

**COMPREHENSIVE INDUSTRIAL COACHING FOR MSME BUSINESS DEVELOPMENT
IN PEDAGOGICAL PERSPECTIVE**

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ABSTRACT

Comprehensive Industrial Coaching (CIC) is a collaborative model between entrepreneurial and pedagogic training. This study aims to analyse the role of CIC education and training for Micro Small and Medium Enterprises (MSME) business development. This quantitative research took a random sampling of 103 respondents from 110 MSME players who participated in CIC training. Data analysis was carried out using smart Partial Least Square Structure Equation Modelling (PLS SEM). The results showed that there is a positive influence relationship between the coaching model and MSME business development. The strongest relationship is shown by the relationship between the effect of increasing income on product diversification in the high category (2.015). While the lowest relationships shown by the relationship between training materials on the business mentoring model in the moderate category (0.070). The results of this study are expected to be a reference for the integration of modelling applied education and training innovations with pedagogical pillars for strengthening the competence of MSME actors.

Keywords: *CIC, pedagogic, MSME.*

ABSTRAK

Comprehensive Industrial Coaching (CIC) merupakan model kolaboratif antara pelatihan kewirausahaan dan pedagogik. Penelitian ini bertujuan untuk menganalisis peran pendidikan dan pelatihan CIC untuk pengembangan bisnis UMKM. Penelitian kuantitatif ini mengambil sampel secara random sampling sebanyak 103 responden dari 110 pelaku UMKM yang mengikuti pelatihan CIC. Analisis data dilakukan dengan menggunakan smart Partial Least Square Structure Equation Modelling (PLS SEM). Hasil penelitian menunjukkan bahwa ada hubungan pengaruh positif antara model pendampingan (coaching) dengan pengembangan bisnis UMKM. Hubungan yang paling kuat ditunjukkan oleh hubungan antara pengaruh peningkatan pendapatan terhadap diversifikasi produk kategori tinggi (2,015). Sedangkan hubungan paling rendah ditunjukkan oleh hubungan materi pelatihan terhadap model pendampingan bisnis kategori moderat (0,070). Hasil penelitian ini diharapkan dapat menjadi referensi integrasi pemodelan inovasi pendidikan dan pelatihan terapan dengan pilar pedagogik bagi penguatan kompetensi para pelaku UMKM.

Kata kunci: *CIC, Pedagogik, UMKM.*

A. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) play a significant role in supporting national economic growth. Data from the Coordinating Ministry for the Economy in 2023 showed that the number of MSMEs reached 99 per cent of all business units, the contribution of MSMEs to Gross Domestic Product (GDP) reached 60.5 per cent, and the employment of 96.9 per cent of the total national employment. A critical engine for national economic progress. However, the strategic role of MSMEs is not supported by good human resource qualifications. Data from the Ministry of Cooperatives and Small and Medium Enterprises (KUKM) 2022 shows that the dominant MSME players have an elementary to high school education (95 per cent), and only 5 per cent have higher education.

Table 1. Education level of MSME actors

No	Education level	Percentage (%)
1	Not graduated from primary school	11
2	Completed primary school/equivalent	36
3	Graduated from junior high school/equivalent	12
4	Graduated from senior high school/equivalent	36
5	Diploma I or above	5

Source: Ministry of Cooperatives, Small and Medium Enterprises (KUKM) 2022

Such educational qualifications have an impact on product marketing patterns and productivity. As much as 60 per cent of MSME product marketing methods still rely on manual markets, while digital marketing methods (e-commerce) amount to 16 per cent.

Tabel 2. Marketing methods of MSME players

No	Marketing method	Percentage (%)
1	Digital (E-Commerce)	16
2	Non-digital (market)	60
3	Middlemen	8
4	Other marketing	16

Source: Ministry of Cooperatives, Small and Medium Enterprises (KUKM) 2022

At the MSME scale, business competition is fierce, like a battle in the red ocean. The increasingly diverse and unlimited needs of consumers require MSME players to be adaptive in order to survive and win the competition (Maria-Magdalena Maftai and Gina-Ionela Butnaru, 2023). Innovation is the keyword for business success and sustainability as the Schumpeterian paradigm that innovation is a process of creativity and invention that has been massively commercialised. By innovating, business performance tends to rise high (González-Benito, Muñoz-Gallego and García-Zamora, 2015), (Taalbi, 2017).

For its role to remain sustainable in disruptive and hypercompetitive situations, MSMEs need a conducive business ecosystem supported by the development and strengthening of human resources in business competencies (Lindskov, Sund and Dreyer, 2021), (Mukhlis, Moeins and Sunaryo, 2022). And, competency strengthening is obtained

from innovative business education and training (Wicaksono, Audinasari and Mindayani, 2023).

From a pedagogic perspective, business education and training should create an interactive chemistry between participants and tutors. This atmosphere is important because the essence of business education and training is knowledge transfer and personal character change. Business training and pedagogics are mutually reinforcing collaborative efforts between the entrepreneurial spirit and pedagogical principles, namely providing space for student activeness through andragogy learning, learning methods from the experiences of MSME actors, encouraging participants' creativity by exploring innovative ideas, and contextual awareness (Nirwana *et al.*, 2023). By internalising pedagogical principles in business education and training, participants will have a logical frame of mind, character, adaptive, open, innovative, dialogical, and stimulate business development (Christanti and Siwalankerto, 2016), (Yuwinanto, 2018), (Wraae and Walmsley, 2020), (Walmsley and Wraae, 2022), (Wraae, Brush and Nikou, 2022), (Palencia *et al.*, 2024). Business education and training can effectively and efficiently increase the productivity of business actors (Audina, 2021), (Srimulyani *et al.*, 2023).

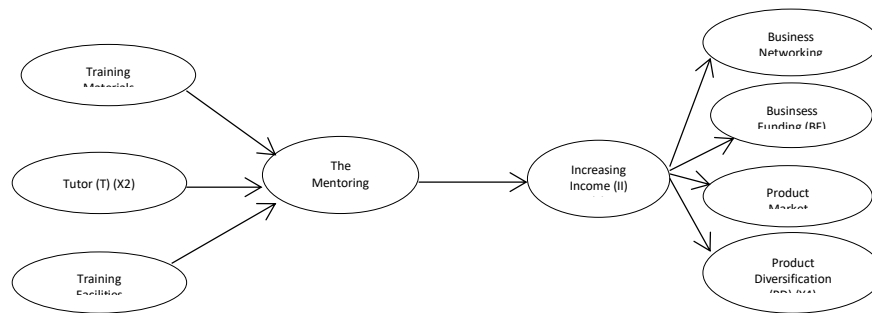
However, it turns out that not all training runs optimally. Traditional training models that ignore pedagogical principles continue to be implemented, resulting in cost inefficiencies and unclear outcomes, only increasing the capacity of business actors by 15% (Maruwae, Husain and Dama, 2023). Empirically, many MSME actors still do not understand the importance of training and innovation in doing business. Business management is still done according to personal habits, natural and traditional. The condition is autopilot, without direction. It is not easy to run a business in the midst of a complex and uncertain market situation.

Comprehensive Industrial Coaching (CIC) is an innovative choice of MSME business development training. With CIC training, MSME players feel that they have a counselling room for various problems, business difficulties, opportunities and solutions. CIC training no longer positions participants as passive "bank accounts" waiting to be filled by a teacher, which Paulo Friere calls "bank pedagogies". Like in the world of education, CIC training provides a comprehensive business understanding for MSMEs by conducting problem-based mentoring patterns and goals during and after training. Coaching is an interactive collaborative model between the participants and the trainees.

The objectives of this research are to identify the supporting factors of CIC education and training that affect MSME business development, and analyse the relationship between the mentoring model and MSME business development in CIC education and training. Meanwhile, the benefit is strengthening understanding of the implementation of CIC education and training with the application of pedagogical principles in MSME business development.

Research Framework

This research framework provides an overview of the mentoring model variables in CIC training that affect income generation from a pedagogical perspective as follows.



The problem formulation are what education and training factors influence MSME business development And How can the mentoring model affect the business development of SMEs in CIC education and training?

Third, social constructivism, this pedagogical approach is a blend of both teacher-guided and student-centred. Teachers will use elements of group work, but will use smaller group sizes, and limit choice in topics. Fourth, liberationism, this pedagogical approach describes where the student's voice is placed at the centre, and democracy is incorporated into the classroom. Value is placed on having the teacher as a learner, and the class discovering the subject together (Diana Widhi Rachmawati *et al.*, 2021). In the context of business development, business actors need to apply the pillars of a learner who always grows and develops, namely learning to know, learning to do, learning to play a role, learning to be learning to live together, and learning to see or understand. Business development will also intersect with the pedagogic competency development model. Competency development model through knowledge, skills, self-conception, character. This competency development starts with building a learning organisation that links values, knowledge and organisational behaviour. Thus, business development without integration with pedagogic principles and pillars will result in business collapse.

Entrepreneurial learning has been defined as a dynamic process of awareness, reflection, association and application involving the transformation of experience and knowledge into functional learning outcomes. Efforts are made to combine and apply entrepreneurship with adult learning (behaviourist, cognitivist, humanist, social, and constructivist). Learning theory in entrepreneurship serves as a map that can be used to further explore the magnitude and complexity of entrepreneurial action. The learning theory paradigm serves as a critical thinking tool that can help students, entrepreneurs and researchers understand the complex interactions between entrepreneurs and their environment (Byrne and Toutain, 2012). Entrepreneurship education has combined learning and teaching processes to develop individual meta-competencies in the planning, implementation, experience and evaluation of teaching interventions. This framework applies a taxonomy of individual differences that includes affections and conations in entrepreneurship learning and instruction (Ahmed *et al.*, 2020).

Education contributes significantly to economic development has become an axiomatic and recognised truth (Muhammad Hasan and Muhammad Azis, 2018). Education

and training is a series of teaching and learning processes using certain techniques and methods, with the aim of improving the skills and work abilities of a person (employee or group of people). Human Resources training in this context will be an important opportunity in the future as Japan and South Korea have done (Bircan and Gençler, 2015). The development of pedagogical creativity is an important condition for educational success. Pedagogical creativity directly affects student development. Furthermore, professional motivation is an important factor for institutional competitiveness. Higher vocational training a fundamental component of an integrated system of continuous professional education in today's highly competitive labour market. The process of developing professional motivation in modern conditions is impossible without the use of pedagogical creativity. Education and training is an attempt to increase the capacity and capabilities of human resources (Raymond A. Noe, 2010), (Zivitere, Riashchenko and Markina, 2015).

Three key messages were identified from this review. Firstly, coaching itself is a professionally helping relationship as the process mainly relies on reciprocal actions between the coach and the coachee. Secondly, the coachee must be placed at the centre. Secondly, the coaching relationship, recognising their motivation to change is critical to the success of coaching. Third, a social psychological perspective is an important element in the coaching interaction (Passmore and Lai, 2019). Thus, mentoring is a goal-focused activity. Learners come to coaching because they have a problem to solve or a goal to achieve. At its core, the coaching process is a relatively straightforward process where tutors help stretch and develop participants' capacity or performance by helping individuals to (1) identify desired outcomes, (2) set specific goals, (3) increase motivation by identifying strengths and building self-efficacy, (4) identify resources and formulate specific action plans, (5) monitor and evaluate progress towards goals, and (6) modify action plans based on that feedback. The tutor's role is to facilitate learners' movement through this self-regulation cycle to develop specific action plans and then monitor and evaluate progress towards those goals (Shiozawa, Hirt and Lammerding-Koeppel, 2016), (Pakaya, 2020), (Soto-Lillo and Quiroga-Lobos, 2021).

Research results showing the relationship between innovation and productive performance suggest that innovation produces incipient impacts on competition in national industries, which is reflected in the magnitude of coefficients associated with various innovation indicators (Carvalho and Avellar, 2017). Education, training and institutional support significantly impact microenterprise success. Higher education levels among microenterprise owners are associated with better financial performance, sales growth, and market competitiveness. Training programmes were found to improve productivity, innovation, and overall performance of micro enterprises (Elshifa *et al.*, 2023). Competence, innovation, and training have a positive and significant effect (53.9%) on business performance (Meta Indah Tiara, Sutrisno Sutrisno, and M Fadjar Darmaputra, 2023). There are two important forces of change affecting education today. First, increasing the length and quality of education that drives human capital is seen as a necessity in a

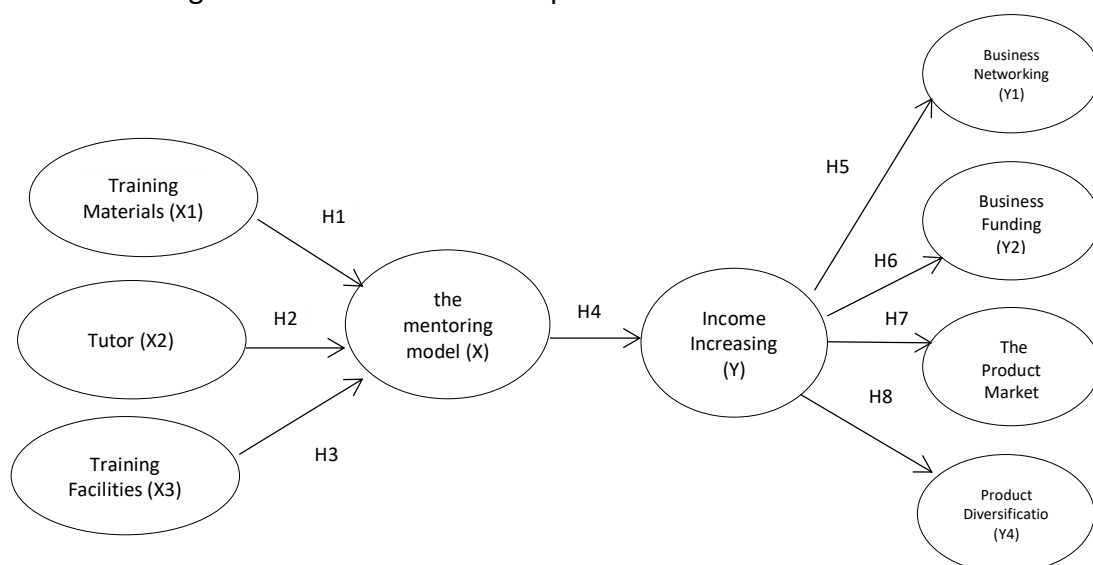
knowledge society that aims for sustainable economic, growth and prosperity. Second, education is also seen as one of the keys to increasing the level of understanding of the fragility of the global ecological situation (Surmanidze and Beridze, 2023).

Pedagogy includes teaching style, teaching theory, and feedback and assessment. In business development, four pedagogical approaches can be implemented according to environmental conditions. First, behaviourism, this pedagogical approach calls for teacher-centred learning with a pattern of direct instruction, and lecture-based lessons. Second, constructivism, this pedagogical approach is carried out with a pattern of people learning through experience and reflection, inquiry-based.

B. RESEARCH METHOD

This research is quantitative descriptive research. The research location is in Cirebon Regency. Primary data sources were obtained from 103 respondents participating in CIC education and training. While secondary data is obtained from previous research results, the Central Bureau of Statistics, and other trusted institutions. The data collection technique was carried out by random sampling using an online questionnaire using a Likert scale of 1-5. The data obtained were analysed using smart PLS SEM. It is a multivariate statistical analysis method developed from regression and path analysis. In SEM there are 3 activities simultaneously, namely checking validity and reliability of the instrument (confirmatory factor analysis), testing the model of the relationship between variables (path analysis), and testing the model of the relationship between variables (path analysis) and obtaining a suitable model for prediction (structural model analysis and regression analysis). A complete modelling essentially consists of a measurement model and a structural or causal model. The measurement model is conducted to produce judgements about validity and discriminant validity, while the structural model, i.e. modelling that describes the hypothesised relationships, is a causal model which describes the hypothesised relationships (Ali Muhson, 2022).

The research hypothesis is formulated that there is an effect of comprehensive industrial coaching on MSME business development.



C. RESULTS AND DISCUSSION

Result Research

Profile of Research Respondent

To describe the respondents' conditions, this study describes the respondents with five components, namely gender, age, education level, type of business, and length of business. The respondent data obtained through the questionnaire shows that MSME activities are predominantly carried out by women (79 percent), while men are only 21 percent. The existence of women in business plays a role to increase family income and is mostly carried out within the scope of the household. In the context of pedagogical practices in business, gender appears to play a key role in pedagogical renewal which includes competencies in the dimensions of knowledge, reflective, emotional and communication patterns and business development requires this (Susanto *et al.*, 2021), the level of education and entrepreneurial behaviour together have a simultaneous effect on informal sector business development (Rahmat, 2020). Women in business activities play an important role in economic growth influenced by educational, socio-cultural and policy aspects (Alsaad *et al.*, 2023). MSMEs are a type of business that is able to survive in recessionary conditions. This is a safety valve for the national economy. In terms of business resilience, aspects of the ability to innovate, technology, government policies and human resources have a positive and significant effect on the resilience of MSMEs (Rahmawati and Nahartyo, 2023).

Table 3. Profile of Research Respondents

No	Component	Variable	Number	%
1	Gender	Women	81	79
		Men	22	21
2	Age	20-26 Year	4	3,88
		27-33 Year	9	8,74
		34-40 Year	17	16,50
		41-47 Year	40	38,83
		48-55 Year	33	32,04
3	Education Level	Completed primary school/equivalent	7	6,80
		Completed high school/equivalent	52	50,49
		Diploma 3	12	11,65
		S1	27	26,21
		S2	5	4,85
4	Business	Food	93	90,29
		Drink	10	9,71
5	Time of Business	1 year <	1	0,97
		1-5 Year	58	56,31

Source : Analysis Result, 2024

From the results of the outer loading analysis with smart PLS SEM, it shows that the achievement of each independent variable and indicator is above 0.7, so these results are considered to have met the validity criteria.

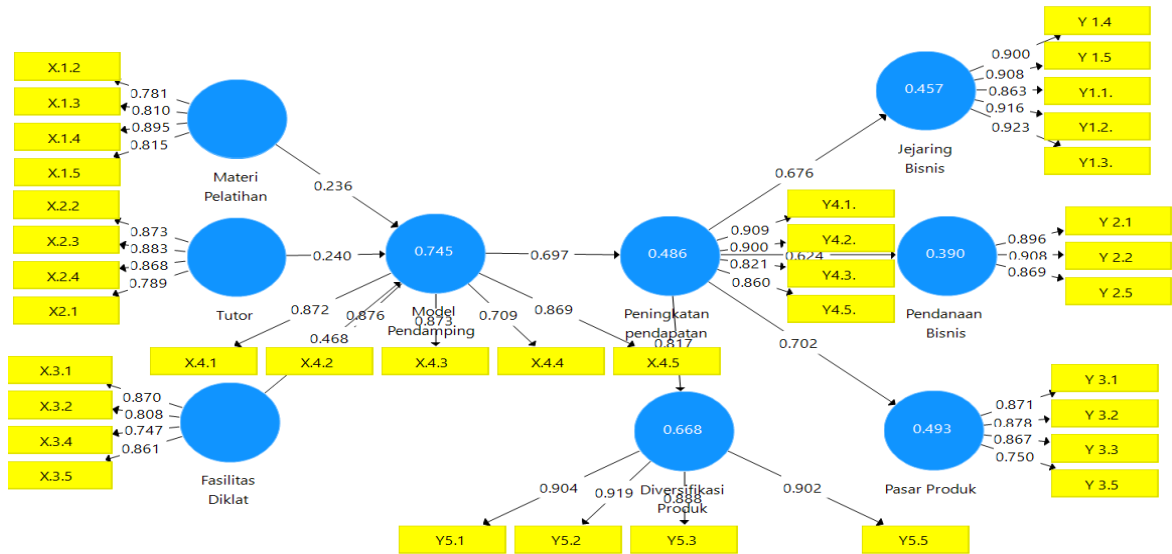


Figure 3. Smart PLS SEM analysis results

Collinearity Test

The collinearity test is conducted to determine the correlation between variables. The variance inflation factor (VIF) test results show that none of the calculation results are more than 5. Thus, the relationship between variables can be said to be correlated.

Table 4. VIF Result

X.1.2	1.836	X.3.1	2.561	Y 1.4	3.345	Y1.1.	2.854	Y5.1	3.139
X.1.3	1.843	X.3.2	2.183	Y 1.5	3.819	Y1.2.	4.110	Y5.2	3.723
X.1.4	2.436	X.3.4	1.607	Y 2.1	2.559	Y1.3.	4.412	Y5.3	3.005
X.1.5	1.905	X.3.5	2.137	Y 2.2	2.522	Y4.1.	4.463	Y5.5	3.046
X.2.1	1.897	X.4.1	2.734	Y 2.5	2.024	Y4.2.	4.208		
X.2.2	2.398	X.4.2	3.309	Y 3.1	2.288	Y4.3.	2.104		
X.2.3	2.791	X.4.3	3.004	Y 3.2	2.522	Y4.5.	2.364		
X.2.4	2.559	X.4.4	1.593	Y 3.3	2.316				
		X.4.5	2.573	Y 3.5	1.624				

Source : Analysis Result, 2024

Discriminant Validity Test (HTMT)

The results of the discriminant validity test analysis show that the root of the AVE on the construct is higher than the construct correlation with other latent variables, while the cross loading test must show a higher indicator value of each construct compared to indicators on other constructs. Thus the results of the discriminant validity evaluation are considered eligible (Uma Sekaran and Roger Bougie, 2016). Each indicator on the research variables that have been marked in the table has the largest cross loading value when compared to the cross loading values on the indicators of other variables. Therefore, it can

be concluded that the indicators used in the study have fulfilled good discriminant validity in the preparation of each variable.

Table 5. Fornell-Larcker Criterion

	PD	TF	BN	TM	MM	PM	BF	II	T
PD	0,903								
TF	0,646	0,823							
BN	0,725	0,658	0,902						
TM	0,673	0,724	0,680	0,826					
MM	0,715	0,813	0,824	0,766	0,842				
PM	0,658	0,535	0,657	0,590	0,624	0,843			
BF	0,656	0,629	0,674	0,570	0,637	0,602	0,891		
II	0,817	0,676	0,676	0,674	0,697	0,702	0,624	0,873	
T	0,628	0,725	0,669	0,799	0,768	0,575	0,608	0,608	0,854

Source : Analysis Result, 2024

Construct Reliability and Validity Test

The results of the construct reliability and validity test show that the composite reliability value shows a number ≥ 0.7 , so internal consistency is acceptable. Meanwhile, the convergent validity results through Average Variance Extracted (AVE) ≥ 0.5 , so validity is acceptable.

Table 6. Construct Realibility and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
PD	0,925	0,927	0,947	0,816
TF	0,839	0,843	0,893	0,677
BN	0,943	0,947	0,956	0,814
TM	0,845	0,870	0,896	0,683
MM	0,896	0,903	0,924	0,709
PM	0,863	0,875	0,907	0,711
BF	0,870	0,875	0,920	0,794
II	0,896	0,900	0,928	0,763
T	0,876	0,885	0,915	0,730

Source : Analysis Result, 2024

Test f Square

Based on the criteria (Sarstedt, Ringle and Hair, 2021), f square is divided into three criteria, namely 0.02 (low), 0.15 (medium), and 0.35 (high). From the data analysis obtained the

training materials and tutor effect on the business mentoring model (0.070), (0.071), training facilities effect on the business mentoring model (0.357), the mentoring model effects on income increasing (0.944), and income increasing effect on business networking (0.841), business funding (0.638), the product market (0.972), product diversification (2.015).

Table 7. f square test

	PD	BN	MM	PM	BF	II
TF			0,357			
TM			0,070			
MM						0,944
II	2,015	0,841	0,071	0,972	0,638	
T			0,071			

Source : Analysis Result, 2024

Path Coefficient Test

Based on the data from the criterion path test results, it shows that the calculated results p value are below 0.05. this means that the alternative hypothesis is accepted and there is an influence relationship with one another.

Table 8. Path Coefficient Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
TF -> MM	0,468	0,479	0,110	4,243	0,000
TM ->MM	0,236	0,235	0,110	2,146	0,032
MM -> II	0,697	0,703	0,055	12,660	0,000
II -> PD	0,817	0,821	0,041	19,715	0,000
II -> BN	0,676	0,683	0,057	11,905	0,000
II -> PM	0,702	0,708	0,050	14,113	0,000
II -> BF	0,624	0,628	0,055	11,312	0,000
T -> MM	0,240	0,231	0,088	2,711	0,007

Source : Analysis Result, 2024

Meanwhile, the results of interviews with respondents showed that the impact of mentoring on business progress was related to an increase in turnover by an average of 40-50%. This means that the mentoring model can have an impact on business development. Business management training has a significant impact on improving understanding of business management and product marketing strategies (Bora *et al.*, 2023).

Discussion

Through the CIC training, participants gained additional insights into the role of product diversification. CIC training is able to stimulate participants' innovation process in business development (Dede Djuniardi *et al.*, 2022). Product diversification is necessary to maintain sales, business sustainability and mitigate risks due to declining sales volume of

the main product (Nuswantoro *et al.*, 2024). This shows that respondents have the skills of a learner who wants to keep learning to develop their business. In dealing with various problems, respondents showed that the field findings showed that business mentoring opened a counselling space for participants. The counselling room is important considering that the interaction in this counselling room provides strengthening of understanding of business problems, business planning, business development, product diversification, funding and business networking.

From a pedagogical perspective, the mentoring model reflects the implementation of andragogy or heutagogy education. Heutagogy education and training patterns can be an option. The heutagogy pattern can provide flexibility for learners to develop their socio-economic potential. An atmosphere that requires participants to provide experience, field knowledge, information that can be a feedback or two-way communication interaction. In line with this, Ki Hajar Dewantara also encouraged the implementation of holistic education that includes physical, intellectual, emotional and spiritual aspects. Education is not just about imparting academic knowledge, but also involves the development of individual personality and character. The increase in participants' knowledge during the training was assisted by the training materials. Modules are adapted to the contextual conditions faced by participants. Thus, participants find it easier to understand the material taught so that the existence of training materials affects the level of understanding of participants (Asrizal *et al.*, 2023).

In terms of economic impact, education and training plays an important role in the business context, as it supports employee development, productivity and innovation. The results of the study show that entrepreneurship training for Micro, Small and Medium Enterprises (MSMEs) is effective in increasing income (Kwartawaty, Sari and Jona, 2023). Through education and training, employees can improve their skills, understand best practices and keep up with industry developments. This can improve performance, creativity and loyalty. In addition, education and training also enables companies to develop leadership and create an inclusive and growth-orientated corporate culture. Training is an active learning method that refers to the acquisition and improvement of knowledge, abilities, skills and practical capabilities, as well as knowledge related to a specific field of professional activity. Some of the most important advantages of training are improved employee performance, confidence, self-esteem, self-image, increased team spirit, employee skill development, consistency, improved reputation and company profile. The essence of any training relies on the transformation of the three main employee qualifications of knowledge, skills and attitudes. Many MSMEs were able to expand their networks and markets after attending the entrepreneurship training. They were able to improve their marketing strategies, enhance product and service quality, and improve financial management and business operations. As a result, many customers are interested and bought their products. Through training, companies get changes in these three parameters. Training serves as a mechanism to improve the efficiency of the company by developing the competence of its personnel (Mamaqi, 2023). Entrepreneurship training not

only helps participants to improve skills and knowledge in managing a business, but also helps to increase the confidence and motivation of business owners, managing a business, but also helps to increase the confidence and motivation of business actors. By having sufficient knowledge and skills, as well as high self-confidence and motivation, business actors will be better prepared to face difficult situations. Face difficult situations in developing their business. Therefore, entrepreneurship training is very important in helping entrepreneurs increase their business potential and help business people increase their business potential and face business challenges (Kwartawaty, Sari and Jona, 2023). There are five impacts of implementing education and training. Firstly, increased productivity. Improved skills and knowledge of workers can lead to more efficient production processes and higher output per worker, which can boost the economy. Second, increased purchasing power. Improved skills and abilities will lead to additional income. This will strengthen purchasing power and spending ability, which can stimulate economic growth. Third, unemployment reduction. The existence of skills will make it easier to get job opportunities, producing a more skilled and productive workforce, which can encourage economic growth. Fourth, the creation of innovation with new knowledge has the potential to develop new technologies, products and services. Fifth, increased social mobility to access the labour market. In the era of information and communication technology, Heutagogy can be one of the learning approaches that attract the attention of many teachers and educators. This approach puts learners in control of the learning process, allowing them to take responsibility for their own learning. In this article, we will explore the concept of heutagogy, look at its application in learning contexts, and identify the advantages and challenges associated with this approach. Heutagogy education and training is a holistic approach to developing learners' abilities. It is an active and proactive process of learning (Hase and Kenyon, 2007). CIC training is a type of education and training innovation that teaches participants related to the introduction of both internal and external business environments comprehensively ranging from the introduction of raw materials, processing, packaging, networking, financing, financial management, to marketing.

D. CONCLUSION

The Base on explanation above, the conclusion of this research results are the results of the analysis show that the null hypothesis is rejected, and the working or alternative hypothesis is accepted with the following results. There are relationship the relationship between the mentoring model and MSME business development in CIC education and training. With a degree of error of 0.05 or a degree of confidence of 95%, the results of the analysis show training materials affect the mentoring model (p value of 0.032 <0.05), tutors influence the mentoring model (p value of 0.007 <0.05), training facilities have an effect on the mentoring model (p value of 0.000 <0.05), the mentoring model has an effect on income increase (p value of 0.000 <0.05), Increased income has an effect on business networking (p value of 0.000 <0.05), Business Funding (p value of 0.000

<0.05), Product Market (p value of 0.000 <0.05), Product Diversification (p value of 0.000 <0.05).

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