wastes are segregated and collected daily to avoid piling up. Micro businesses have waste bins that adhere to the segregation of waste guidelines. This is because solid waste management in all Tarlac municipalities is a priority agendum in meetings of local officials led by the mayors. For example, in Pura Tarlac Resolution No. 067, Series of 2014 was made. This is an ordinance about the declaration of the municipality's policy to adopt a 10-year systematic, comprehensive, and ecological solid waste management program (Municipality of Pura Tarlac, 2014).

In terms of setting targets on waste reduction, businesses are contributing to finding ways to minimize waste thru re-using or recycling available resources in the business. The businesses involved in production efficiently use materials to avoid scraps.

Regarding waste segregation and recycling, it was observed that every shop has waste bins with labels to uphold proper waste segregation, even those inside the malls, particularly in Tarlac. The micro-businesses, small businesses, and medium businesses had strictly abided by the DENR's directives or guidelines on implementing RA 9003, or the Solid Waste Management Act. If they do not comply, the renewal of a license to operate will not be granted.

Analysis of Variance (ANOVA) to Compare the Green Practices of MSMEs when Grouped According to Asset Size

The ANOVA results compare the green practices of the MSMEs. The mean square between groups is 2.59, and the mean square within groups is 0.61. Therefore, the F-statistic value is 4.23. Moreover, the p-value is .02, which is less than 0.05, leads to the rejection of the null hypothesis, which states that there is no significant difference among the green practices of the MSMEs as to the improvement of environmental and climate awareness and knowledge when grouped according to asset size of the business. On the other hand, the null hypothesis, which states no significant difference among the green practices on reduction of energy and emissions of the MSMEs when grouped according to asset size of business, is accepted. The mean square between groups concerning the variable as to the reduction of energy and emissions is 1.53, and within groups is 0.55, so the F-statistic value is 2.77. The values are within the acceptance region ($p > 0.05$ and F -statistic values is 2.77), so there appear to be no significant differences among the green practices of MSMEs regarding the reduction of energy and emissions. On managing resources and wastes, the mean square between groups is 0.52, and

within groups is 1.00, so the F-statistic value is 0.52, and the P value is 0.59. The values are within the acceptance region ($p > 0.05$), so there are no significant differences among the green practices of MSMEs as to the management of resources and waste.

The ANOVA results indicate that MSMEs, regardless of their sizes, are into saving energy and resources and are keen on complying with solid waste management. This is because of the economic benefit the MSMEs would gain from it and complying with ordinances on waste management to avoid sanctions and penalties.

The findings signify that medium businesses are more environmentally responsible than micro-businesses, as shown by the available resources to green their business operations and more knowledge on greening strategies. In this regard, medium businesses showed greater involvement in incorporating green practices in achieving their purpose and objectives, promoting or advertising their green practices to all stakeholders, and incorporating green practices in the packaging of the products. It is recognized by accrediting bodies on environment and sustainability thru awarding certifications /accreditations /recognitions relevant to green practices, conducting or sending employees to training/seminars on the benefits of green practices, and giving preference to suppliers that implement green practices. The higher involvement of medium businesses in green practices is because they are tapped by agencies tasked with stepping up innovations to support sustainability.

Conclusions

The following conclusions are drawn based on the findings of the study:

Micro, Small, and Medium Enterprises in the Province of Tarlac are engaged in agri-business, furniture, garments, gifts, decors, housewares, processed food, wearables and home styles, food catering, and related businesses but as well as other businesses such as beauty salons,

laundry services, tailoring services and dress shops, glass supplies, stainless products, sidecars, milk tea stations, water refilling stations, drugstores, hard wares, gadget stores, appliance stores, motorcycle parts and accessories, grocery stores, sports equipment, electronic shops, and pet shops. Micro, Small, and Medium Enterprises in the Province of Tarlac were mostly micro businesses whose asset size is at most P 3 000 000.00. About one-third of the Micro, Small, and Medium Enterprises have been in business operation for three years and below. The most dominant type of business ownership of Micro, Small, and Medium Enterprises in the Province of Tarlac is the sole proprietorship, where a single individual owns the business.

The evidence suggests a significant difference among the green practices of Micro, Small, and Medium Enterprises in terms of improving environmental and climate awareness and knowledge. Medium businesses are more environmentally responsible than micro and small businesses. On the other hand, the green practices of Micro, Small, and Medium Enterprises are the same in reducing energy and emissions and managing resources and wastes. Regardless of the size of the businesses, green practices were being done frequently.

Limitations and Recommendations for Future Research

Based on the findings and conclusions, the following are recommended:

MSMEs can best appreciate green business practices if opportunities for profits, social and environmental benefits, and other relevant business advantages can be established and learned by employees and owners of MSMEs.

Micro, Small and Medium Enterprises

It is recommended that MSMEs may explore opportunities to learn best practices in green business operations thru attendance in training/ seminars and workshops on green business practices and related topics. The MSMEs may also explore partnering with government and

non-government institutions that can provide free development programs on green business practices.

The MSMEs may explore cost-cutting measures to increase profit through the efficient utilization of water and electricity. The MSMEs may incorporate green business practices in their operations, starting with using reusable or recyclable materials in packaging their products whenever applicable. Similarly, MSMEs may also give preferences to suppliers that implement green practices to support green business initiatives. Green business practices of MSMEs should likewise be made known to their respective clients to differentiate their business from other competitors. The opportunity of being identified or recognized as a business practicing green business may be considered by MSMEs to improve the business image.

Government and Non-Government Agencies

Government and Non-Government Agencies advocating green practices thru literacy and education should focus on topics motivating MSMEs to practice green business. Topics may include the economic and environmental benefits of electricity and water consumption monitoring and control measures. Use of energy-efficient electrical and electronic equipment or appliances, water-efficient plumbing installations, regular inspections, and preventive maintenance of equipment and other facilities used by the business. Likewise, topics on solid waste management, solid waste reduction, and the practice of recycling be taught among MSMEs.

Local Government

The local government should spearhead the promotion of green practices in their locality. This may include campaigns on the efficient use of water and energy, reducing waste, recycling and re-using resources, properly segregating waste, and skill development on basic plumbing and

electricity. Further, the local government should ensure the proper enforcement of existing laws and ordinances promoting green practices and explore opportunities for incentives or rewards for MSMEs practicing green businesses.

Future Researches

Future researchers may also study the green technologies and processes used by Micro, Small, and Medium Enterprises. Additionally, a study to investigate the impact of greening practices on business revenues and opportunities is recommended.

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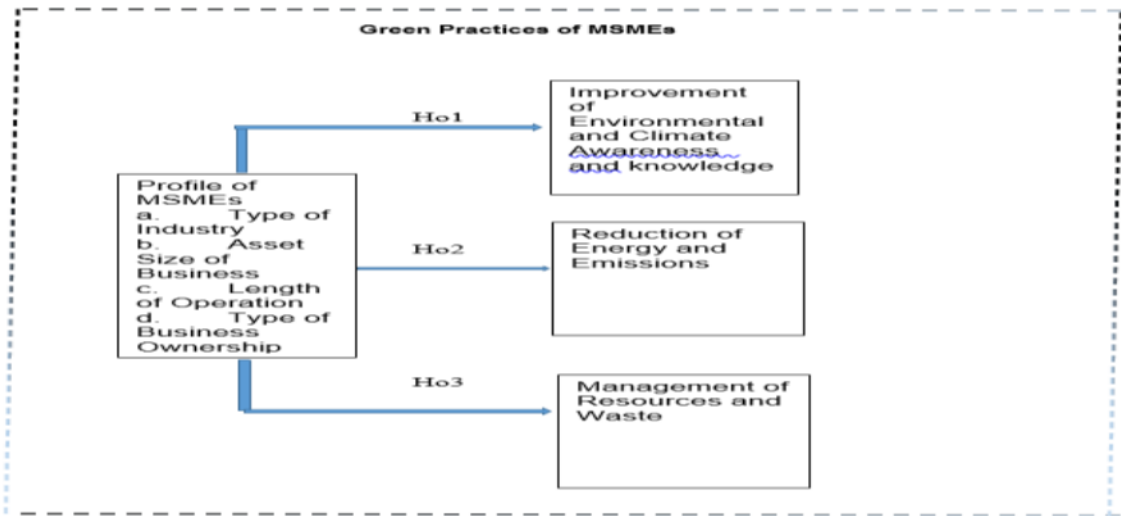
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Appendix A

Figure 1

The Paradigm of the Study



Appendix B

Table 1

Type of Industry

Type of Industry	Frequency	Percent
Processed Food	54	16.4 %
Food Catering and Related Business	47	14.2 %
Agri-Business	33	10.0 %
Furniture	27	8.2 %
Garments	23	7.0 %
Gifts, Decors, and Housewares	21	6.4 %
Wearables and Homestyles	18	5.5 %
Others (beauty salons, laundry services, tailoring services and dress shops, glass supplies, stainless products, sidecars, milk tea stations, water refilling stations, print shops, drugstores, hard wares, gadget stores, appliance stores, motorcycle parts and accessories, grocery stores, sports equipment, electronic shops, pet shops, school supply stores)	107	32.4 %
Total	330	100.0 %

Table 2*Asset Size of the Business*

Asset Size	Frequency	Percent
Micro (less than P 3 000, 000.00)	287	87.0 %
Small (P 3, 000, 001.00 – P 15, 000, 000.00)	30	9.1 %
Medium (P 15, 000, 001.00 – P 100M)	13	3.9 %
Total	330	100.0 %

Table 3*Length of Operation*

Length of Operation	Frequency	Percent
less than three years	102	30.9
3 to 6 years	73	22.1
More than six years	155	47.0
Total	330	100.0

Table 4*Type of Business Ownership*

Type of Business Ownership	Frequency	Percent
Sole	269	81.5
Partner	18	5.5
Corporation	31	9.4
Cooperative	12	3.6
Total	330	100.0

Table 5

Green Practices of MSMEs on Improvement of Environmental and Climate Awareness and Knowledge

Indicators	Micro N=287 Mean	Small N=30 Mean	Medium N= 13 Mean	Average Mean	Total Respon dents
The business incorporates green practices in the achievement of its purpose and objectives.	4.38 (frequently)	4.33 (frequently)	4.69 (always)	4.47 (frequently)	330
The business promotes/advertises its green practices to all stakeholders.	4.30 (frequently)	4.13 (frequently)	4.31 (frequently)	4.24 (frequently)	330
The business gives preference to suppliers that implement green practices.	3.41 (sometimes)	3.93 (frequently)	3.77 (frequently)	3.70 (frequently)	330
The business conducts or sends employees to training/seminars on the benefits of green practices	2.72 (sometimes)	3.13 (sometimes)	3.77 (frequently)	3.21 (sometimes)	330
The business incorporates green practices in the packaging of the products	1.75 (seldom)	2.33 (seldom)	3.23 (sometimes)	2.44 (seldom)	330
The business is recognized by accrediting bodies on environment	1.56 (seldom)	1.69 (seldom)	3.56 (frequently)	2.27 (seldom)	330

and sustainability thru awarding certifications /accreditations /recognitions relevant to green practices.					
Grand Mean	3.02 (sometimes)	3.26 (sometimes)	3.88 (frequently)	3.39 (sometimes)	

Table 6

Green Practices of MSMEs on the Reduction of Energy and Emissions

Indicators	Micro N = 287 Mean	Small N = 30 Mean	Medium N = 13 Mean	Average Mean	Total Responde nts
The employees regularly check lighting and controls.	4.82 (always)	4.77 (always)	4.62 (always)	4.74 (always)	330
The business collects and records water consumption information.	4.34 (frequently)	4.70 (always)	4.44 (frequently)	4.49 (frequently)	330
The business collects and records energy consumption information.	4.21 (frequently)	4.67 (always)	4.46 (frequently)	4.45 (frequently)	330
The business checks water usage and controls.	4.14 (frequently)	4.67 (always)	4.38 (frequently)	4.40 (frequently)	330
The business checks and repairs faucets, pipes, and	4.11 (frequently)	4.57 (always)	4.38 (frequently)	4.35 (frequently)	330

toilets for leaks.					
The business checks vehicle usage and maintains vehicles regularly.	4.07 (frequently)	4.50 (always)	4.15 (frequently)	4.24 (frequently)	330
The business sets targets for water consumption.	3.97 (frequently)	4.33 (frequently)	4.15 (frequently)	4.15 (frequently)	330
The business uses natural light or installs energy-efficient lighting.	3.90 (frequently)	4.30 (frequently)	3.92 (frequently)	4.04 (frequently)	330
The business installs/uses water-saving devices in business operations.	3.63 (frequently)	3.63 (frequently)	3.77 (frequently)	3.68 (frequently)	330
The business captures and store water (i.e., rainwater) whenever available.	3.36 (sometimes)	3.32 (sometimes)	3.44 (sometimes)	3.37 (sometimes)	330
The business sets targets for energy consumption.	2.72 (sometimes)	3.07 (sometimes)	2.46 (seldom)	2.75 (sometimes)	330
Grand Mean	3.93 (frequently)	4.23 (frequently)	4.02 (frequently)	4.06 (frequently)	

Table 7*Green Practices of MSMEs on the Management of Resources and Waste*

Indicators	Micro N = 287 Mean	Small N = 30 Mean	Medium N = 13 Mean	Average Mean	Total Respond ents
The business sends information/communication electronically to save paper if applicable.	4.59 (always)	4.50 (always)	4.69 (always)	4.59 (always)	330
The business implements efficient disposal systems.	4.37 (frequently)	4.37 (frequently)	4.62 (always)	4.45 (frequently)	330
The business sets targets for waste reduction.	4.27 (frequently)	4.37 (frequently)	4.54 (always)	4.39 (frequently)	330
The business practices reduce, reuse, and recycle materials in the business operations.	4.05 (frequently)	4.27 (frequently)	4.54 (always)	4.29 (frequently)	330
The business does waste segregation and recycling.	4.00 (frequently)	4.00 (frequently)	4.23 (frequently)	4.08 (frequently)	330
Grand Mean	4.33 (frequently)	4.30 (frequently)	4.52 (always)	4.39 (frequently)	

Table 8

Analysis of Variance (ANOVA) to Compare the Green Practices of MSMEs when Grouped

According to Asset Size of the Business

Green Practices		Mean Square	F	P value
Improvement of Environmental and Climate Awareness and Knowledge	Between Groups	2.59	4.23	*0.02
	Within Groups	0.61		
Reduction of Energy and Emissions	Between Groups	1.53	2.77	0.06
	Within Groups	0.55		
Manage Resources and Wastes	Between Groups	0.52	0.52	0.59
	Within Groups	1.00		