

Mentoring-Driven Innovation: Empowering MSME Entrepreneurship through Integrated Business Mentoring and Frugal Innovation in Semi-Urban Areas

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) in semi-urban areas are acknowledged economic drivers, yet they continue to face structural barriers that prevent innovation and sustainable growth. This study investigates how the integration of business mentoring and marketing innovation strategies encourage entrepreneurial transformation among informal microenterprises. Build upon a qualitative descriptive design, the research involved 10 MSME participants across a structures Four-Phase Innovation Mentoring Cycle, including diagnostic assessment, tailored education, field-based innovation implementation, and reflective evaluation. The findings demonstrate that contextualized mentoring, when deliberately oriented toward innovation adoption, enables entrepreneurs to develop novel business identities, embrace digital marketing tools, redesign product presentation, and shift from reactive to proactive business behaviors. These changes constitute a form of grassroots or frugal innovation: iterative, low-cost, context-driven micro-innovations that generate meaningful competitive advantage within resource-constrained settings. The study contributes a replicable innovation-mentoring model for MSME development, grounded in entrepreneurship theory, mentorship theory, the resource-based view (RBV), and community-based enterprise (CBE) perspectives. Theoretical and practical implications for innovation-oriented MSME policy are discussed.

Keywords: MSME innovation, entrepreneurial mentoring, frugal innovation, marketing strategy, semi-urban entrepreneurship

1. Introduction

In the dynamic landscape of national economic development, Micro, Small, and Medium Enterprises (MSMEs) are not merely economic units, they are engines of grassroots innovation. In Indonesia, MSMEs have consistently demonstrated resilience in periods of crisis through their inherent flexibility and capacity to adapt rapidly to shifting market conditions (Bani-Melhem et al., 2025; Miklian & Hoelscher, 2022). Yet, paradoxically, the very features that make MSMEs agile: informality, limited resources, and community embeddedness. Nevertheless, these features also constrain their capacity for systematic innovation and sustainable growth. Particularly in semi-urban areas, situated between the resource richness of urban centers and the communal cohesion of rural settings, MSMEs frequently lack access to the knowledge, strategic guidance, and technological tools necessary to transform entrepreneurial potential into sustained innovative performance (Mahesh et al., 2022; Tambunan, 2023).

Innovation within MSMEs is most often incremental and context-driven, which what scholars term frugal innovation or grassroots innovation (Radjou & Prabhu, 2015; Dabić et al., 2022). This form of innovation involves the development of affordable, good-enough solutions that address the practical needs of resource-constrained entrepreneurs and their customers. Rebranding a product, adopting WhatsApp for customer outreach, or introducing a structured price list may seem modest, yet these represent meaningful innovations in context. The challenge is not whether MSMEs can innovate, but whether they have access to the right guidance and learning environments to unlock their innovation capacity.

Entrepreneurship mentoring offers precisely such an enabling environment. When mentoring is deliberately designed to stimulate innovation, not merely knowledge transfer, it can serve as a catalyst for entrepreneurial transformation. An effective innovation-oriented mentoring process is structured, responsive, and participatory: it diagnoses specific gaps, delivers actionable knowledge, guides hands-on experimentation, and evaluates outcomes in terms of both behavioral and cognitive change (Masodi et al., 2024; Memon et al., 2015; Vlerick et al., 2024). Integrating marketing strategy into this process amplifies its impact, as marketing innovations, such as new branding, digital promotion, customer engagement, will directly determine business visibility and performance (Sudiantini et al., 2024; Sulistyaningsih et al., 2024).

This study aims to investigate how the integration of business mentoring and marketing innovation strategies contributes to entrepreneurial empowerment among MSMEs in semi-urban areas. Using a qualitative descriptive approach, the research traces the innovation journey of ten micro-scale enterprises through a structured Four-Phase Innovation Mentoring Cycle. The study captures the micro-innovations adopted by entrepreneurs, the mechanisms through which mentoring facilitates innovation, and the cognitive, behavioral, and affective transformations that accompany this process.

The significance of this research lies in its dual contribution. First, empirically, it documents how innovation unfolds at the grassroots level in under-resourced contexts. Second, theoretically, it advances an innovation-mentoring framework that bridges entrepreneurship theory, mentorship theory, the resource-based view, and community-based enterprise development. These contributions offer a replicable model for designing innovation-oriented MSME support programs in similar socio-economic settings.

2. Literature Review

Understanding how mentoring and marketing strategies drive innovation in MSMEs requires integrating multiple theoretical perspectives. This review draws on five interconnected frameworks: entrepreneurship theory, innovation theory, mentorship theory, the resource-based view (RBV), and community-based enterprise (CBE) development. Together, these lenses construct a multidimensional understanding of how MSMEs in semi-urban areas can be empowered to innovate within their specific socio-economic contexts.

At the foundation of this study is entrepreneurship theory, which conceptualizes entrepreneurs as agents who recognize and exploit opportunities to create value (Baumol, 2004). In the context

of MSMEs in semi-urban Indonesia, entrepreneurship is not always manifested in disruptive technologies but in everyday decisions: adjusting pricing strategies, rebranding a small food stall, or adopting digital communication tools. These micro-level actions reflect an opportunity-driven, incremental form of entrepreneurship. Crucially, such entrepreneurial capacities are not innate. They can be cultivated through deliberate learning processes, including structured mentoring (Kawimbe, 2025; Kubberød & Ladegård, 2021; Santos-Meneses et al., 2023). The entrepreneurial mindset, including the willingness to experiment, adapt, and take calculated risks, is itself a precondition for innovation at the MSME level.

Secondly, is the frugal and grassroots innovation which are rooted from innovation theory in resource-constrained contexts. Schumpeter (1934) originally conceptualized innovation as creative destruction. It meant that the introduction of new combinations of resources, processes, or markets disrupt existing equilibria. While this characterization often risen the high-technology or large-scale organizational innovation, the concept is equally applicable at the MSME level, where innovation takes a more incremental and contextually embedded form. Frugal innovation, characterized by the development of affordable, simplified, good-enough solutions under resource constraints, provides a particularly apt lens for understanding MSME-level innovation (Radjou & Prabhu, 2015; Dabić et al., 2022). Frugal innovations do not require large capital investment or advanced technology; rather, they leverage existing resources creatively to meet local needs effectively. In the semi-urban context of this study, micro-innovations such as adopting digital labeling, designing a service menu, or leveraging WhatsApp for customer outreach represent exactly this kind of frugal, context-driven innovation. These are not trivial improvements. They fundamentally alter how entrepreneurs position themselves in the market, communicate value, and engage customers. Moreover, grassroots innovation theory highlights that innovation emerging from informal, community-embedded entrepreneurs is often more culturally resonant and sustainable than top-down innovations imposed from outside (Gupta et al., 2003). The mentoring program in this study served as an enabler of such grassroots innovation by providing structured guidance while respecting the local knowledge and agency of participating entrepreneurs.

The third theory is the mentorship theory which emphasizes the role of structured guidance and experience-sharing in facilitating adult learning and capacity development. Knowles' (1984) theory of andragogy posits that adult learners are most engaged when content is immediately relevant, problem-centered, and connected to lived experience. In business contexts, mentorship enables not merely knowledge transfer but reflection, confidence-building, and decision-making support. All of which are preconditions for innovation adoption (Hokmabadi et al., 2024; Santos-Meneses et al., 2023). When mentoring is deliberately structured to surface and develop entrepreneurial capabilities, particularly the capacity to recognize opportunities, experiment with new approaches, and evaluate outcomes, it functions as an innovation-enabling process rather than a simple training activity.

The fourth theory is the resource-based view (RBV), which asserts that sustainable competitive advantage stems from a firm's ability to mobilize internal resources that are valuable, rare, inimitable, and non-substitutable (Barney, 2001; Jafari & Rezaee, 2014). For MSMEs operating

on limited capital, these resources typically include intangible assets: entrepreneurial know-how, customer trust, local market insight, and informal community networks. Through the mentoring process, entrepreneurs are guided to identify these underutilized internal resources and leverage them as foundations for innovation. Better product positioning, improved packaging, and more responsive and modest customer service, constitute innovations that activate previously dormant capabilities. RBV thus frames mentoring as a mechanism for translating latent resources into competitive innovation capacity (Hokmabadi et al., 2024; Dabić et al., 2022; Jafari & Rezaee, 2014).

Lastly, since the MSMEs do not operate in isolation, their performance is deeply embedded in local social, cultural, and economic structures. Community-Based Enterprise (CBE) theory, as developed by Peredo and Chrisman (2006), defines enterprises that emerge from, are governed by, and primarily benefit their communities. In semi-urban areas, where social capital is strong and economic transactions are shaped by personal relationships, this communal embeddedness is a double-edged sword: it provides relational resources but can also constrain openness to external innovations. Marketing innovations that align with local values and cultural expectations are more likely to be adopted and sustained (Okeke et al., 2024). CBE theory thus reinforces the importance of designing innovation-oriented mentoring programs that are contextually sensitive, participatory, and respectful of community dynamics, rather than imposing external business models that may lack local legitimacy.

Integrating these five theoretical perspectives constructs a multidimensional framework for understanding innovation-driven MSME empowerment through mentoring. Entrepreneurship theory explains the behavioral and opportunity-driven basis for action; innovation theory frames micro-level improvements as genuine, contextually meaningful innovations; mentorship theory clarifies the learning architecture that enables innovation adoption; RBV provides a resource-centered explanation of competitive capacity-building; and CBE situates innovation within the social structure of local communities. Together, these frameworks support a vision of MSME empowerment that goes beyond skill transfer that fundamentally repositions informal entrepreneurs as grassroots innovators capable of driving their own development.

3. Research Method

This study employs a qualitative descriptive approach to explore the dynamics, experiences, and innovation outcomes of an integrated business mentoring and marketing strategy program among MSMEs in semi-urban areas. Qualitative inquiry was selected to capture the contextual nuances, lived experiences, and innovation pathways of participants, particularly how they perceive and respond to mentoring interventions and how these influence their entrepreneurial innovation capacity (Okeke et al., 2024; Vlerick et al., 2024; Srividya et al., 2024). Rather than seeking statistical generalization, this study aims to construct a comprehensive, context-rich understanding of how grassroots innovation unfolds through the perspectives of the entrepreneurs themselves (Fan et al., 2023).

The research site was purposively selected in a semi-urban region characterized by moderate population density, community-based economic activity, and the dominance of informal

microenterprises (Fauziah et al., 2025; Okeke et al., 2024; Peredo & Chrisman, 2006). A total of ten MSME actors were involved, selected based on their active business operations, completion of all phases of the intervention (spanning approximately two months), willingness to engage in mentoring activities, and openness to share insights throughout the program duration. The ten MSMEs represented diverse sectors of local economic activity, as presented in Table 1.

Table 1. Profiles of MSMEs Participants.

Business Type	Description	Number of Entreprises
Culinary & Food Processing	Snack producers, small-scale catering, cakes	4
Fashion & Accessories	Tailoring services, handmade fashion products	2
Household & Daily Products	Herbal drinks, liquid soap, detergent	2
Basic Services	Phone credit sales, home-based salon	2
Total		10

(Source: Data analysis, 2025)

The mentoring process was conducted through four main phases, collectively constituting the Four-Phase Innovation Mentoring Cycle: (1) Business assessment and innovation needs identification; (2) Delivery of entrepreneurship, innovation, and marketing materials; (3) Field-based innovation implementation; and (4) Evaluation and continuous feedback on innovation outcomes. Each phase was designed not only to build knowledge but to stimulate and support specific innovation behaviors among participants.

Data collection employed three primary methods: participatory observation, in-depth interviews, and document analysis. Participatory observation allowed engagement in the mentoring environment to capture participant behaviors and commitment across the innovation process. Semi-structured in-depth interviews were conducted with both MSME actors and program facilitators to narratively explore their innovation experiences. Document analysis reviewed training materials, activity reports, photographs, and participant-produced outputs such as newly designed logos, labels, and promotional materials, all of which constituted tangible innovation artifacts.

Data analysis followed a thematic analysis approach (DeJonckheere et al., 2024), identifying patterns of innovation adoption, entrepreneurial transformation, and mentoring effectiveness. To ensure validity, triangulation of sources and methods was employed, comparing information from interviews, observations, and documents. Member checking was also conducted by sharing interpretation findings with participants to confirm accuracy and credibility.

4. Finding and Discussion

This study reveals that the integration of business mentoring and marketing innovation support

produced significant entrepreneurial transformation among ten semi-urban MSMEs. The transformation is not only in business operations but in innovation mindset, brand identity, and customer orientation. Prior to the intervention, all enterprises operated informally with no structured marketing practices, no formal branding, and no experience with innovation-oriented business development programs. The Four-Phase Innovation Mentoring Cycle served as the mechanism through which innovation capacity was progressively developed and deployed.

Phase 1: Diagnostic Assessment and Innovation Needs Identification

The assessment phase mapped the actual conditions and innovation readiness of each MSME through structured interviews, business observations, and SWOT analysis. This stage provided a nuanced understanding of each business's operational baseline, existing (often unrecognized) resources, and specific barriers to innovation. The assessment revealed five key structural patterns that constrained the MSMEs' ability to innovate:

Branding innovation gaps were universal. None of the ten enterprises possessed formal logos, brand names, or product visuals. This absence of brand identity constituted the most immediate barrier to market differentiation, the most basic form of product innovation.

Pricing inconsistencies impeded value communication. Seven of ten businesses lacked structured or visible pricing, relying on verbal transactions that reduced customer trust and limited scalability.

Marketing was passive and pre-digital. All participants relied on word-of-mouth promotion and passive foot traffic; only two had made any use of WhatsApp for promotion, and none had promotional signage or printed materials. This indicated a complete absence of marketing innovation.

Product presentation lacked innovation. Consumable products (snacks, herbal drinks, detergents) had no packaging, limiting marketability beyond immediate social networks and signaling low perceived product quality.

Recordkeeping was absent. Decision-making was intuitive rather than data-driven, further constraining any systematic approach to innovation or performance improvement.

These insights enabled the construction of individualized innovation mentoring plans tailored to each entrepreneur's current stage of development and specific innovation gaps, as summarized in Table 2.

Table 2. Summary of Innovation Needs Based on Initial Assessment.

Business Type	Key Strengths	Identified Innovation Gaps	Priority Innovation Needs
Home-based catering	Loyal local customers, taste consistency	No brand identity, unclear pricing	Logo, price list, customer catalog
Traditional snack	Varied product line, high repeat orders	No packaging, no promotional tools	Packaging design, promotional banner
Herbal drinks	Product uniqueness, natural ingredients	No labeling, low hygiene appeal	Label template, hygiene education
Detergent	Environmental appeal, low price	Weak branding, inconsistent volume pricing	Standard label, price board
Tailoring service	Skilled craftsman, repeat orders	No signage, lacks pricing transparency	Business signage, service menu
Handmade accessories	Creative designs, young clientele	Low product visibility, no online exposure	Digital product catalog, branding tagline
Phone credit kiosk	Daily customers, accessible location	No differentiation, narrow product offering	Product bundling, marketing signage
Home salon	Personalized service, flexible hours	Low visibility, no service list	Service menu, visual identity
Cake and pastry	Popular for local events	No product pricing, inconsistent packaging	Price structure, label design
Liquid soap	Eco-friendly, growing demand	No brand, unattractive container design	Brand name, container redesign

(Source: Data analysis, 2025)

Phase 2: Delivering Innovation and Marketing Education

Building on the diagnostic results, the mentoring program advanced to the material delivery stage, which is the core educational component through which innovation knowledge and tools were introduced. Unlike conventional training formats reliant on passive instruction, this phase adopted an interactive, dialogical, and practice-oriented learning model grounded in andragogy (Knowles, 1984). Innovation-oriented content was delivered through five thematic modules: Business Identity and Branding Innovation, Price Structuring and Value Communication, Customer Communication and Sales Techniques, Offline Promotional Innovation through Visual Marketing, Digital Marketing Innovation using WhatsApp and Social Networks.

Each module was designed to address recurring innovation gaps while allowing adaptation to

the specific business type and readiness level of each entrepreneur. Facilitators employed a "show-do-review" model (Franzmann et al., 2025) in which innovation concepts were demonstrated, applied immediately in participants' own businesses, and then jointly reviewed. Hands-on activities, such as creating product labels, drafting WhatsApp promotions, constructing a business value proposition. These activities enabled participants to internalize innovation through action rather than passive reception.

By the end of this phase, 8 of 10 MSMEs had developed their first business identity kit (logo, name, tagline, label) which representing a foundational product branding innovation; all participants had created structured price lists or service menus, formalizing their value proposition for the first time; 7 businesses began actively using WhatsApp as a digital marketing channel; and 6 reported increased customer inquiries shortly after initial promotions, validating the market impact of these innovations.

Phase 3: Field-Based Innovation Implementation

The field implementation phase was the most experiential stage of the Innovation Mentoring Cycle, requiring entrepreneurs to deploy newly acquired knowledge directly within their business environments. Facilitators conducted on-site visits, provided real-time guidance, and supported iterative refinement of each entrepreneur's innovation outputs. Implementation was adaptive and participant-led: success was assessed relative to each enterprise's initial conditions rather than uniform benchmarks. Table 3 summarizes the innovation actions taken and outcomes observed for each MSME.

Table 3. MSMEs Innovation Implementation Actions and Outcomes.

Business Type	Innovation Implementation Actions	Observed Innovation Outcomes
Home-based catering	Created logo, designed laminated price list, distributed printed flyers	New orders for community events, improved customer inquiries
Traditional snack	Designed packaging, product photos, WhatsApp broadcast to existing customers	Increased daily orders, received first bulk order
Herbal drinks	Printed labels, used transparent bottles, promoted via WhatsApp status	Customers perceived products as more hygienic and professional
Detergent	Displayed price board, added label to containers	Gained new walk-in customers, clearer product pricing
Tailoring service	Created banner with logo, added service menu, set up WhatsApp Business profile	Received new tailoring requests via WhatsApp, clearer service offering
Handmade accessories	Made product catalog, promoted via WhatsApp and Instagram	First-time online orders, clearer product positioning
Phone credit kiosk	Added signage and phone service packages poster	Customers asking for additional services and bundled offers

Business Type	Innovation Implementation Actions	Observed Innovation Outcomes
Home salon	Made photo-based menu of hairstyles, used WhatsApp story for promotion	3 new bookings within first week of promotion
Cake and pastry	Developed product label, printed order form, offered limited-time promo	Increase in pre-orders for weekly delivery
Liquid soap	Designed eco-friendly label, repackaged in clear containers	Received interest for reseller arrangement (first channel innovation)

(Source: Data analysis, 2025)

Five transformational innovation insights emerge from this phase:

Transition from Passive to Active Market Innovation. Before mentoring, participants waited passively for customers. After implementation, entrepreneurs actively promoted their products using newly developed tools. It considered a behavioral shift that itself constitutes a marketing process innovation.

Brand Identity as Product Innovation. The introduction of visual identities, labels, and packaging transformed how customers perceived product quality, particularly for food and health-related products. Identity creation is a fundamental form of product innovation accessible even to microenterprises.

Service Formalization as Operational Innovation. The creation of price lists, service menus, and promotional boards represents an operational innovation, formalizing services in ways that made them more accessible and trustworthy to new customers.

Digital Marketing Adoption as Technological Innovation. WhatsApp emerged as the most widely adopted digital innovation tool. Its low technological learning curve, visual content capability, and broad user penetration made it the platform of choice for digital marketing innovation among semi-urban MSMEs.

Behavioral and Cognitive Innovation Shifts. Entrepreneurs reported heightened confidence, a more strategic business orientation, and greater initiative in seeking customers, reflecting a cognitive and affective innovation readiness that extends beyond the specific tools adopted.

Phase 4: Evaluation and Reflection on Innovation Outcomes

The evaluation phase assessed both operational and psychological dimensions of the innovation journey. Facilitators used post-implementation interviews and observational reviews to understand not merely what had changed, but how entrepreneurs perceived their own development as innovators. The evaluation focused on five key dimensions of entrepreneurial innovation:

Cognitive Innovation Change: Growth in understanding of branding, marketing, and strategic

business positioning.

Behavioral Innovation Change: Adoption of new practices such as active digital promotion, product labeling, and structured pricing.

Affective Innovation Change: Increased confidence, motivation, and a sense of agency as innovating entrepreneurs.

Table 4 presents the evaluated innovation outcomes across the ten MSMEs.

Table 4. Evaluated Innovation Outcomes.

Innovation Dimension	Indicator	% of Participants (n=10)
Cognitive change	Clearer understanding of branding, marketing, and innovation strategy	100%
Behavioral change	Adoption of at least one marketing or product innovation	100%
Affective change	Reported increased confidence and innovation motivation	90%

(Source: Data analysis, 2025)

Four key themes from the reflection phase illuminate the subjective dimensions of the innovation experience:

1. *Reframing Identity as Innovator.* Many participants shifted how they viewed themselves: from informal sellers to business owners and, significantly, as people capable of creating and improving their own products. One herbal drink seller noted, "*Now I'm proud to put my label on every bottle. It feels like a real product.*"
2. *Confidence as a Precondition for Innovation.* Entrepreneurs reported greater confidence in communicating their value proposition to customers, approaching new markets, and experimenting with new promotional approaches, all of which are fundamental to a sustained innovation culture.
3. *Customer Validation of Innovations.* Customer responses provided powerful feedback loops that reinforced innovation behavior. A cake seller shared that "*Customers now ask for my flyer so they can share it with their neighbors*". It was one example of organic diffusion of marketing innovation through social networks.
4. *Sustainability of Innovation Intentions.* Most participants expressed intentions to continue and expand the innovative practices learned. Some voiced interest in collaborative or peer-sharing marketing. It suggests the emergence of a community innovation ecosystem.

5. Conclusion

This study explored how the integration of business mentoring and marketing innovation strategies drives entrepreneurial transformation among MSMEs in semi-urban areas. Through a Four-Phase Innovation Mentoring Cycle, comprising diagnostic assessment, tailored

innovation education, field-based implementation, and reflective evaluation, ten micro-scale enterprises underwent substantive change not only in business operations but in their capacity and orientation as grassroots innovators.

The findings confirm that contextualized, participatory, and innovation-oriented mentoring can activate internal resources, stimulate market innovation, and foster entrepreneurial self-efficacy among informal businesses. The most notable innovation outcomes included: (1) the creation of brand identities (logos, labels, taglines) constituting product and identity innovations adopted for the first time; (2) digital marketing innovation through accessible platforms such as WhatsApp, representing a technological innovation appropriate to the resource constraints of microenterprises; (3) operational innovation through structured pricing and customer communication systems; and (4) cognitive and affective shifts positioning entrepreneurs as confident, proactive innovators rather than passive market participants.

Theoretically, the study makes several contributions. It extends entrepreneurship and innovation theory by empirically documenting frugal and grassroots innovation processes at the microenterprise level in a semi-urban developing-country context. It advances mentorship theory by demonstrating how structured, dialogical mentoring can serve as an innovation-enabling mechanism rather than a mere knowledge-transfer exercise. It enriches RBV by showing how mentoring activates latent internal capabilities into sources of competitive innovation. And it deepens CBE theory by illustrating how community-embedded innovation, when facilitated respectfully and contextually, generates sustainable and culturally resonant outcomes.

Practically, the Four-Phase Innovation Mentoring Cycle offers a replicable model for MSME development programs in similar socio-economic settings. Key success factors include: flexibility in delivery to match participants' digital access and literacy levels; facilitators positioned as co-innovators rather than top-down trainers; and the use of low-cost, high-impact innovation tools appropriate for microenterprises.

The findings carry clear implications for policymakers, development institutions, and business incubators. Local governments and development agencies can adopt similar innovation-oriented mentoring schemes to support informal businesses in transition zones. Vocational institutions and NGOs may integrate entrepreneurship and innovation modules with direct field-based assistance to maximize learning impact. Digital inclusion policies should support microenterprises with tailored digital tools, such as WhatsApp Business guides, localized branding templates, and simplified e-commerce onboarding, that match their current innovation capacity.

Despite the promising findings, this study has limitations. First, the small and contextually specific sample of ten enterprises limits generalizability across diverse MSME segments. Second, the two-month intervention provides only a short-term view of innovation outcomes; the long-term sustainability of adopted innovations remains to be established. Third, the study's qualitative focus prioritizes perceptual and behavioral change over quantifiable economic impact metrics.

Future research should pursue longitudinal designs to assess whether grassroots innovations persist and compound over time. Comparative studies across different mentoring models, such as peer-led vs. expert-driven, digital vs. in-person, would reveal optimal innovation-enabling configurations. Investigating the integration of scalable digital mentoring platforms, including AI-assisted learning or mobile-first innovation modules, holds significant potential for reaching broader MSME populations. Mixed-methods approaches combining qualitative richness with quantitative performance metrics would enable more holistic evaluation of innovation-oriented MSME empowerment programs.

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