

Assessment of the Implemented Kapatid Mentor ME Program (KMME) of the Department of Trade and Industry (DTI) in Region VII, Philippines

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ABSTRACT

The Kapatid Mentor ME (KMME) Program is a 10-module mentorship and coaching program initiative of the Department of Trade and Industry (DTI) and Philippine Center for Entrepreneurship (PCE) - Go Negosyo to help the country's Micro and Small Enterprises (MSEs). Since the COVID-19 pandemic started, the program was transitioned from face-to-face to an online learning platform. The study aimed to assess the implementation of the program from the period 2016

to 2021 to streamline the future direction and craft a more holistic initiative for MSEs. The study used a descriptive research design. An online questionnaire was administered to the 257 respondents clustered by Region VII provinces. There were advantages and disadvantages identified for both learning approaches used. The respondents considered the advantages of face-to-face learning as hands-on learning, easy networking, and a conducive learning environment. Also, the advantages of the online learning approach were accessibility of time and place, comfort, and abundant online resources. It was discovered that 74.75% of the mentee graduates had improved their business status after joining the program. To ensure sustainability and scaling up of MSEs, strengthening the monitoring phase and maximizing the enterprise development track tool are recommended to address the gap of the 25.25% non-improving mentee graduates through concrete and specific intervention schemes recommended.

Keywords — Business, KMME Program, Descriptive Research Design, Region VII Philippines

INTRODUCTION

The Kapatid Mentor Me (KMME) Program is one of the programs launched in 2016 by the Department of Trade and Industry (DTI) and the Philippine Center for Entrepreneurship (PCE) - Go Negosyo to help the country's Micro and Small Enterprises (MSEs) (Hidalgo et al., 2021). The KMME Program is a mentoring and coaching program that optimizes weekly face-to-face interactions between mentees and mentors to enhance entrepreneurial capacity. However, the emergence of COVID-19 in 2020 resulted in unforeseen disruptions to day-to-day activities worldwide. Lockdown forced individuals to isolate themselves in their homes to stop the spread of the COVID-19 virus, which led industries and academe to bring their agenda at home, and online. In Central Visayas, many local retailers have halted operations due to the sharp drop in demand and revenue, forcing several workers to be laid off (Department of Trade and Industry, 2021). Considering the effect of COVID-19 on lives and businesses, the KMME Program is becoming increasingly important. Thus, the Kapatid Mentor ME – Money Market Encounter (KMME-MME) Online was developed to deliver the same mentorship modules to help MSEs survive and thrive regardless of businesses' current setbacks.

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in most economies, especially developing nations (World Bank, 2020). They make up most businesses worldwide and are crucial for job creation. The Asia Pacific Foundation of Canada report of 2018 presents that Micro, Small, and Medium Enterprises (MSMEs) drive economic growth and innovation. It is difficult to exaggerate the significance of entrepreneurship development in several economies worldwide; thus, most countries have implemented programs to encourage entrepreneurship in their local communities (Obaji & Olugu, 2014).

Micro, Small, and Medium Enterprises (MSMEs) are considered the backbone of many economies worldwide. The most recent statistic published by the Department of Trade and Industry (2020) showed that in the Philippines, Micro, Small, and Medium Enterprises (MSMEs) account for over 99.51% of all businesses and provide 62.66% of total employment in the country. Given the importance of MSMEs as engines for economic growth, the government has initiated policies and developed programs to boost entrepreneurship through trade and investments.

Given the significant impact of the Micro Small and Medium Enterprises (MSMEs) on the economy and the program's effect on Micro and Small Enterprises (MSEs), the researcher chose this topic considering the government's scarce financial resources during these trying times. Thus, this research study aims to assess the implemented KMME program in Central Visayas to streamline the future direction and craft a more holistic initiative for the MSEs.

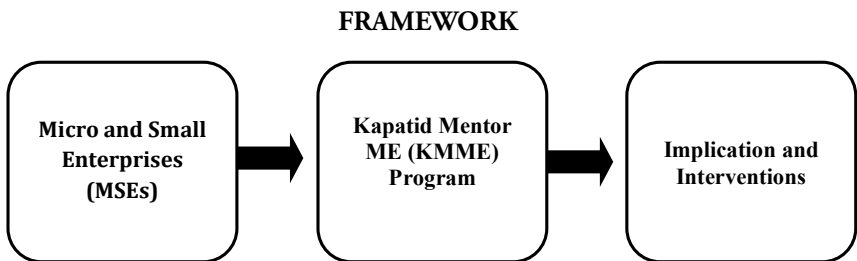


Figure 1. Conceptual Framework

The MSMEs are regarded as the lynchpin of the Philippine economy. According to Hidalgo et al. (2021) as stated in Republic Act No. 10644: *Go Negosyo Act, "An Act Promoting Job Generation and Inclusive Growth Through the*

Development of Micro, Small and Medium Enterprises” thus the DTI conducts Technology Transfer, Production and Management Training, and Marketing Assistance for MSMEs. The KMME Program is among the programs initiated by the government to help boost the entrepreneurial capacity of MSEs in the country.

The KMME program is a joint initiative of the DTI and PCE Go Negosyo that aims at helping microenterprises expand, stimulate economic activity, and create employment opportunities. The nationwide program kick-started in two regions in early 2016 and was rolled out to the rest of the areas in September of the same year (Discover MNL, 2021). The enrolled MSEs of the program scale up their businesses through free weekly face-to-face mentoring and coaching by business owners and practitioners on different functional areas of entrepreneurship. With the emergence of COVID-19, the KMME-MME Online was developed to deliver the same mentorship modules as the regular KMME program.

The KMME process starts with revisiting the accomplishments and assessing previously implemented batches through a national debriefing among program coordinators. Upon assessment, a consensus is taken on the steps moving forward. The regional implementation of the KMME program begins with the submission of the set schedules and then dissemination to target MSEs through posting on social media and invitations through the Negosyo Centers. The DTI then screens interested applicants and selects qualified MSEs to be the program’s mentees. The mentees then go through the mentoring and coaching program in preparation for their expected output: The Business Improvement Plan presentation in front of the invited industry expert panelists. Mentees conclude the program completion provided with a passing remark, hence graduation rites.

The pilot run of the KMME Program in 2016 has reached regions and provinces in the country (Department of Trade and Industry record, June 16, 2022). The program has helped more than 32,000 MSMEs, certified more than 700 mentors, and touched the lives of more than 8,000 mentee graduates in the country.

The DTI is mandated to help the country compete globally with innovative industries and service sectors, contributing to employment generation and inclusive growth (Department of Trade and Industry report of June 18, 2022). Thus, KMME was drafted articulating the program’s overall vision of “prosperous, inclusive and entrepreneurship-driven local economies creating sustainable jobs and promoting competitive production and trade” (Asian Social Project Services, Inc., 2021). The KMME program cycle must not stop with graduation to ensure

that all mentee graduates continue to become deeply committed to contributing to a prosperous future for themselves and society. After implementing the KMME program, the mentee graduates should be monitored and evaluated to know if the program boosted their entrepreneurial capacity. From the constant monitoring, the DTI may find out where the mentee-graduates are, who are performing, and who are not. Thus, knowing what specific interventions they would need.

OBJECTIVES OF THE STUDY

The study aims to assess the Kapatid Mentor ME (KMME) program organized by the Department of Trade and Industry (DTI) in Region VII from 2016 to 2021. Specifically, the study objectives were to (1) identify the demographic profile of the respondents in terms of gender, age, marital status, educational attainment, forms of ownership, sector cluster, and initial capitalization, and (2) determine the advantages and disadvantages that could be identified from both the face-to-face and online learning approaches of the implemented KMME program, (3) describe how effective is the implemented KMME program to the mentee-graduates from the period 2016 to 2021 in terms of mode of delivery, (a) face to face (b) online, special session, mentors, coaches, application of learnings, retainment of learnings, and business status, and (4) to identify the implications and interventions needed to sustain the implemented KMME program.

METHODOLOGY

Research Design

The study used a descriptive research design to identify characteristics, frequencies, trends, and categories. It utilized survey questionnaires to accumulate the necessary information from the respondents. In an article published by Solanki (2022), descriptive research design focuses on the status of the given environment and is suitable for research in education, management, epidemiology, and social sciences, and behavioral sciences.

Research Site

Central Visayas comprises the provinces of Bohol, Cebu, Negros Oriental, and Siquijor. It is also the second-smallest region in the country, with a land area of 14,923 square kilometers, or 5% of the Philippines. With the fourth largest regional economy, Region VII is one of the most established regions of the

country. It is among the eight main tourist attractions in the Philippines. Central Visayas is home to numerous industries such as electronics, wearables, footwear, information and communications technology and information technology-enabled services, food processing, housewares, maritime, and furniture. According to data from the Philippine Statistics Authority (PSA), Central Visayas placed fourth in terms of regional contribution to the country’s GDP in 2018. The Department of Trade and Industry’s report of 2018 presents that Central Visayas’s Gross Regional Domestic Product growth rate of 7.6% exceeded the national growth rate of 6.2%.

Respondents

The respondents of this study were the mentee-graduates of the KMME program in Region VII. The mentee graduates were the beneficiaries of the KMME program. The mentee-graduates who applied and qualified were selected based on the following inclusion criteria: (1) At least 18 years of age (2) Must be a Filipino and resident of the Philippines (3) Must be the owner or co-owner of or partner of the business. (4) Business is registered (with documentation) (5) Business has operated for at least one year (6) Has employee/s or manages a team (7) Willing to attend sessions on specified schedules (8) Willing to pass into a contract of commitment (9) Three (3) References who can vouch for one’s business (10) Applicants belonging to the Micro Entrepreneurs segment (P3M below) are given the priority. The selected MSEs per province went through the 10-module mentoring program and presented the Business Improvement Plan through an oral validation with the chosen industry expert panelists.

Table 1. Total Mentee-Graduates (2016-2021)

| Province | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | Total / Province |
|-----------------|------|------|------|------|------|------|------------------|
| Bohol | | 26 | 55 | 50 | 24 | 41 | 196 |
| Cebu | 26 | 57 | 52 | 52 | 24 | 40 | 251 |
| Negros Oriental | | 51 | 44 | 49 | 22 | 42 | 208 |
| Siquijor | | 5 | 5 | 20 | 12 | 20 | 62 |
| Total / Year | 26 | 139 | 156 | 171 | 82 | 143 | 717 |

Source: Department of Trade and Industry (2022)
 [Region 7 Summary of Mentee Graduates 2016-2022]

Slovin's formula was used for computing the sample size of the study.

$$n = N/1 (1 + N * e2)$$

$$n = 717 / 2.7925$$

$$n = 256.76 \approx 257$$

This sample size was presented in Table 2, with 257 respondents clustered by the provinces of Region VII.

Table 2. Respondents Clustered by Region VII Provinces

| Province | Number of Respondents (Frequency) | Percentage (%) |
|-------------------|-----------------------------------|----------------|
| Bohol | 69 | 27% |
| Cebu | 90 | 35% |
| Negros Oriental | 75 | 29% |
| Siquijor | 23 | 9% |
| Total Respondents | 257 | 100% |

Source: Authors' calculations using survey data.

Data Collection

The primary data was collected from the self-administered survey questionnaire. Secondary data was collected from program documents, reliable books, articles, journals, and internet sources. The data collected was analyzed using descriptive statistics. Specifically, it used the 4-point Likert scale, relative frequency, and ranking. The 4-point Likert scale was used to represent the forced opinions and attitudes of the respondents toward the learning platform used. The relative frequency and rankings were used to compare categories within tables. The survey questionnaire was divided into three sections: demographic profile of the respondents, mentoring and coaching of both learning approaches used and overall effectiveness of the implemented KMME program. The data collected was assessed and consequently established recommendations.

Ethical Protocol

Before carrying out the study, the researcher had to seek approval from the Department of Trade and Industry. The target respondents received informed consent and agreed to participate with complete understanding and knowledge of the purpose of the study and all relevant facts regarding the topic, in line with APA's ethical standards.

The participation of a KMME mentee-graduate in the study was a voluntary act without affecting or jeopardizing their status as a KMME Graduate to the Department of Trade and Industry and Philippine Center for Entrepreneurship (PCE) Go Negosyo. Furthermore, the researcher also values the privacy and anonymity of the respondents by protecting their personal, private, and sensitive information concerning the Data Privacy Act. No participants were excluded for any reason.

RESULTS AND DISCUSSION

The respondents of this study were mentee graduates from the implemented KMME program from 2016-2021. The respondents’ gender, age, marital status, and highest educational attainment were collected. The business’ forms of ownership, sector cluster, and initial capitalization of the respondents upon joining the program were also gathered and assessed. The mode of KMME – face-to-face or online, was also determined and analyzed.

Table 3. Gender of the Respondents

| Gender | f | rf | crf |
|--------|-----|------|------|
| Female | 68 | 0.66 | 0.66 |
| Male | 35 | 0.34 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors’ calculations using survey data

Table 3 shows that out of the 103 respondents, 68 (66%) were female, and 35 (34%) were male. It revealed that most of the respondents were female entrepreneurs. Similarly, the University of Sydney’s 2017 report on women and entrepreneurship discovered that of the 900,000 registered businesses in the Philippines in 2015, the majority were micro-businesses, and 51% were women-owned.

Table 4. Age of the Respondents

| Age | f | rf | crf |
|--------------|-----|------|------|
| 31 - 59 | 74 | 0.72 | 0.72 |
| 18 - 30 | 27 | 0.26 | 0.98 |
| 60 and above | 2 | 0.02 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors’ calculations using survey data

Table 4 shows that out of the 103 respondents, 74 (72%) were 31-59 years old, 27 (26%) were 18-30 years old, and 2 (2%) were 60 and above years old. It shows that most of the respondents were from Generation Y. Similarly, a study conducted by Azoulay et al. (2019) on Age and High-Growth Entrepreneurship found that the mean age for launching a business is in the late 30s to early 40s.

Table 5. Marital Status of the Respondents

| Marital Status | f | rf | crf |
|----------------|-----|------|------|
| Married | 64 | 0.62 | 0.62 |
| Single | 37 | 0.36 | 0.98 |
| Others | 2 | 0.02 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 5 shows that out of the 103 respondents, 64 (62%) were married, 37 (36%) were single, 1 (1%) was widowed, and another 1 (1%) was separated. One standard label of an entrepreneur is a childless, unmarried workaholic with no time for a spouse and children. A study on the anatomy of an entrepreneur conducted by Wadhwa et al. (2009) broke the stereotype, as 59.7% of respondents reported having at least one child when they started their first businesses, and 43.5% reported having two or more. In addition, 69.9% of respondents were married when they started their first businesses. Additionally, a study on the performance of married and single-mother entrepreneurs conducted by Salwa et al. (2015) found that married entrepreneurs did better than the opposite group.

Table 6. Highest Educational Attainment of the Respondents

| Educational Attainment | f | rf | crf |
|------------------------|-----|------|------|
| College Graduate | 72 | 0.70 | 0.70 |
| College Undergraduate | 18 | 0.17 | 0.87 |
| Others | 13 | 0.13 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 6 shows that out of the 103 respondents, 72 (70%) were College Graduates, 18 (17 %) were College Undergraduates, 7 (7 %) were Post Baccalaureate Graduates, 4 (4%) were Post Baccalaureate Undergraduates,

1 (1%) was a High School undergraduate, and another 1 (1%) was a Post-Secondary Undergraduate. It shows that most of the respondents have a college degree. In a study conducted by the Ewing Marion Kauffman Foundation in 2020 on the Educational Attainment of Business Owners in the United States, approximately half of all entrepreneurs (51.4%) held at least a bachelor's degree, whereas only a tiny percentage (3.6%) had not completed high school. In addition, the proportion of Asian entrepreneurs with a bachelor's degree was the greatest (29.6%) among all other racial and ethnic groups. According to Isador (2022), a solid education can give one the skills and connections to help one make strides in one's business ventures.

Table 7. Forms of Ownership of the Respondents

| Forms of Ownership | f | rf | crf |
|---------------------|-----|------|------|
| Sole Proprietorship | 95 | 0.92 | 0.92 |
| Corporation | 4 | 0.04 | 0.96 |
| Others | 4 | 0.04 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 7 shows that of the 103 respondents, 95 (92%) were Sole Proprietors, 4 (4%) were Corporations, 2 (2%) were Associations, and another 2 (2%) were Partnerships. One of the main reasons that sole proprietorship is very popular is that it is a business that is easy and not costly to start (Slaughter, 2017).

Table 8. Sector Cluster of the Respondents

| Sector Cluster | f | rf | crf |
|------------------------------------|-----|------|------|
| Tourism | 17 | 0.17 | 0.17 |
| Restaurants (Café and Carenderias) | 16 | 0.16 | 0.32 |
| Retail | 16 | 0.16 | 0.48 |
| Others | 54 | 0.52 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 8 shows that out of the 103 respondents, 17 (17%) belonged to Tourism, 16 (16%) belonged to Restaurants, and 16 (16%) belonged to retail. The rest of the respondents belonged to Service Oriented, Youth, Agriculture,

Online Sellers, Women, Manufacturing, Sari-sari stores, Cooperatives, and Exporters. The top five (5) industry sectors with the number of MSMEs in 2020 were as follows: (1) Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles (445,386); (2) Accommodation and Food Service Activities (134,046); (3) Manufacturing (110,916); (4) Other Service Activities (62,376); and (5) Financial and Insurance Activities (45,558) (Department of Trade and Industry statistics, 2022). A year after the KMME-MME Online was launched, the Department of Trade and Industry (DTI) and Philippine Center for Entrepreneurship (PCE) - Go Negosyo started prioritizing clusters. The said sectoral groups were among the worst hit by the pandemic. A study by Shinozaki and Rao (2020) on the effect of Covid-19 on MSMEs under lockdown in the Philippines found that education, construction, accommodation & food services (including tourism), and manufacturing were hurt the most.

Table 9. Initial Capitalization of the Respondents upon Joining the Program

| Initial Capitalization | f | rf | crf |
|---------------------------|-----|------|------|
| Below Php 100,000 | 47 | 0.46 | 0.46 |
| Php 100,001 – Php 500,000 | 29 | 0.28 | 0.74 |
| Others | 27 | 0.26 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 9 shows that out of the 103 respondents, 47 (46%) had an initial capitalization of below Php 100,000, 29 (28%) had an initial capitalization of Php 100,001 – Php 500,000, 11 (11%) had an initial capitalization of 1,500,000 – Php 3,000,000, 9 (9%) had an initial capitalization of Php 500,000 – Php 1,500,000, 4 (4%) had an initial capitalization of Php 3,000,000 – Php 5,000,000, 2 (2%) had an initial capitalization of, 1 (1%) had an initial capitalization of Php 15,000,000 – Php 100,000,000 and another 1 (1%) had an initial capitalization of Php 10,000,000 – Php 15,000,000. It has shown that most of the respondents were Micro-Entrepreneurs. It was further backed by the 2020 list of establishments of the Philippine Statistics Authority (PSA), which recorded 957,620 business enterprises operating in the country. Of these, 952,969 (99.51%) were MSMEs and 4,651 (0.49%) were large enterprises. The micro-enterprises constitute 88.77% (850,127) of the total MSME establishments. Small enterprises make up 10.25% (98,126), and medium enterprises comprise 0.49% (4,716) (Department of Trade and Industry statistics, 2022). Under the

MSME Sector report by the Senate Economic Planning Office (2012), MSMEs are classified by asset size and the number of employees. For Micro, asset size is up to Php 3,000,000 and number of employees is 1-9 employees; for Small, asset size is Php 3,000,001 – Php 15,000,000 and number of employees is 10-99 employees; for Medium, asset size is Php 15,000,001 – Php 100,000,000 and number of employees is 100-199.

Table 10. Learning Platform

| Learning Platform | f | rf | crf |
|-------------------|-----|------|------|
| Online | 67 | 0.65 | 0.65 |
| Face-to-face | 36 | 0.35 | 1.00 |
| Total | 103 | 1.00 | |

Source: Authors' calculations using survey data

Table 10 shows that out of the 103 respondents, 67 (65%) attended the KMME-MME Online, while 36 (35%) participated at the regular KMME. It revealed that most of the respondents were KMME-MME Online Graduates. The results contrasted with the number of graduates. According to the list of mentee-graduates from 2016-2021 of the Department of Trade and Industry, about 492 graduates from the regular KMME program and 225 graduates from the KMME-MME Online program.

The Kapatid Mentor ME (KMME) Program has been implemented since 2016 as a 10-module mentorship program. It starts with the Launching and Orientation Session and ends with the Business Improvement Plan (BIP) Presentation that all mentees are individually made to carry out. The KMME Program includes modules that expose the mentees to different business concepts and help them acquire the business acumen necessary for expanding and sustaining a business. The ten modules are *Entrepreneurial Mind-setting and Values Formation, Marketing Mindset, Business Model Canvas, Operations Management, Supply and Value Chain Management, Accounting and Finance for Small Business, Taxation, Human Resource Management, Product Innovation, and Market-Driven Innovation, and Business Law* (Garcia, 2018).

Government Services Forum then follows wherein government agencies such as but not limited to the Department of Science and Technology (DOST), Department of Labor and Employment (DOLE), Small Business Corporation (SBCORP), Department of Health - Food and Drugs Administration (DOH-

FDA), Department of Tourism (DOT), Intellectual Property Office (IPO) are invited to discuss their current and planned programs for the MSMEs. Moreover, it is followed by a coaching period on Business Improvement Plan Writing and Business Improvement Plan Presentation - oral validation by selected industry expert panelists. The program then culminates with the graduation of the mentees. On record, there were 36 respondents under the regular KMME program.

At the peak of the COVID-19 pandemic, the Kapatid Mentor ME – Money Market Encounter (KMME-MME) Online Program was developed. The KMME-MME Online was designed to integrate the Money Market Encounter (MME) into the regular KMME Program. It ensures continued access of mentees to Money, Market, and Mentorship (or the 3Ms) without compromising the safety of the stakeholders involved and the program's overall efficacy through the accomplished Business Improvement Plan (BIP). The plans are presented before a panel of evaluators composed of representatives from banks, online market platforms, and other business support organizations.

The modules for KMME-MME Online were slightly revised to remain relevant in the new normal. Specifically, Business Law was fused with the new Good Governance and Ethics module. Similarly, Taxation was combined with Accounting and Finance for Small Business, paving the way for the new digitalization module. The current modules for KMME-MME Online are *Entrepreneurial Mind-setting and Values Formation, Marketing Mindset, Business Model Canvas, Operations Management, Digitalization, Supply and Value Chain Management, Accounting and Finance for Small Business, Human Resource Management, Market Driven Innovation, Good Governance and Ethics* (Alvarez, 2022). Like the regular KMME program, it was followed by the Government Services Forum, Coaching, and then an individual Business Improvement Plan presentation. The Zoom application platform implements the KMME- MME Online in the new normal. On record, there were 67 respondents for the KMME-MME Online approach.

Table 11. Advantages of the KMME Program

| Advantages | Percentage | Ranking |
|-------------------------------------|------------|---------|
| <i>Regular KMME Program</i> | | |
| Hands-on learning | 89% | 1 |
| Easy Networking | 75% | 2 |
| Conducive environment | 72% | 3 |
| Trainer has the undivided attention | 64% | 4 |
| <i>KMME-MME Online Program</i> | | |
| Accessibility of Time and Place | 87% | 1 |
| Comfort | 66% | 2 |
| Abundant Online Resources | 63% | 3 |
| Cost-efficient | 61% | 4 |
| Easy Networking | 51% | 5 |
| Better student participation | 31% | 6 |

Source: Authors' calculations using survey data

Table 11 above shows the ranking of the advantages of the regular KMME Program. The advantages of the regular KMME Program, as pointed out by the respondents, were Hands-on learning (89%), Easy Networking (75%), a Conducive Environment (72%), and a Trainer having undivided attention (64%).

Most respondents say that hands-on learning was the main advantage of the regular KMME Program. A survey conducted by Harris Interactive in 2014 found that most Americans prefer hands-on training (Corinthian Colleges, Inc., 2014). The survey also revealed that while both men and women regarded hands-on training as the preferred mode of instruction, men (56%) were more likely than women (47%) to say hands-on learning is the most effective approach. However, it was worth noting that in a study conducted by Kulturel-Konak et al. (2011) on Gender Differences in Learning Styles, it was also pointed out that women tend to prefer hands-on learning experiences.

The respondents' next most common advantage was easy networking. The physicality of in-person classes presents a sense of community that can easily be lost online (Ong et al., 2020). According to Alleyne (2018), online learning cannot foster loyalty because it can only give learners academics, not the socialization that comes with traditional education. Learners can make personal connections with like-minded peers in face-to-face setups. This kind of bonding

is difficult to replicate in online learning because students rarely talk during and after online classes. Furthermore, virtual learning causes fatigue (Kentucky Counseling Center, 2021). Aside from information overload, facing the screen for an extended period in online learning is mentally taxing.

According to Alawamleh et al. (2020, as cited in Dabbagh & Ritland, 2005), face-to-face learning environments were bounded by time and location. Learners in a face-to-face setup can concentrate more on learning as there are fewer distractions than in-home (Shah, 2022). The same can be said of teachers or instructors. A study conducted by Xiao et al. (2021) found that one of the impacts of working from home during the COVID-19 Pandemic includes distractions. Furthermore, Aliyyah et al. (2020) revealed that teachers had a decline in enthusiasm to teach online as they cannot interact directly with students and cannot gauge their understanding.

Table 11 also shows the ranking of the advantages of KMME-MME Online. The advantages of KMME-MME Online, as pointed out by the respondents, were Accessibility of Time and Place (87%), Comfort (66%), Abundant Online Resources (63%), Cost-efficient (61%), Easy Networking (51%) and better student participation (31%).

According to Singh et al. (2021, as cited in Kimiloglu et al., 2017), the most significant advantage of online learning is the flexible feature of the system. Whereas traditional classes are scheduled at specific times on certain days, online learning offers learners the flexibility and convenience to attend classes from the comfort of their homes. It eliminates the need to go to and from a classroom, potentially saving students money on commuter expenses (Sosnowski, 2020). Aside from saving time and commuting costs, learners can also save on learning materials. With the explosion of Internet technology, learners and teachers now have access to a wide array of digital learning materials, such as videos, PDFs, podcasts, and articles, to enrich learning. Numerous educational resources are outside the school's walls (Yuhanna et al., 2020). When classroom space and materials are eliminated, course costs are reduced, and student savings are passed on (Sosnowski, 2020).

Online networking allows people to connect quickly and with a broader range worldwide (Bartle, 2019). The same is true for KMME-MME Online, as a batch's participants come from the region's four provinces. Despite connecting quickly with a broader range, it does not create meaningful and memorable relationships like in-person networking. Another advantage of KMME-MME Online was better student participation.

Table 12. Disadvantages of the KMME Program

| Disadvantages | Percentage | Ranking |
|--|------------|---------|
| Regular KMME Program | | |
| Fixed time and place | 47% | 1 |
| Travel Expenses | 42% | 2 |
| Inability to pause, review, or forward | 33% | 3 |
| Peer pressure | 14% | 4 |
| Viewing distance | 3% | 5 |
| KMME-MME Online Program | | |
| Technology Issues | 67% | 1 |
| Dependent on Internet | 64% | 2 |
| Poor Interaction | 37% | 3 |
| Inability to focus on screens | 28% | 4 |
| Difficulty retaining information | 18% | 5 |
| Single-student domination | 10% | 6 |

Source: Authors' calculations using survey data

Table 12 shows the ranking of the disadvantages of the regular KMME Program. The disadvantages of the regular KMME Program, as pointed out by the respondents, were Fixed time and place (47%), Travel Expenses (42%), Inability to pause, review, or forward (33%), and Peer pressure (14%).

Most respondents pointed out fixed time and place as the main disadvantage of the regular KMME Program. Face-to-face learning lacks the flexibility and convenience of online learning. Learners must attend face-to-face sessions at a set time and place, limiting flexibility in work and other activities (Kokemuller, 2017). Furthermore, if a learner misses a scheduled session, it is their responsibility to book for another to catch up (Shah, 2022).

Another disadvantage of the regular KMME Program was travel expenses. To participate in traditional classes, learners must live on campus or commute (Kokemuller, 2017). Travel increases the expense and time involved in learning. Furthermore, balancing face-to-face learning with work and family life is also more difficult when learners spend more time traveling to and from class.

An additional disadvantage of the regular KMME Program was the inability to pause, review, or forward. Relative to online classes, face-to-face learning, cannot pause, review, or forward sessions. The teachers and not the students

determine the pace of learning in a face-to-face setup. As a result, if a learner falls behind, the learner may be forced to take additional classes, which means added costs and extra time spent. Other disadvantages pointed out were Peer Pressure and Viewing Distance.

Additionally, Table 12 above shows the ranking of the disadvantages of KMME-MME Online. The disadvantages of KMME-MME Online, as pointed out by the respondents, were Technology Issues (67%), Dependency on Internet (64%), Poor Interaction (37%), inability to focus on screens (28%), difficulty retaining information (18%), and Single-student domination (10%).

Most respondents pointed out Technology Issues as the main disadvantage of KMME-MME Online. It was followed by Dependence on the Internet and Poor Interaction. The problems and challenges that come with modern technology range from installation issues, login issues, downloading issues, issues with audio and video, and more (Dhawan, 2020).

According to Singh et al. (2021, as cited in Alkharang & Ghinea, 2013), most users of e-learning platforms lack the basic technology requirements for the program. The platform used in conducting the KMME-MME Online was Zoom. According to Zoom Support (2022), the recommended bandwidth for group video calling is at least 1.0 Mbps/600kbps (up/down) for high-quality video. Though internet penetration has increased by leaps and bounds over the past few years, a reliable connection with enough speed remains a challenge in smaller cities and towns (Gautam, 2020).

In the Philippines, one painful reality Filipinos face is Internet reliability. Despite having the most expensive internet plan, users are likely to get frustrated with how slow and unreliable the connection is. As of January 2021, the Philippines have moved to the 86th spot in the global mobile internet speed rankings (Department of Information and Communications Technology report, August 10, 2021). Although this marked improvement from its 111th rank in the same period last 2020, internet standards have changed. Unreliable internet would also contribute to poor interaction. According to (Dhawan, 2020), students want two-way interaction, which is sometimes challenging to implement online learning. The internet provides an excellent means to get all kinds of information back and forth to the audience. However, it makes it more difficult to evaluate some forms of student feedback and information (James, 2002). Due to the absence of context and nonverbal cues in discussion forums, the likelihood of miscommunication and misunderstanding is heightened in online education.

One of the biggest challenges of online learning for many students is the inability to focus on screens for extended periods (Gautam, 2020). According to Laskaris (2017), Millennials’ attention spans were short. Furthermore, each time a student wants to attend a lecture, download reading materials, engage in a discussion, or submit work, they must log onto the Internet. Simply being online can be a distraction to students. The temptation to explore and waste time is numerous; alerts and pop-ups on social media, games, television shows and web browsing can distract students.

The common disadvantages online learners face Technology Issues, Dependent on Internet, Poor Interaction, Inability to focus on screens, and Single-student domination-correlate with why learners cannot recall previous topics and discussions. Furthermore, the learning process cannot reach its full potential until learners practice what they learn (Dhawan, 2020).

Another disadvantage pointed out was single-student domination. Those in question may have grown up in a culture, school, or both where classroom discussions were not the norm. Furthermore, an article published by Carnegie Mellon University (2022) theorizes that having subtle, unwritten rules of turn-taking in class could cause difficulties for some students. It is a problem in all classes when a small number of students dominate conversations or the teacher’s attention, and it often gets worse when they are given more time to talk.

Effectiveness of the implemented KMME program to the mentee-graduates from the period 2016 to 2021.

For both learning approaches, only one mentee per enterprise and only one mentee per family is admitted to the program. Relative to this, there were two different sets of participants. The participants for the face-to-face program did not attend the online program and vice versa.

Table 13. Level of Effectiveness for both the regular KMME and KMME-MME Online Program

| Mode of Delivery | Face-to-face n = 36 | | | | | Online n = 67 | | | | |
|---|------------------------|-----|-------|-----|------|------------------|-----|-------|-----|------|
| | VE | E | IE | VIE | T | VE | E | IE | VIE | T |
| Conduciveness of venue | 64% | 33% | - | 3% | 100% | | | N / A | | |
| Reliability of the platform | | | N / A | | | 58% | 39% | 3% | - | 100% |
| Presentation of learning materials | 61% | 36% | - | 3% | 100% | 63% | 36% | 1% | - | 100% |
| Engagement of workshop prepared | 64% | 31% | 3% | 3% | 100% | 61% | 34% | 4% | - | 100% |
| Engagement with the mentor and fellow mentees | 83% | 14% | - | 3% | 100% | 61% | 36% | 3% | - | 100% |
| Set schedule and allotted time | 58% | 39% | - | 3% | 100% | 63% | 36% | 1% | - | 100% |

| | Face-to-face | | | | | Online | | | | |
|--|--------------|-----|----|----|------|--------|-----|----|---|------|
| | n = 36 | | | | | n = 67 | | | | |
| Face-to-face coaching | 75% | 22% | - | 3% | 100% | N / A | | | | |
| Modules Offered | | | | | | | | | | |
| Relevance to business application | 36% | 61% | - | 3% | 100% | 73% | 25% | 1% | - | 100% |
| Content of the module | 67% | 31% | - | 3% | 100% | 72% | 27% | 1% | - | 100% |
| Timeliness of the module | 61% | 36% | - | 3% | 100% | 66% | 31% | 3% | - | 100% |
| Easiness to understand | 61% | 36% | - | 3% | 100% | 63% | 36% | 1% | - | 100% |
| Special Session: Government Services Forum | | | | | | | | | | |
| Discussion of invited speakers on services offered | 58% | 39% | - | 3% | 100% | 69% | 30% | 1% | - | 100% |
| Timeliness of the services offered | 61% | 36% | - | 3% | 100% | 57% | 40% | 3% | - | 100% |
| Easiness to understand | 56% | 42% | - | 3% | 100% | 61% | 37% | 1% | - | 100% |
| Content of presented services | 56% | 42% | - | 3% | 100% | 66% | 33% | 1% | - | 100% |
| Relevance to business application | 56% | 42% | - | 3% | 100% | 64% | 34% | 1% | - | 100% |
| Mastery of the discussion | 64% | 33% | - | 3% | 100% | 67% | 31% | 1% | - | 100% |
| Mentors | | | | | | | | | | |
| Mastery of the topic discussed | 72% | 25% | - | 3% | 100% | 75% | 24% | 1% | - | 100% |
| Content and lecture material prepared | 64% | 31% | 3% | 3% | 100% | 73% | 25% | 1% | - | 100% |
| Delivery of the topic | 56% | 39% | 3% | 3% | 100% | 67% | 31% | 1% | - | 100% |
| Workshop prepared | 58% | 39% | - | 3% | 100% | 66% | 31% | 3% | - | 100% |
| Engagement with the mentees | 67% | 28% | 3% | 3% | 100% | 61% | 36% | 3% | - | 100% |
| Coaches | | | | | | | | | | |
| Motivational skills | 67% | 28% | - | 6% | 100% | 73% | 24% | 3% | - | 100% |
| Relevant business advice given | 67% | 28% | - | 6% | 100% | 69% | 30% | 1% | - | 100% |
| Critiquing on Business Plan | 58% | 36% | - | 6% | 100% | 70% | 28% | 1% | - | 100% |
| Responsiveness to the needs of the mentees | 56% | 39% | - | 6% | 100% | 67% | 30% | 3% | - | 100% |
| Application on learnings | | | | | | | | | | |
| Learnings have prompted behavioral changes | 58% | 36% | - | 6% | 100% | 64% | 34% | 1% | - | 100% |
| Learnings have prompted business operations improvements | 56% | 39% | - | 6% | 100% | 63% | 36% | 1% | - | 100% |
| Retainment on learnings | | | | | | | | | | |
| Provided learning materials provide a clear recollection of the discussion | 53% | 36% | 6% | 6% | 100% | 57% | 40% | 3% | - | 100% |
| Application of relevant learnings | 53% | 39% | 3% | 6% | 100% | 52% | 45% | 3% | - | 100% |
| Coaching | | | | | | | | | | |
| Face-to-face | N / A | | | | | 3% | 1% | - | - | 4% |
| Online Coaching | N / A | | | | | 49% | 46% | - | - | 96% |

Source: Authors' calculations using survey data

The respondents were probed to compare their current asset size classification to their initial capitalization upon enrolling in the KMME program. Below is the prerequisite guide in determining the business status regarding asset-size classification.

| | | |
|-------------------------------|-------------|----------------------------------|
| Below | PhP 100,000 | PhP 3,000,001 – PhP 5,000,000 |
| PhP 100,001 – PhP 500,000 | | PhP 5,000,001 – PhP 10,000,000 |
| PhP 500,001 – PhP 1,500,000 | | PhP 10,000,001 – PhP 15,000,000 |
| PhP 1,500,001 – PhP 3,000,000 | | PhP 15,000,001 – PhP 100,000,000 |

Table 14. Current Asset Size Classification compared to Initial capitalization upon enrolling in the KMME program

| Business Status | f | rf | crf | Interpretation |
|----------------------|-----|------|------|---|
| Has improved | 57 | 0.55 | 0.55 | Asset size moved upward by two levels or more |
| Has greatly improved | 20 | 0.19 | 0.75 | Asset size moved to a higher level |
| No changes | 19 | 0.18 | 0.93 | Asset size remained the same |
| Has worsened | 7 | 0.07 | 1.00 | Asset size decreased |
| Total | 103 | 1.00 | | |

Source: Authors’ calculations using survey data

Table 14 shows that out of the 103 respondents, the majority, or 74%, had improved or had greatly improved their business status after joining the KMME Program. It means that 74% had improved their asset size by a minimum of 1 level higher than their initial capitalization upon enrolling in the program. Table 14 also shows that 19 (18%) did not have any noticeable changes in asset size, while 7 (7%) worsened after joining the program.

Many factors determined the business growth. Entrepreneurship training was among many factors which plays a crucial role in MSME growth worldwide. A study by Nuel and Chika (2022) on entrepreneurship and business growth of SMEs in Southeast Nigeria found that entrepreneurship training positively affects business growth. The study concluded that entrepreneurship training is among the crucial factors influencing SME growth.

CONCLUSION

Based on the findings, most respondents are female and aged between 31–59, married, college graduates, and sole proprietors in tourism, restaurants (*café and cenderias*), retail, or service-oriented sectors. They had an initial capitalization of below Php 100,000.00 upon entering the KMME Program. Further, most of them were also graduates of the KMME-MME Online Program.

The advantages of the Regular KMME Program were hands-on learning, easy networking, a conducive environment, and the trainers' undivided attention. Also, the advantages of the KMME-MME Online Program were accessibility of time and place, comfort, abundant online resources; cost-efficiency; easy networking; and better student participation. Disadvantages of the KMME Program face-to-face were fixed time and place, travel expenses, inability to pause, review, or forward, and peer pressure. While the drawbacks of KMME-MME online are technology issues, dependency on the internet, poor interaction, inability to focus on screens, difficulty retaining information, and single-student domination.

Implementing the Regular KMME Program and KMME-MME Online for modules offered, special sessions, mentoring, coaching, application of learning, and retention were both effective. For Business Status, most have improved or significantly improved current assets compared to initial capitalization upon entering the program.

The limitation of the study was the difficulty in reaching some respondents. It is because some of the emails of the mentee graduates were not recorded. Hence it was hard to reach out to the respondents for validation. Therefore, incomplete responses were treated as null and void. Besides, some emails had typographical errors, and some were inactive. Thus, it is challenging to identify significant relationships in data. Another limitation was an unequal number of respondents for the regular KMME and KMME-MME Online programs, making it hard to compare both learning approaches.

Furthermore, the data collected did not include the specific year of participation of the respondent in the KMME Program. Moreover, some questions (i.e., respondents' email addresses) in the survey questionnaire were not required where they should have been. Hence, it resulted in some responses becoming invalid as it was incomplete.

This study aims to serve as the basis of implementation for the Department of Trade and Industry's current and future programs should there be other limitations to learning, such as pandemics and other crises. In such situations

where resourcefulness and flexibility must be exhibited, the Department of Trade and Industry could continue to offer the KMME Program and other similar programs regardless of platform, face-to-face or online.

Moreover, the assessment result of the program assessment could significantly contribute to the Department of Trade and Industry’s KMME Program to create a more holistic initiative for the MSEs.

Other Government Industries can also use this study as benchmark research for their respective research and implementation of training and educational programs similar to the KMME Program of the Department of Trade and Industry and Go Negosyo. Furthermore, the Academe and Research Community could also utilize this research’s results and recommendations as a guide in conducting their studies.

RECOMMENDATION

The preferred future for the researchers is to see that the KMME program achieves sustainability which is the gateway for microenterprises to level up and boost their entrepreneurial capacity, generating employment opportunities and spurring economic activity in the country. Figure 2 below shows how to achieve this through the suggested KMME Implementation Cycle. With monitoring and evaluation in place, the DTI may know where the mentee-graduates are and whether they are performing or not. From there, the DTI can craft more holistic initiatives for the graduates.

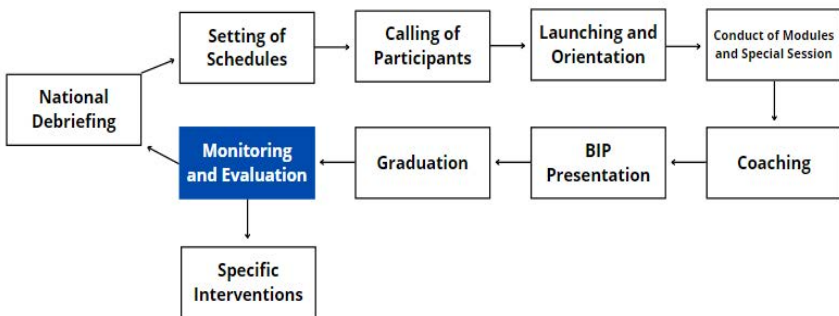


Figure 2. Suggested KMME Implementation Cycle

Based on the study’s results, incorporating the monitoring and evaluation phase after implementing the program may be worth considering to know what specific interventions may be provided to the mentee-graduates.

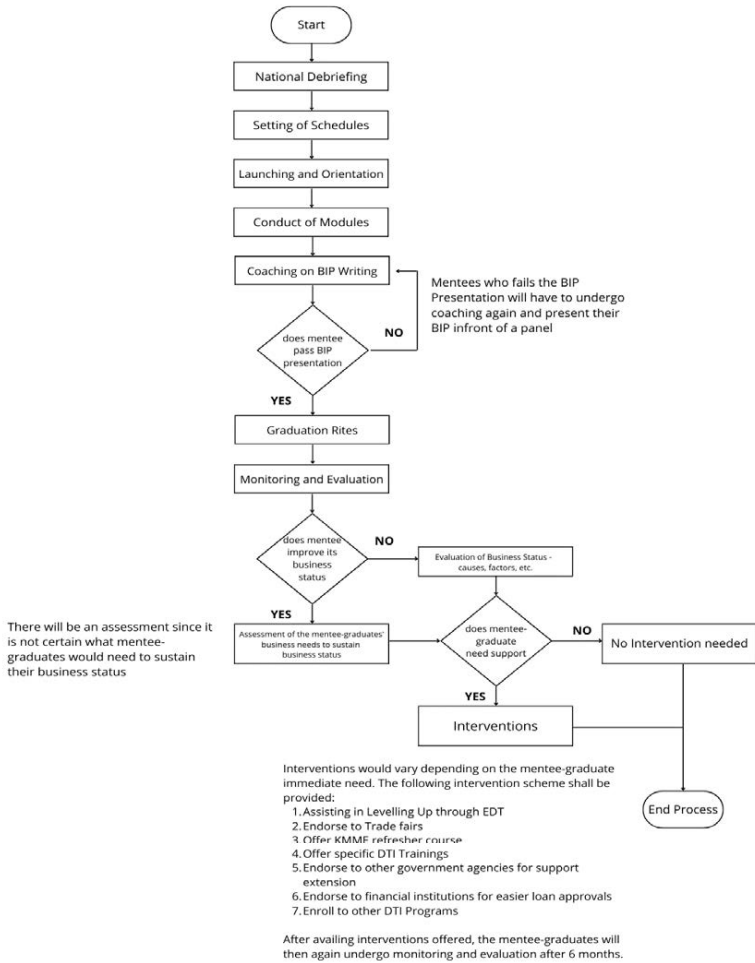


Figure 3. Proposed Process Flow for the KMME Program in DTI Region VII

Figure 3 above shows the proposed process flow for the KMME Program in DTI Region VII. The process flow begins with the national debriefing down to the graduation of the mentees. A monitoring phase follows it wherein the DTI

evaluates whether mentee graduates have applied their Business Improvement Plan and improved their business status. The monitoring may be done six months after graduation. Furthermore, for those who have applied their Business Improvement plan and improved their business status, the DTI may assess their business needs to sustain their business status. Depending on the assessment of business needs, the DTI may offer the following intervention schemes:

(1) Assistance in leveling up adapted from the Enterprise Development Track (EDT)

| | LEVEL 0 ENTREPRENEURIAL MINDSETTING | LEVEL 1 NURTURING START-UP | | LEVEL 2 GROWING ENTERPRISES | LEVEL 3 EXPANDING ENTERPRISES | LEVEL 4 SUSTAINING ENTERPRISES |
|--------------------|--|---|---|--|---|---|
| | | Level 1.1 Not registered | Level 1.2 Partially registered | | | |
| Description | On framing individuals and/or entities in an enabling path, this level relates to the embrace of correct and positive entrepreneurial mindset and the basic know-hows and how-tos of entrepreneurship. | Business idea is materialized, hence the establishment of a new enterprise offering a product/service. This level relates to formalization of the business through registration with appropriate agencies as well as seeking the necessary licenses and the promotion of start-up that will boost the chances on creating complete new enterprises. | This segment covers start-up going into business but not yet completed business registration to all appropriate agencies granting licenses/permits/ accreditation, but is at least DTI/ CDA/SEC registered. | Enterprise is now fully registered and is equipped to reap wider, diverse opportunities and tap resources to foster enterprise's growth. This level relates to the increase in capital and production capacity, and investment in new technologies that will yield greater product sales or service income while minimizing the cost of operation. | Enterprise is already prominent and well-established, thus is capable to penetrate wider markets—new market segments and geographic expansion. This level relates to the access of enterprise into other markets and possible shift to a more efficient business model whether via sub-contracting, branching, or franchising, licensing, among others. | Enterprise is thriving in the industry and ready to operate the business on its own pace. This level relates to the enterprise's steady gaining of market share, achievement of economies of scale in production while maintaining/continually improving product/service quality, heightening market linkages, product variation/ diversification, innovation, corporate social responsibility, among others. |

Exhibit 1. Description of the levels

Source: Adapted from (*Enterprise-Development-Track-EDT*, n.d.)

| | LEVEL 0 ENTREPRENEURIAL MINDSETTING | LEVEL 1 NURTURING START-UP | | LEVEL 2 GROWING ENTERPRISES | LEVEL 3 EXPANDING ENTERPRISES | LEVEL 4 SUSTAINING ENTERPRISES |
|---|---|---|--|---|--|---|
| | | Level 1.1 Not Registered | Level 1.2 Partially registered | | | |
| Requirements² /Indicators² to Level Up | <p>Requirements:</p> <ul style="list-style-type: none"> Interested/willing to engage in business/entrepreneurial activity and to attend and participate in seminars/trainings | <p>Requirements:</p> <ul style="list-style-type: none"> Commitment to start a business/ commitment of the participants to attend learning sessions At least Business Name registered Business registered concept <p>Indicators:</p> <ul style="list-style-type: none"> Available logistical support (transport, delivery, etc. for supply and distribution) Records/ financial management practice Appropriate staffing (getting the right people employed) | <p>Requirements:</p> <ul style="list-style-type: none"> Products/ services offered Presence of physical/online market outlets or channels Fully registered/ Registered or Certified by appropriate agencies granting licenses/ permits (Business Permit, BIR, FDA-LTO² (in process-has filed for application)) <p>Indicators:</p> <ul style="list-style-type: none"> Provincial, Regional, National Trade Shows participation Business Improvement/Expansion Plan prepared Innovation and technology incorporation in enterprises Range of increase in sales and profit Increase in employment size/no. of staff Improved accounts payable turnover, cash flow, and inventory control Audited financial statement/practicing financial record keeping Positive customer ratings of product/service | <p>Requirements:</p> <ul style="list-style-type: none"> Established logistical support Physical market outlet established Compliant with government business regulations² and with certified product/service standards (FDA-CPR² in process) Packaging, labelling, and pricing standards initially met Product/service tested and market ready Branched products/services Undergoes productivity enhancement Product/service innovation/diversification Market linkages established² FDA-LTO completed <p>Indicators:</p> <ul style="list-style-type: none"> Provincial, Regional, National Trade Shows participation Innovation and technology incorporation in enterprises Range of increase in sales and profit Increase in employment size/no. of staff Improved accounts payable turnover, cash flow, and inventory control Audited financial statement/practicing financial record keeping Positive customer ratings of product/service | <p>Level 2 requirements plus the ff.:</p> <ul style="list-style-type: none"> Established logistical support with improved order/service fulfillment cycle time Increase in physical/online market outlets or channels Available ample raw material supply base Efficient management of supply-chain/value-chain Improved products/service processes or product/service innovation/diversification Achieved production efficiency FDA-CPR Completed <p>Level 2 indicators plus the ff.:</p> <ul style="list-style-type: none"> Operations systems in place Growth in revenue Improved customer ratings of product/service Quad media advertising and promotion | <p>Level 3 requirements plus the ff.:</p> <ul style="list-style-type: none"> Sustained/increase in physical market outlets/channels/linkage Able to achieve brand equity Improved/re-engineered business processes Consistent compliance to regulatory and standards requirements <p>Level 2 indicators plus the ff.:</p> <ul style="list-style-type: none"> Sustained/increase in product/service lines/variations Increase in market share Sustained/improved revenue growth rate, accounts payable turnover, and inventory turnover Operating on increasing returns to scale |

Exhibit 2. Requirements / Indicators to Level Up

Source: Adapted from (*Enterprise-Development-Track-EDT*, n.d.)

| | LEVEL 0 ENTREPRENEURIAL MINDSETTING | LEVEL 1 NURTURING START-UP | | LEVEL 2 GROWING ENTERPRISES | LEVEL 3 EXPANDING ENTERPRISES | LEVEL 4 SUSTAINING ENTERPRISES |
|----------------------------------|---|---|---|--|---|---|
| | Mindset Change, Model | Level 1.1 Not Registered | Level 1.2 Partially Registered | Mindset Change, Mastery, Mentoring, Money, Machine, Market, Models | | |
| | | Mindset Change, Mentoring, Money, Market, Models | | | | |
| Suggested Scope of Interventions | <p>Management and Labor Capacities:</p> <ul style="list-style-type: none"> • Basic entrepreneurial seminars⁸ • Information seminars • Business Opportunities Seminars⁹ • Basic Skills Training | <p>Business Climate:</p> <ul style="list-style-type: none"> • Requirements and procedures of business name registration with DTI, SEC, or CDA <p>Finance:</p> <ul style="list-style-type: none"> • Fixed/Working Capital Assistances/Financing programs and packages • Building business' creditworthiness • Basic Financial Records Management <p>Management and Labor Capacities:</p> <ul style="list-style-type: none"> • Entrepreneurial seminars¹⁰ • Business Plan | <p>Business Climate:</p> <ul style="list-style-type: none"> • Business Registration/ Permit/ Procedures/ Assistances primarily with LGU, BIR, and various agencies depending on the type of business operation <p>Finance:</p> <ul style="list-style-type: none"> • Fixed/Working Capital Assistances/Financing programs and packages¹¹ • Financial Records Management Enhancement • Building business' creditworthiness <p>Management and Labor Capacities:</p> <ul style="list-style-type: none"> • Enterprise-related seminars¹² <p>Market:</p> <ul style="list-style-type: none"> • Business logistics¹³ • Product development • Pricing strategies and setting appropriate/ competitive price in product/service • Advertising and Promotion | <p>Business Climate:</p> <ul style="list-style-type: none"> • Certification and compliance with product standards¹⁴ • Contracts and Legal Obligations • IPO Registration (patent/trademark) <p>Finance:</p> <ul style="list-style-type: none"> • Access to services of credit/finance <p>Management and Labor Capacities:</p> <ul style="list-style-type: none"> • Business-related seminars¹⁵ <p>Technology and Innovation:</p> <ul style="list-style-type: none"> • Product/service innovation/ diversification • Greening the operations of MSMEs • Use of SSF • IT-Based Business Solutions <p>Market:</p> <ul style="list-style-type: none"> • Virtual Merchandising • Brand Development • Website Development • Digital Marketing/ E-commerce • Business Matching/Negotiation • Participation in trade fairs/OTOP/OTOP.ph Hub • Advertising and Promotion | <p>Business Climate:</p> <ul style="list-style-type: none"> • Requirements, procedures, and rules and regulations of business expansion through branching, franchising, etc. <p>Finance:</p> <ul style="list-style-type: none"> • Access to more innovative credit/finance <p>Management and Labor Capacities:</p> <ul style="list-style-type: none"> • Business-related enhancement seminars¹⁶ • Evaluation of internal policies and processes (effective control in place) <p>Technology and Innovation:</p> <ul style="list-style-type: none"> • Methods and tools of innovation and technology trainings • Product/service innovation/diversification • IT-Based Business Solutions Enhancement <p>Market:</p> <ul style="list-style-type: none"> • Supply base strengthening • Distribution channel expansion • Supply-chain/Value-chain operations • GoLocal participation | <p>Business Climate:</p> <ul style="list-style-type: none"> • Involve enterprise in specific consultations and specific projects¹⁷ <p>Finance:</p> <ul style="list-style-type: none"> • Access to more innovative credit/finance • Equity Investment/Public Offering <p>Technology and Innovation:</p> <ul style="list-style-type: none"> • Enterprise diagnostics: innovation gaps and innovation strengths • Product/service innovation/diversification • Methods and tools of innovation and technology trainings <p>Market:</p> <ul style="list-style-type: none"> • Leveraging global platforms • Local and global strategic marketing • Supply and value chain optimization |

Exhibit 3. Suggested Scope of Interventions

Source: Adapted from (Enterprise-Development-Track-EDT, n.d.)

(2) Endorsement to Trade Fairs

The mentee-graduates may be invited to join the yearly Trade Fairs in their respective provinces and regionwide. They may be able to display their products and services in trade fairs to help market their products and services to increase their sales.

(3) KMME Refresher Course

The DTI may develop a short KMME Refresher Course where the mentee-graduates may be invited to join. With change being the only constant thing, it may be beneficial for the mentee graduates to renew any outdated information from the program. The mentee graduates may not only be refreshed but may be updated with the latest trends and updates in the market. Furthermore, DTI must continuously revisit and recheck training materials that need updating.

(4) Undergo Specific DTI Training and Webinars

With the ever-changing marketing landscape and advancement of technology, the DTI may offer training and webinars on topics related to business and management, such as franchising, digitalization, product design, business continuity plan, business model canvass, accounting, and entrepreneurship, among others.

(5) Endorsement to Other Government Agencies for Support Extension

The DTI may endorse mentee graduates to any of the following agencies below:

| Government Agency | Support Extension |
|---|--|
| Department of Labor and Employment (DOLE) | Labor and Employment Concerns |
| Department of Health – Food and Drug Administration (DOH-FDA) | License to operate and Accreditations |
| Department of Science and Technology (DOST) | Product / Service Innovation, Machinery, Funding |
| Small Business Corporation (SBCORP) | Loan programs |
| Intellectual Property Office (IPO) | Intellectual Properties |
| Department of Tourism (DOT) | Accreditations |
| Bureau of Internal Revenue (BIR) | Tax concerns |

Source: Author’s Recommendation

(6) Endorsement to Financial Institutions for Easier Loan Approvals

The DTI may establish financial institutions’ partners through an endorsement to warrant expedited processing and fast approval for business loan applications.

- a. Banco De Oro (BDO) - *SME Loan*
- b. Philippine National Bank (PNB) - *Small Business Loan Program*
- c. Landbank (LBP) - *Term Loan Facility, Working Capital and Liquidity Support Facilities, Exporters Production Support Facilities, Farm Tourism Financing Program, I-Rescue Lending Program, Franchise Lending Program, Emerging FILIPINA Lending Program*
- d. Metropolitan Bank and Trust Company (MBTC) - *Puhunan Loan, Agri-Business Loans, Franchise Business*
- e. Small Business Corporation (SBCORP) - *P3 Program, RISE UP Program*

(7) Enrollment in other DTI Programs and Services

The DTI may enroll mentee graduates in any of the following programs and services:

- α. Barangay Micro Business Enterprise (BMBE)
It is a law signed by President Gloria Macapagal-Arroyo to encourage the formation and growth of BMBEs by granting Micro Business Enterprises incentives and benefits, which include Income Tax

Exemption, Minimum Wage Exemption, Special Credit Window, and Business Development Services.

β. Shared Service Facilities

The program entails setting up shared service facilities or production centers for specific processes. The MSMEs may have access to better technology and more sophisticated equipment to accelerate their bid for competitiveness and help them graduate to the next level, where they could tap a better and broader market and be integrated with the global supply chain.

χ. Go Lokal! Store Project

A retail concept project which showcases the quality and innovative Philippine products. Crafted, designed, and produced by the country's micro, small, and medium enterprises (MSMEs). It serves as a marketing platform for the MSMEs to gain access to the lucrative local consumer market and, ultimately, to the global export market.

δ. One Town, One Product (OTOP).

This program promotes entrepreneurship and creates jobs. Through OTOP, local chief executives of each city and municipality take the lead in identifying, developing, and promoting a specific product or service with a competitive advantage.

The program has two major components and is generally defined below: *OTOP Next Gen*, as the SUPPLY side of the program, refers to the package of assistance provided to capacitate the MSMEs. This component is primarily the product development initiatives, training, referral, and others to level up the products in design, quality, and volume.

OTOP.PH or OTOP Philippines Hub, as the DEMAND side of the program, provides the physical and online channels and market access platform where OTOP products – especially those assisted via product development – are showcased daily.

Those who have availed of any intervention schemes may undergo monitoring again for six months or more until business status assurance for improvement is achieved. In addition, it is recommended that a reassessment of the KMME program may be performed to confirm the effectiveness of the proposed intervention schemes for the mentee graduates in Region VII, Philippines, so that other regions may be able to benchmark these recommendations for improvement.

Further studies on the effect of coaching on entrepreneurial capacity building and determining the effect of mentoring on the entrepreneurial capacity of the KMME Program are also recommended. Future researchers should also consider establishing the effectiveness of face-to-face and online learning on entrepreneurial capacity building that encompasses factors that include but are not limited to financial, social, networking and marketing factors.

TRANSLATIONAL RESEARCH

It is highly suggested that all conducted programs have robust monitoring and a standard process. Vital monitoring allows implementers to determine the programs' best practices, gaps, and effectiveness. On the other hand, having a standard process enables implementers to be more confident in achieving set goals. With a standard process, new implementers of existing programs maintain consistency of expected output. Results of the study must be published and disseminated to serve as a benchmark for implementers of similar programs.

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