

Jolo Tausug Business Enterprises: An Economic Perspective

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Abstract: The study aimed to determine the business enterprises run by the Tausug in Jolo Municipality. Specifically, this focused on the following; 1) Type of business organizational of the respondents. 2) Kind of business the respondents engage in. 3) Differences of Tausug business enterprises according to their location. 4) Income of the respondents' customers. 5) Problems encountered by the respondents. 6) Contribution of the respondents to the socio-economic development of the people in Jolo. The descriptive research method, particularly the normative survey method, was used by using the standardized instrument. This type of investigation focuses on the prevailing conditions on how the Tausug do business. The correlation form of descriptive research was used to determine the relationship between the Tausug investor respondents, business profile and their approaches and quality of service as well as product they offer. The analysis was added by appropriate statistics like standard deviation, percentage and chi-square for significant difference at 0.05 confident levels of significant difference respectively.

Keywords: Bahasa sug, Business enterprises, Daira or City, Palarian or Market, Tausug, Tianggi or market.

1. Introduction

A business enterprise or entrepreneurship is a way of life. Being entrepreneurial means being able to identify, start and maintain a viable and profitable business, particularly a small enterprise.

This study aims to obtain a clear perspective of the present economic situation of the business enterprises in the Municipality of Jolo. The principal dialect spoken in the municipality is the so-called "Bahasasug" [Tausug]. Other languages one can hear in the place includes Sama, Tagalog, Chavacano, Maranao, Chinese, and Bisaya. Jolo is a predominantly Muslim town. Islam is still the religion of the highest percentage of the population representing about 94% while the Roman Catholic religion on the other hand, represent more or less 5% and the other denominations account for 1% only Jolo became economically developed as a flourishing center for barter trading. The place was soon referred to as "Palarian" which means "Market", and was later on shortened to "Parian". Goods from Arabian countries and China were traded with local goods. And it was an Arab who first called the land as "Suq" [pronounced by the native as Sug] which means a place where exchange of goods take place. They later called it "Daira", an Arab word for city, referring to the prominence

of Jolo as a center of trade. And the Spaniards used to call it "Tianggi" which means Market.

In Jolo mostly, of Tausugs are educated, but most of them spend their lives working for someone else. Some eventually rise to positions to wealth and power, while the rest languish in unchallenging and low paying jobs. On the other hand, there are few who strike it out on their own rather than work for others. They put up their own business enterprise especially barter stalls, retail store, coffee shops, textiles, or even farming and fishing. Hence, commerce and trade are the largest and major occupational sources of income in Jolo. Business establishment procure salable finished products in bulk from other places like Zamboanga City, Cebu City, Manila, and even from foreign countries, considering Jolo's proximity to the neighboring Asian countries, majority of traders in Jolo travel to Malaysia and Singapore for barter business opportunities. Basically almost all basic commodities of the different kinds are available in the commercial town of Jolo. Making it as a lucrative center nowadays. Market vendor [small-time businessmen] who are especially engages in the buy and sell of prime commodities, either in the public markets or alongside the roads of the town's commercial center, composed the low-income group of Jolo's entire populace. In addition, others also venture in mini-sari-sari stores in their respective residences in order to complement and augment family income.

Vis-à-vis the economy and social services, there exists a number of commercial and institutional establishments around the town such as department stores, gasoline stations, coffee shops, movie houses, as well as the existence of different line agencies from the national and regional offices which reflect the emergence and semblance of public governance in the municipality of Jolo. However, some establishments around Jolo are run and owned by Chinese nationals. Jolo also provides livelihood opportunities for the jobless.

It is on this premises that the researcher was motivated to undergo this study with the end in view of determining the impact of Tausug business enterprises as perceived by the respondents on the economic development of the Tausugs.

2. Historical Perspective of the Jolo Tausug Business Enterprises

The history of the Municipality of Jolo is limited to the

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memories of the pioneering residents and those facts are preserved in the so called “Tarcillas” or “Sarcillas”. According to some written records, the creations of the municipalities of Jolo, Cagayan de Sulu {mapun} in Tawi-tawi and siasi is dated way back October 29, 1903-february 11, 1904 by acts of the legislative council of the moro province under general leonard wood.

There is no available record to indicate the derivation of the word Jolo. Local residents, however, heard stories recounted by old folks about the origin of the word. Accordingly, ancient Chinese traders used to unload and leave their goods or merchandise in the area but found them intact returning. They were amazed and appreciative of the good-natured natives, and they started calling them “Ho-lang”, which means good people {“Ho” means good and “Lang” means people}. Eventually, the name was ascribed to the place, calling it “Ho-Lo”, meaning, good community or good place {“lo means community or place}.

Tausug is one of the muslim tribes, particularly a native of Jolo, Sulu province. And it was the arab who first called the land as “Suq” (pronounced by the native as “Sug”). Malays were believed to be the early settlers who arrived in different periods and organized the first settlement. They were formed by small groups of Chinese and Samals. Being the entry point of Sulu archipelago, Jolo became economically developed as a flourishing for barter trading. During the Spanish occupation of Jolo, the town was divided into four main part. The center of the town was called “Walled City” .it appears that During the Spanish occupation, occasionally, the Tausugs, who in general were hostile to the Spanish occupation, ran amuck within the center of the town where the Spanish settlement was mainly located, inflicting some Spanish casualties. on the eve of December 24, 1941, the Japanese landed in igasan, Municipality of Patikul. During their invasion of the Philippines. And on the 25th of December of that year, the Japanese imperial army occupied town of Jolo without so much resistance, resulting to minimal destruction . The Japanese occupied Jolo from 1942. Administration throughout this period left nothing to be desired. They left the government function to the “Puppet government” whose administration had produced a peaceful period Jolo. When the American invaded in 1944 government in Jolo gradually disintegrated when the populace started evacuating the town due to the gradually increasing raids by the Americans forces. Many tragedies had befallen Jolo since its existence way back During the Spanish era. The most infamous was siege of Jolo by the Moro National Liberation Front (MNLF) headed by Nur P. Misuari on February 7, 1974 which lasted for two days. It was at down of February 7, 1974, when the residents of Jolo woke up to the sound of gun fire from Jolo airport caused by the invasion of elements of MNLF attempting to capture the composite airport force (formerly known SATAG) encampment. The rebel farces then infiltrated into the town proper and attacked different military position. i.e., brigade at Bus-Bus and PC headquarters at Asturias. Resistance from the government forces were decisive and noon of the same day, a portion of the houses in the air forces village started to burn. By afternoon thousands of

families fled their homes, hundreds of bodies littered the streets and in the sea. The poblacion was internal” as houses and buildings went up in smoke, leaving only the town hall, Islamic mosque, That Catholic Church, the provincial hospital and Jose Rizal’s statue at the plaza. That day would be referred to in history “The burning of Jolo”. By early morning of the next day, amidst the battle-about eighty percent (80%) of the entire town was razed to the ground. The fighting stopped in the afternoon of the second day when the invading rebel forces retreated to the interior. Returning from the hills where they evacuated, the residence of Jolo found the town ruins. Four out eight barrios were completely obliterated. These were Alat, Tulay, Takut-Takut, and Chinese pier in Tulay the mosque and plaza were they only edifices intact. Jolo today is remarkably on its normalcy despite unavoidable untoward incidents in the mainland of Jolo island. It is touch and go situation where people are enjoying their normal way of life today. Commerce and trade are the largest and major occupational sources of income Jolo. Business establishment procure salable finish products in bulk from other places like Zamboanga city, Cebu, Manila and etc. However, considering the proximity of the neighboring Asian countries, majority of traders in Jolo travel to other places abroad like Malaysia and Singapore for better business opportunities. Basically almost all basic commodities of different kinds are available and abound in the commercial town of Jolo, making it as lucrative business nowadays. All other commercial places in the other barangays are situated along the sidewalk of the main road. Before the siege in 1974 barter trading was the largest business in Jolo and majority of it was owned by the Tausug, but it diminished after 1974. Some Tausug barter traders lost their investment, others shifted to other business like coffee shops, textile goods, sari-sari stores etc. it is the common knowledge that the smuggled products entering Jolo are came from Sabah in Malaysia, Indonesia, Singapore. The common product that was banned by the government was rice in 25 kilos per sack at three hundred fifty pesos (p350.00) only. This is affordable in price. And some businessmen take this product to Zamboanga city by the so called “back door”, an illegal entry. Because of the economic growth of Jolo as a trading, commercial and institutional center of Sulu, mixed land uses proliferated within the town. The mainland of Jolo is bounded by Sulu water, which is noted for its richness in natural resources and copious supply of different kinds of fishes which are harvested throughout the year with an average of 18 to 20 monthly fishing days .Other marine resources that abound in the area which can be tapped into commercial proportion for industrial purposes include marine colloid or agar-agar, sponge, oriental shells and other marine products that are being sold in the town of Jolo, being the major business center of the province and a jump-off point for business opportunities. Dried fish and other marine products are transported Zamboanga city and other places in large commercial quantities and through the port of Jolo which are observably increasing every year.

3. Methods Used

The descriptive research method, particularly the normative

survey method, was used by using the standardized instrument. This type of investigation focuses on the prevailing conditions on how the Tausugs do business. The correlation form of descriptive research was used to determine the relationship between the Tausug investor respondents, business profile and their approaches and quality of service as well as the products they offer. The analysis was aided by appropriate statistics like standards deviation, percentage and chi-square for significant differences at 0.05 confidence levels of significant differences respectively.

4. Statement of the Problem

This study aims to determine the business enterprises run by Tausugs in Jolo Municipality.

The researcher posed the following questions:

1. What types of business organization do the respondents form?
2. What kind of businesses do the respondents engage in?
3. Are there differences of Tausug business enterprises according to their location?
4. Who are the customers of their businesses in terms of income?
5. What problems do their businesses encounter?
6. What are the contributions of the Tausug business enterprises to the socio-economic development of the people in Jolo municipality?

5. Hypothesis

Ha: There are significant differences in the responses of Tausug business enterprises according to their location namely:

1. Private establishment
2. Public market

6. Significance of the Study

This study may be significant to the Tausug business enterprises as it may draw out more entrepreneurs from among other tribes of Muslims in Jolo municipality. This may enable the Tausug investors to undertake critical self-reflection on the strategy, style and policies in business and be able to look over shortcomings and sources of failure among the line of business. Likewise, it helps to promote and enhance business enterprises not only in Jolo municipality but throughout province of Sulu.

Commerce and trade are the largest and major occupational sources of income in Jolo. Business establishments procure salable finished products in bulk from other places like Zamboanga City, Cebu City, Manila, and etc. however majority of the investors are chinese nationals.

The municipality of Jolo is the capital town and show window of the province of Sulu. The municipal government of Jolo is dependent on the Internal Revenue Allotment [IRA] from the national government for its general operation like the appropriation for personal services, maintenance and other operating expenses [MOOE] and other related necessary expenses.

Majority, if not all, national government agencies maintain offices in the municipality of Jolo. These government agencies

should work collectively hand in hand for the development of the Municipality in coordination with non-government organization [NGO'S], PO's and the community as a whole.

The Jolo educational institutions are consistent with the national goal of providing education for all efforts towards the eradication or massive reduction of illiteracy in the province of Sulu. The Department of Education Culture and Sports [DECS], Sulu is continuously providing "functional literacy program and female functional literacy". For the tertiary level and graduate course, there are four [4] government owned and two [2], private colleges in the municipality of Jolo, and for elementary level, there are only two[2] private and twenty nine[29] public elementary schools in the municipality of Jolo.

The significance of the small enterprise in Jolo municipality lies mainly in its contribution to balanced regional and rural development but it has a role to play in building a seedbed of large enterprises from which larger trading enterprises can develop.

The researcher, who is a native of Jolo, Sulu is prompted to write this research study in order to know more the present existence of Tausug business enterprises in Jolo, and how they contribute to the development of Jolo.

It is hoped that the results of this study may forge the implementation of programs designed to maximize Tausug business enterprises, products and resources.

7. Results

The researcher presented the findings, analysis and interpretation of data on the problems raised in, and responses of the respondents. The following tables present the overall findings.

Table 1
Percentage distribution of respondents as to gender

Gender	Frequency	Percentage
Female	64	64%
Male	36	36%
Total	100	100%

Table 1 shows that sixty-four percent [64%] of the total respondents were females while the remaining thirty-six percent [36%] were males.

Findings reveal that majority of the respondents were females. In an interview conducted at random by the researcher, she found out that the female ones decided to open business operations in order to have better chances of progressing and they hope to increase their sales especially now that they are faced with bigger responsibilities in introducing more products in the municipality.

Tausug females have more initiative in business than male Tausugs, unlike other tribes of Muslims. A male Tausug is usually inclined to a government job or into fishing and agricultural business.

Table 2 shows that sixteen percent [16%] of the respondents were single, fifty-eight percent [58%] were married, fourteen percent [14%] widow six percent [6%] widowers, and six percent [6%] legally separated. The results shows that most of the respondents were married.

Table 2
Percentage distribution of respondents as to civil status

Civil Status	Frequency	Percentage
Single	16	16%
Married	58	58%
Widow	14	14%
Widower	6	6%
Legally Separated	6	6%
Total	100	100%

The data above reveal that Tausug investors who were still single were low in self-confidence and self-reliance, but they were “average” in managerial ability, perseverance and determination, innovativeness, risk-taking, independence, foresight and resourcefulness. The above mention is based on observation and thru oral interview of the researcher.

Married Tausug investors displayed high potentials in managerial ability, but average in other dimensions.

From the above findings, it would be inferred that both single and married respondents do not possess extraordinary characteristics which would warrant their success as entrepreneurs.

With reference to the above, Peter Drucker [1992] said that the business enterprise is an economic performance. And several actions must be taken to maintain an entrepreneurial outlook. They must increase the perception of opportunities, build the desire to pursue these opportunities, and make people believe they can succeed.

Succinctly, for an entrepreneur to succeed and grow, he must develop the managerial skills, needed to plan, organize, lead and control. These skills will greatly contribute to the success of entrepreneurs.

Table 3
Percentage distribution of respondents as to tribes

Tribes	Frequency	Percentage
Tausug	100	100%
Maranao	0	0
Maguindanao	0	0
Total	100	100%

Table 3 shows that one hundred percent [100%] of the respondents belonged to the Tausug tribes.

In Jolo municipality, there are many Muslim tribes and other nationalities but the original natives of Jolo are the Tausug tribes, other tribes in Jolo are investing more on business services like beauty salons, refreshment catering, pawnshop, etc.

The researcher chose only the Tausug entrepreneurs in Jolo municipality.

Table 4
Percentage distribution of respondents as to age group

Age group	Frequency	Percentage
21 to 30 yrs.	12	12%
31 to 40 yrs.	14	14%
41 to 50 yrs.	30	30%
51 and above yrs.	44	44%
Total	100	100%

Table 4 shows that forty-four percent [44%] of the respondents were 51 years old and above, thirty percent [30%] were 41 to 50 years old, fourteen percent [14%] were 31 to 40 years old, and twelve percent [12%] were 21 to 30 years old.

The results reveal that most of the Tausug investors in Jolo municipality have been operating for twenty-one [21] years and above and they started at an early age of thirty [30] and above. Hence, the majority of the investors are in the age group of fifty [50] and above. Based in an interview conducted by the researcher, the respondents with a matured mind or age of fifty and above were concentrating on their business permanently rather than those with a lower age.

It is an accepted fact that in choosing a particular business, a person may exercise deliberative judgment. He may be guided not only by personal preference but also by a variety of influences and considerations bearing upon him. In this respect, the availability of funds definitely will limit the type of enterprise that may be formed by an individual who are of a matured mind as what the Tausug investors which could warrant their success in entrepreneurial activity.

Table 5
Percentage distribution of respondents as to educational attainment

Educational Attainment	Frequency	Percentage
No formal education	10	10%
Elementary graduate	16	16%
High school graduate	24	24%
Technical / vocational graduate	20	20%
College graduate	30	30%
Total	100	100%

Table 5 shows that 30 or 30% of the respondents were college graduates, 24 or 24% were high school graduate, 20 or 20% were technical/vocational graduates, 16 or 16% were elementary graduates. And 10 or 10% had no formal education.

It can be gleaned from the results that most of the respondents were college graduates, and the rest were high school, elementary and technical/vocational graduates.

In the light of the findings, it can be surmised that college graduates had the highest percentage, and some of them were retired from service in the government, some were graduates from college but jobless and while waiting for a white collar job, they inclined to business first.

As shown in the local studies, a certain Hja. Narda Guillermo an entrepreneur in the vicinity of Jolo was a college graduates but she did not work in the government, instead she has a retail store. And gives credit to customers for as long as the mode of payment is within one month. Accordingly, she helps a lot of people in need of basic goods but with no cash on hand.

Education is important in business; however capital investment is the most valuable assistance to the investors. Hard work, patience, creativity, self-reliance and risk taking, these are the most important traits of successful entrepreneurs.

It is evident from Table 6 that eighty-eight percent [88%] of the business were sole proprietorships, and twelve percentages [12%] partnerships.

Findings reveal that majority of the Tausug business enterprises were a sole proprietorships, because of their belief that it is better to invest personally rather than to have partners.

Table 6

Percentage distribution of respondent as to types of business organizations

Types of Business Organization	Frequency	Percentage
Sole Proprietorship	88	88%
Partnership	12	12%
Total	100	100%

There were no corporations and cooperatives that were solely owned and operated by the Tausug. However, there are cooperatives in Jolo, but these are operated by other tribes and nationalities, like the Sulu consumers cooperative whose member are people in Jolo who are willing to undergo a seminar and purchase a share of stocks. The founder of this cooperative is a priest of the Notre Dame of Jolo College.

Medina [1996] said that a small business plays an important role in the development of our economy that provide economic opportunities for entrepreneurs, provide products and services to customers.

Table 7

Percentage distribution of respondents as to kind of business establishments

Kinds Business Engage in	Frequency	Percentage
Barter Trade	37	37%
Retail Store	20	20%
Textiles	31	31%
Coffee shop	12	12%
Total	100	100%

It is shown in the above table that thirty-seven percent [37%], of the business is in barter trade, thirty-one percent [31%] in the textiles business, twenty present [20%] in retail stores, and twelve percent [12%] in coffee shops.

Thus further means that with the state of business affairs in the municipality of Jolo, may barter traders but this started to diminish after the 1974 siege in the town of Jolo. Barter trade is done through the exchange of goods with goods and services with services. The traders in Jolo traveled to Malaysia an Indonesia bringing goods from Jolo like dried fish and other native goods, and return with Malaysian or Indonesian products like malong, blanket, etc.

Mardak [2002] said that a day for the company and for the barter industry begun by trading on the cover-the-counter bulletin board. Barter prices may well be more flexible in both directions than money prices. Still it would be valuable to know if barter prices show any overall bias.

Neal et al [1992] emphasized secret price cuts to favored customers as the most important explanation. Such “price discrimination”, as economist call for it, is the motivation for a formal model of barter.

The barter trade operation as of today is no longer appropriate for its meaning because of the money involved. The traders now use money to buy the goods.

Table 8

Percentage distribution of respondents as to the monthly income level of customers

Income level of customers	Frequency	Percentage
P5,000.00 to p10,000.00	8	8%
P15,000.00 to p25,000.00	32	32%
P30,000.00 to p40,000.00	50	50%
P41,000.00 and above	10	10%
Total	100	100%

Table 8 shows that most of the customers have income levels of P30,000.00 to P40,000.00 at fifty percent [50%], followed by those with an income of P15,000.00 to P25,000.00 represented by thirty-two percent [32%] and those with income level of P41,000.00 and above at ten percent [10%] . those with income levels of P5,000.00 to P10,000.00 at eight percent [8%] seldom patronized Tausug establishments. They preferred to go to big stores owned by Chinese nationals or go to Zamboanga City.

As a whole, customer’ income levels exhibited “average” entrepreneurship characteristics and potential levels.

In an interview conducted at random by the research, she found out that knowing the customers’ income is through the respondents’ perception and familiarity with the customers who patronized their products. Hence, credit assistance is extended to their customers.

As to the culture of Tausug, it is against the law of Islam for the customers to ask for the capital, sales and the profits of the entrepreneurs. That’s why sales and profits results are drawn from the pre-test interview secretly conducted by the researcher. She is given by the respondents the summary of the sales and profits, showing that the sales are stable every month, while estimated profits are always double the base price if the goods are sold on credits, but for cash basis, they earn twenty percent [20%] to thirty percent [30%].

Table 9

Percentage distribution of respondents as to common problem encountered

Problem	Frequency	Percentage
Lack of or limited capital	20	20%
Fluctuating sales	5	5%
Stiff competition	15	15%
Peace and order situation	35	35%
Supply of goods	25	25%
Total	100	100%

Table 9 shows that peace and order situation ranks first with thirty-five percent [35%], followed by supply of goods coming from Indonesia and Malaysia at twenty-five percent [25%], and lack of or limited capital at twenty percent [20%], and fluctuating sales at five percent [5%] as the last problem.

The findings reveal that the common problem encountered is the peace and order situation, because if the situation is unstable, everything is affected, specially business sectors.

The results show that lack of or limited capital pertains to investors with a very low status of livelihood. Stiff competition could be minimized through better service. Better quality of product sold, and good rapport between the buyers and sellers. supply of goods were coming from the different places, for barter trade, the goods were coming from Sabah Malaysia, Indonesia, and other foreign countries. Textiles products were coming from Manila City. Retail store products were composed of different kinds, like consumer’s goods, home products, and these are produced by the knowledgeable people in Jolo. Other products were coming from different places.

It is evident in table 10 that the respondents received the contribution of the Tausug business enterprises as follows:

1. Thirty percent [30%] of respondents believed that Tausug business enterprises improved the livelihood of

Table 10

Percentage distribution of respondents as to the contribution of the Tausug business enterprises to the socio-economic development of the people in Jolo

Contribution of the Tausug business Enterprises to the Socio-Economic Development of the people in Jolo Municipality	Frequency	Percentage
Improve the livelihood of the people in Jolo	30	30%
Unemployment problem is minimized	16	16%
Infrastructure Project of the Government are improved from taxes paid by the Tausug investors	11	11%
Drug Addiction, Crimes, and other Social problem are minimized	10	10%
To achieve the Level of Competitiveness in the Market outside Jolo	25	25%
Supports other establishments	8	8%
Total	100	100%

Table 11

Chi-square value tabulation of observed and expected frequency of Tausug business enterprises as to their location

Location of business	Barter Trade		Retail Store		Textiles		Coffee Shop	
	fo	fe	fo	fe	fo	fe	fo	fe
Private Establishment	7	11.84	13	6.4	3	9.92	9	3.84
Public market	30	25.16	7	13.6	28	21.08	3	8.16
Total	37	37	20	20	31	31	12	12
Chi-square	2.91		10.02		7.1		10.19	

people in Jolo.

- Twenty-five percent [25%] said that the businesses achieved the level of competitiveness in the market outside of Jolo.
- Sixteen percent [16%] said that the unemployment problem was minimized.
- Eleven percent [11%] attributed the improvement of infrastructure projects from taxes paid by Tausug.
- Ten percent [10%] said that drug addiction, crimes and other social violence were minimized, and
- Eight percent [8%] simply said that the Tausug business supported other establishments.

The findings reveal that the above contributions of the respondents to the socio-economic development of the people in Jolo municipality improved the livelihood of the people in a sense that the business establishment of the selected Tausug in Jolo produced good quality products with affordable prices that the poor ones could afford to buy, and allowed customers credit in one [1] month mode of payment. The unemployment problem is minimized through training as entrepreneurs, the jobless are trained to invest and transform the natural resources into useful products. Thus the problem of the unemployment is reduced. From taxes paid by the respondents, 4.09 kms. Road in the municipality of Jolo were being constructed as reported by the department of public works and highways [DPWH] and the socio-economic profile [2002], Jolo municipality. Drug addiction, crimes and other social violence were reduced by putting up business establishment on every area, so that the attention of these bad elements were focused legal goods business instead of illegal business in the area. To achieve the level of competitiveness in the market outside Jolo, the Tausug business enterprises produced the same goods as what those outside Jolo market were producing like rtw/textiles now in Jolo. Textile markets can satisfy of the need and wants of the people. The Tausug investors were open to all investors in the municipality of Jolo because they have close relationship in terms of collusion pricing.

The results in general as to contributions of this Tausug business enterprises to the economic development in Jolo municipality, tend to have average entrepreneurial characteristics and level of business potentials, in the sense that Tausug investors are inclined to possess desirable qualities vital

to entrepreneurs such as risk-taking, industry helpfulness, creativity and willingness to serve the people in Jolo. They were seen to have a strong sense in the workmanship of their product or business.

Tausug investors, seems to enjoy challenging and have strong faith in "Almighty ALLAH S.W.T." in their abilities.

The chi-square tabulated value of 12.592 obtained on Table 11 shows the rejection of the statistical hypothesis at 0.05 levels of significance pointing to the fact that "there are significant differences between the kinds of business and the location of the businesses.

However, interpretation can be forwarded in the particular situation. The present location is already accessible to the customers, as well as to the Tausug investors of the business enterprises except for the public market in the municipality of Jolo. This somehow provided a situation showing a homogeneous characteristic among the business firms of the Tausug that led to the validation of the null hypothesis.

In testing the statistical hypothesis regarding the differences in their location barter trade, textiles, retail store and coffee shop, according to private establishment, public market and others. Chi-square would lead to the acceptance or rejection of null hypothesis and therefore establish the research hypothesis to be valid or invalid.

8. Summary of Findings

The study has the following findings:

- Types of business organizations of the respondents.

Eighty-eight percent [88%] of the business organization were sole proprietorships, and twelve percent [12%] were partnerships. There were no corporate and cooperative types of business organization run by Tausug investors in Jolo municipality.

- Kinds of business establishments of the respondents.

Barter trade has the largest number of business establishments run by the Tausug investors with thirty-seven percent [37%] out of one hundred [100] sampled, followed by textiles markets with thirty-one percent [31%] and these are the only business establishments in Jolo municipality with permanent locations at present, after the 1974 destruction of the town of Jolo by MNLF forces led by NurMisuari, twenty

percent [20%] of the respondents shifted to retail stores due to lack of capital and the loss of location, twelve percent [12%] of the total respondents put up coffee houses.

3. Location of the businesses.

Thirty-two percent [32%] of the respondents established their businesses in private locations and sixty-eight percent [68%] placed their businesses in public markets. The chi-square value of 12.592 in the Tausug business enterprises according to location is found to be significant at 0.05 level. This showed the rejection of the null hypothesis and established the research hypothesis to be valid.

4. Problems encountered by the Tausug business enterprises.

Among the problems encountered by the Tausug investor were lack of, or limited capital, fluctuating sales, stiff competitions, peace and order situation and supply of goods. But the most common problem is the peace and order situation, because they cannot operate well their business if the situation is unstable. As a result, their businesses become stagnant.

5. Contribution of the Tausug business enterprises.

The highest percentage of the respondents contributions to the socio-economics development in Jolo is the improvement of the livelihood of the people, followed by the achievement in the level of competitiveness of the market outside Jolo, also the infrastructure projects of the government were improved from the taxes paid by the respondents, and unemployment, drug addiction, crimes and other social violence were also minimized.

6. The null hypothesis that there is no significant difference in the responses of Tausug business enterprises according to their location in privately owned establishment and public markets is rejected.

7. There exist significant differences in the responses of Tausug business enterprises according to their location.

9. Conclusion

In the light of the foregoing findings, the following conclusions are drawn:

1. Almost all the Tausug business enterprises in the municipality of jolo were sole proprietorships.
2. The most numerous business establishments engaged in by the tausug in barter trade followed by textiles, retail stores and coffee shops.
3. The present locations of the tausug business enterprises in jolo municipality are significant. The chi-square tabulated value of 12.592 shows the rejection of the statistical null hypothesis at 0.05 level of significance, showing that there are significant differences between the kinds of business and the form of organizations of the Tausug business enterprises in jolo municipality and their respective locations.
4. The highest bracket income of the customers' respondents is thirty thousand pesos [P30,000.00] to forty thousand pesos [P40,000.00] and they

comprise fifty percent [50%] of the total respondents.

5. The most common problem that they encountered is the peace and order situation, because they cannot operate well if the situation is unstable.

6. The highest percentage of the respondents' contributions to the socio-economic development in jolo is the improvement of the livelihood of the people, followed by the achievement in the level of competitiveness of the market outside jolo and also the affordable prices.

10. Recommendations

In the light of the findings and conclusions in this study, the following recommendations are hereby presented.

1. It is highly recommended that other Muslim tribes in jolo like Yakan, and Badjaos should be encouraged to invest in businesses where the tausugs have already invested in order to have close relationship with each other for the development of Jolo municipality. Only Chinese nationals are the competitors of the tausug investor in the town of Jolo.
2. The peace and order situation in Jolo should be given priority. The government should continue eliminating the crimes and other violence not only in the town of Jolo, but in the province of Sulu.
3. The Jolo business community needs to accelerate its development if it is to keep up with the needs of the populace and provide better standards of living by way of selling good quality products with affordable prices to the customers.
4. For the improvement of Jolo, it is recommended that more businesses should be established not only by the Muslims, but also by all other nationalities who are residents of jolo.
5. The establishment of small business units is a good training ground for the skills and entrepreneurial talents for bigger industrial structures. Therefore, there is a need to encourage entrepreneurs to establish their businesses in the province of Sulu.
6. The government should implement more programs to enhance the businesses in Jolo.

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