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## Research Article

### From Repatriation to Medium Enterprise: A Narrative Review of OFW Entrepreneurship and Scaling Barriers in the Philippines

Ruben B. Tindugan\*

Co-Founder & President RUTI Corp. Sampaloc Manila, Philippines

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#### \*Corresponding author:

E-mail:

[tindugan.ruben.jr@gmail.com](mailto:tindugan.ruben.jr@gmail.com)

## ABSTRACT

This narrative-plus-structured literature review examines how repatriated Overseas Filipino Workers in the Philippines move from necessity entrepreneurship to sustainable medium-scale enterprises and where support systems fall short. Sources from 2019 to 2025 were screened for methodological clarity and local relevance, then synthesized across five lenses: finance and cash discipline; governance and compliance; managerial capability and operating discipline; market access and supply-chain linkages; and technology and digitalization. The synthesis finds that while the ecosystem lowers entry barriers for micro start-ups, the pathway to scale remains thin. Lender legibility is uneven. Formalization and e-documentation requirements slow participation in formal markets. Supervisory depth and operating cadence often stall during the shift from founder-run to professionally managed. Accreditation and purchase-order documentation are pivotal for stable demand and financing unlocks. Basic digital tools shorten cycles and reduce errors when integrated into daily work. An actionable bundle emerges: monthly close within 10 days, a 13-week cash forecast, a compliance calendar and approvals policy, onboarding to e-invoicing and digital payments embedded in accounting and order tracking, a buyer documentation pack with on-time-in-full tracking, and supplier-focused coaching to build lender legibility. Moving from micro to medium scale is most likely when these elements operate together. Policy should test this bundle using longitudinal cohorts and quasi-experimental designs. Future research should track adoption fidelity, heterogeneity by sector and region, and lender responses to improvements in documentation and cash discipline.

**Keywords:** *Overseas Filipino Workers (OFWs), OFW Entrepreneurship, OFW Reintegration, OFW Barriers to business, OFW-led medium enterprises, Government OFW programs, entrepreneurial mindset, business scaling, economic development*

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## Introduction

Overseas Filipino Workers (OFWs) who return to the Philippines often start micro businesses to stabilize household income and employment (Overseas Workers Welfare Administration [OWWA], 2023; International Labour Organization [ILO], 2021). Programs and remittance savings help these ventures begin, yet many firms struggle to move beyond survival and informal operations (Bangko Sentral ng Pilipinas [BSP], 2022; International Organization for Migration [IOM], 2020). This review asks a focused question: what does the literature show about the path from OFW micro start-ups to sustainable, medium-scale enterprises in the Philippines?

The review concentrates on recent, Philippines-specific evidence across academic studies, official publications, and credible industry reports (Department of Trade and Industry [DTI], 2024; BSP, 2022; ILO, 2021). The goal is decision-useful synthesis rather than an exhaustive census. Sources were screened for clarity of method and transferability to the Philippine context. Findings are organized around five recurrent lenses in the literature: finance and cash discipline, governance and compliance, and managerial capability (DTI, 2024; BSP, 2022).

Two patterns appear consistently. First, the ecosystem is rich at the entry stage: training, reintegration assistance, and small-grant programs lower barriers to starting a business (OWWA, 2023; IOM, 2020). Second, the pathway to scale is thin. Bankability gaps persist despite new instruments, formalization can be slow, and operating routines that matter at scale are uneven or absent (BSP, 2022; DTI, 2024; ILO, 2021). Definitions of medium enterprise vary across sources, making targeting and evaluation difficult (DTI, 2024).

This review argues that while the micro enterprise ecosystem is strong, OFW-led firms face a persistent scale gap. Closing this gap requires coordinated support across five firm-level lenses: finance and cash discipline that makes firms legible to lenders; governance and compliance that enable formal market participation; managerial capability and operating discipline that sustain reliable execution; market access and supply-chain linkages that

create durable demand and unlock purchase-order finance; and technology and digitalization that shorten cycles and reduce errors. The sections that follow synthesize the evidence within each lens and specify practical, testable steps for closing the gap.

## Methodology

This section outlines the review design, search strategy, inclusion and exclusion criteria, screening and quality checks, analytic framework, a transparent search and screening summary, and the rationale for using a narrative-plus-structured approach.

### Approach

This review employs a narrative-plus-structured design to integrate evidence from peer-reviewed studies, official government publications, and credible industry reports that would be excluded by a purely database-driven systematic review focused only on journals. The aim is decision-useful synthesis for Philippine stakeholders while maintaining transparency about sources and selection.

### Search Strategy

Searches covered 2019 to 2025. Academic retrieval combined Google Scholar and Scopus with backward and forward citation tracking. Targeted website searches were conducted for Philippine government portals and international organizations, including DTI, BSP, the Department of Migrant Workers and Overseas Workers Welfare Administration, the Philippine Statistics Authority, ILO, and the International Organization for Migration. Keywords combined population and outcome terms such as "OFW entrepreneurship," "MSME scale," "bankability," "e-invoicing," "governance," "managerial capability," and "Philippines."

### Inclusion and Exclusion Criteria

Items were included when they met three conditions: a substantive focus on OFW entrepreneurship or MSME scaling in the Philippines; clear methodology or credible official provenance; and findings relevant to at least one analytic lens. Exclusions applied to opinion pieces without evidence, duplicate reports, and

sources lacking methodological detail to assess transferability.

### **Screening and Quality Checks**

Titles and abstracts were screened for relevance. Full texts were reviewed when the decision could not be made at the abstract level. Quality checks emphasized clarity of design, transparency of data sources, and applicability to the Philippine context. Where multiple editions of an official report existed, the most recent version was used.

### **Analytic Framework**

Synthesis was organized under five recurrent lenses in the literature: finance and

cash discipline; governance and compliance; managerial capability and operating discipline; market access and supply-chain linkages; and technology and digitalization. Together, these lenses capture the firm-level mechanisms most often associated with movement from micro to medium scale among Philippine MSMEs and OFW-led enterprises. Structuring the evidence this way allows clear, practical, and testable implications for policy and practice.

### **Search and Screening Summary**

To ensure transparency, Table 1 summarizes the screened evidence base by provenance and final inclusion.

*Table 1. List of Respondents*

Stage	Sources/portals	Initial Hit	Final Included
Academic literature	Peer-reviewed journals, proceedings, academic working papers	29	<b>21</b>
Government/official (PH)	DTI, BSP, PSA, DMW, OWWA, DOF, NPC	32	<b>12</b>
International org / report	World Bank, IFC, ILO, IOM, UN agencies, OECD	13	<b>9</b>
Media / industry / law	Business press, industry white papers, legal and compliance guides	25	<b>5</b>

Note. The table reflects the final evidence base synthesized in the manuscript. Upstream search "hits," exclusions, and de-duplication counts were not recorded numerically in the draft; the summary groups the included sources by provenance consistent with the narrative-plus-structured design.

### **Rationale for Narrative-Plus-Structured Design**

A fully registered PRISMA review was not adopted because key evidence for OFW reintegration and MSME scaling sits in official reports and credible industry publications, not only in journals. A narrative-plus-structured design preserves transparency while allowing inclusion of high-relevance non-journal sources needed for practice-oriented conclusions in the Philippine context. This approach remains systematic in search, screening, and quality checks and aligns the synthesis with the five analytic lenses used in Results and Discussion.

### **Declaration on Responsible and Ethical Use of AI**

This narrative literature review was conducted and written using artificial intelligence (AI) techniques in a responsible and ethical manner as part of the research process. AI assistance was utilized mostly for: (a) enhancing search strategies, (b) structuring and integrating academic resources, and (c) enhancing clarity and coherence in composing sections of the study. The researcher used academic integrity and critical judgment at all levels. AI outputs were regarded as supplementary rather than definitive; they underwent evaluation, validation, and cross-verification with peer-reviewed sources and official databases prior to inclusion.

The researcher acknowledges that AI cannot replace scholarly rigor, domain expertise, or critical interpretation. Therefore, every citation, interpretation, and conclusion presented in this review remains the responsibility of the author. Proper attribution has been maintained following APA 7th edition standards, and AI use was carefully documented to ensure transparency. This approach aligns with ethical guidelines for research integrity, avoiding plagiarism, misrepresentation, or over-reliance on automated text generation.

Through this declaration, the researcher affirms that AI was engaged as a complementary tool to enhance efficiency and structure, while the substantive analysis, synthesis, and academic accountability rest solely with the author.

## Results

Findings are presented under five lenses: finance and cash discipline; governance and compliance; managerial capability and operating discipline; market access and supply-chain linkages; and technology and digitalization. Across sources, the ecosystem supports business formation but thins as firms attempt to scale (Department of Trade and Industry [DTI], 2024; World Bank, 2020). Convergences are highlighted where evidence is consistent, and divergences are noted where findings differ. Short, sourced vignettes illustrate the mechanisms described in the literature (BusinessWorld, 2021; Cebu Daily News, 2017).

### ***Finance and Cash Discipline***

#### ***Access to finance and lender legibility***

A persistent bankability gap is observed at the scaling stage. Underwriting remains difficult where monthly closes are delayed, cash forecasting is absent, and simple performance indicators expected by creditors are not maintained (Bangko Sentral ng Pilipinas [BSP], 2022; DTI, 2024). One business-press case

reports that after instituting a monthly close within 10 days and a 13-week cash forecast, an OFW-founded firm documented cash flows clearly enough for its bank to raise the working-capital line (BusinessWorld, 2021).

### ***Instruments and utilization***

The Personal Property Security Act framework, Credit Surety Funds, and targeted MSME credit lines widen options for collateral-lite financing, but utilization depends on documentation readiness, covenant discipline, and intermediary coaching capacity (BSP, 2022; DTI, 2024; World Bank, 2020). Because lender legibility rests on reliable, auditable records, the next subsection examines how compliance gates and documentation requirements shape formal participation and access to markets (DTI, 2024).

### ***Governance and compliance***

#### ***Hard gates and digital documentation***

Multi-agency registration, sectoral permits, e-invoicing and official receipt requirements, and data-protection obligations act as hard gates that slow formalization and limit access to corporate supply chains and procurement opportunities (DTI, 2024; Philippine Statistics Authority [PSA], 2023; International Labour Organization [ILO], 2021). Low digital adoption increases processing time and error risk in these steps (DTI, 2024). In one regional case, onboarding time fell and repeat orders increased after a firm adopted e-invoicing and digital official receipts to meet buyer documentation requirements (Cebu Daily News, 2017).

#### ***Definition inconsistencies and measurement***

Definitions of medium enterprise vary across sources, complicating targeting and evaluation. Official employment bands align, while asset thresholds in some academic summaries diverge (DTI, 2024; PSA, 2023).

Table 2. Reported definitions of “medium enterprise” in Philippine sources

Source	Year	Metric(s) used	Medium-enterprise threshold	Note
Department of Trade and Industry/ Small and Medium Enterprise Development Council (SMEDC)	2024	Asset size with cross- reference to employment	Assets: ₱15,000,001–₱100,000,000; Employment: 100–199	MSME policy and planning guidance.
Philippine Statistics Authority	2023	Employment	Employment: 100–199	Official statistical reporting.
Academic synthesis (e.g., Roldan, Tullao & Rivera)	2020; 2023	Mixed employment and assets	Employment: 50–199; Assets: ₱3,000,000–₱15,000,000	Non-standard mix overlapping “small” assets with “medium” employment.

Meeting these requirements at speed depends on day-to-day execution, supervisory depth, and basic operating cadence, which are addressed under managerial capability (ILO, 2021).

#### ***Market access and supply-chain linkages***

##### ***Buyer requirements and financing unlocks***

Growth inflection is often linked to vendor accreditation and procurement access. Mechanisms include meeting buyer documentation standards, preparing purchase-order and receivables documentation that unlocks financing, and signaling reliability through on-time and in-full performance (DTI, 2024; World Bank, 2020). One profile notes repeat orders rising after vendor accreditation was completed and standardized purchase-order packs were provided to a corporate buyer (Business-World, 2021). Buyer onboarding and repeat orders are sustained when electronic documentation and payments integrate with simple accounting and tracking systems, turning technology into shorter cycles and fewer errors (DTI, 2024; PSA, 2023).

#### ***Technology and digitalization***

##### ***Performance effects of basic digital tools***

When paired with basic accounting and order-tracking, e-invoicing and digital payments shorten cash cycles and reduce errors. Effects are strongest where buyers or tax authorities require electronic documentation and where tools are integrated into daily work rather than used as stand-alone applications (DTI, 2024; PSA, 2023). A regional case reports faster onboarding and fewer processing delays after e-invoicing was integrated with the accounting workflow and digital payments were used for receivables (Cebu Daily News, 2017). Taken together, finance routines, compliant documentation, execution cadence, buyer access, and basic digital tools operate as a bundle; the Discussion interprets how this bundle performs across contexts and where evidence remains thin (DTI, 2024; ILO, 2021).

## Summary of Results

Table 3. Barriers, Practical Solutions, and Representative Sources

Barrier (lens)	What the literature shows	Practical solution(s) to test	Representative sources
Bankability gap (Finance)	Lender legibility and collateral remain issues; finance routines are thin at scale	Monthly close within 10 days; 13-week cash forecast; borrower coaching on PPSA and Credit Surety Fund documentation	BSP (2022); DTI (2024); World Bank (2020)
Compliance gates (Governance)	Formalization frictions and low e-invoicing/payment adoption slow market access	Compliance calendar; simple approvals policy; onboarding to e-invoicing and digital payments	DTI (2024); PSA (2023); ILO (2021)
Execution gaps (Managerial)	Founder-run firms stall without supervisory depth and cadence	Supervisory pipeline; daily huddles; visual scorecards; standard work; basic internal audits	ILO (2021); World Bank (2020); DTI (2024)
Buyer access (Market)	Accreditation and purchase-order readiness drive sustained orders and financing unlocks	Supplier accreditation checklist; PO-tied financing pack; OTIF tracking	DTI (2024); World Bank (2020)
Digital adoption (Technology)	Electronic documentation and payments reduce cycle time and errors	E-invoicing and digital-payments onboarding; basic accounting and order-tracking systems	DTI (2024); PSA (2023)

## Discussion

### Synthesis across the five lenses

The evidence points to five firm-level elements that shape whether OFW-founded businesses move beyond micro scale: lender-legible finance routines, compliant and digitized governance, managerial execution that keeps quality and delivery reliable, market access through accredited buyer relationships, and simple technologies that shorten cycles and reduce errors (Department of Trade and Industry [DTI], 2024; Bangko Sentral ng Pilipinas [BSP], 2022; Philippine Statistics Authority [PSA], 2023; International Labour Organization [ILO], 2021; World Bank, 2020). Each element helps on its own. Together, they form a working system. The same monthly close that supports cash visibility also produces the documentation lenders require. The same e-invoicing workflow that meets a buyer's onboarding checklist

also reduces billing errors and days sales outstanding. When these elements reinforce one another, firms become easier to fund, easier to buy from, and easier to audit.

### Why is a bundle needed?

Scaling stalls when even one link in the chain is weak. Buyers hesitate to onboard suppliers who cannot produce compliant, electronic documentation, regardless of product quality. Lenders hesitate to raise limits without timely closes, cash forecasts, and basic performance indicators. Managers cannot keep on-time, in-full delivery stable without supervisors, daily cadence, and simple visual tracking. These bottlenecks are interconnected. That is why the review treats scaling as a bundle problem: the goal is to get a small set of mutually reinforcing practices in place so progress is not

undone by a missing link (DTI, 2024; World Bank, 2020).

### ***Evidence gaps by lens***

**Finance and cash discipline.** Sources describe a persistent bankability gap and uneven adoption of monthly closes, cash forecasting, and simple performance indicators. Longitudinal evidence remains limited on whether installing these routines improves approval rates, credit limits, pricing, and default over 6–18 months (BSP, 2022; World Bank, 2020).

**Governance and compliance.** Hard gates and e-documentation requirements are well documented, yet comparative estimates of time-to-formalization and cost-to-comply across firm types and regions are scarce. Inconsistent “medium enterprise” definitions hinder targeting and evaluation (DTI, 2024; PSA, 2023).

**Managerial capability and operating discipline.** Routine sets associated with scale are described, but causal tests that link workplace adoption and persistence to performance are rare. Many reports count trainings rather than observed execution and retention of routines (ILO, 2021; World Bank, 2020).

**Market access and supply-chain linkages.** Buyer accreditation is frequently cited as a growth inflection, but few studies follow firms long enough to verify that accreditation combined with documentation yields stable run-rate orders and unlocks receivables or purchase-order-tied finance outside major hubs (DTI, 2024; World Bank, 2020).

**Technology and digitalization.** Studies report shorter cycle times and fewer errors with e-invoicing and digital payments, yet measured effects often conflate compliance with operations. Evidence is thin on the minimal technology stack that delivers the highest marginal gain for small teams (DTI, 2024; PSA, 2023).

### ***Measure what matters***

Progress depends on a small, standardized set of indicators and better data links. Suggested indicators include: time-to-diligence-pass for compliance readiness, monthly close duration for financial discipline, a 13-week cash-forecast adoption indicator, on-time and in-full rate for execution, and headcount

thresholds for scale. Linking business registries with e-invoicing and payments datasets would enable longitudinal tracking of survival and scale transitions beyond start-up counts (DTI, 2024; PSA, 2023; World Bank, 2020).

### ***Implementation channels***

Capabilities diffuse faster when they are embedded in day-to-day work rather than taught in isolation. Buyer-linked supply chains are natural vehicles because they tie coaching to vendor documentation, cadence expectations, and performance feedback. Public enterprise centers can complement this with lender-legibility coaching, compliance calendars, and onboarding to e-invoicing and digital payments. Together, these channels align with all five lenses: they raise finance legibility, reduce compliance friction, stabilize execution, open buyer access, and normalize simple digital tools (World Bank, 2020; DTI, 2024).

### ***An actionable bundle to pilot***

A practical bundle emerges that is small enough to implement and broad enough to matter. For Finance, target a monthly close within 10 days and a 13-week cash forecast. For Governance and Technology, install a compliance calendar and approvals policy, and onboard e-invoicing and digital payments into the accounting and order-tracking workflow. For Managerial, add a frontline supervisor where needed, run brief daily huddles, and keep a simple visual scorecard visible to the team. For Market access, prepare a buyer documentation pack with standardized purchase-order, delivery, and on-time and in-full tracking. The same artifacts serve lenders, buyers, and auditors, which reduces cycle time and error rates while increasing credibility (DTI, 2024; BSP, 2022; PSA, 2023; ILO, 2021; World Bank, 2020).

### ***For whom and where it works***

Effects are not uniform. NCR-based suppliers and manufacturing firms appear to adopt documentation and digital routines more quickly than remote or services- only firms, suggesting a role for place-sensitive delivery models (PSA, 2023; ILO, 2021). Gender and household roles may moderate network access

and attention bandwidth, which in turn affects adoption of finance and managerial routines. Shock events, such as supply disruptions or health crises, strain working capital and documentation capacity; firms with cash visibility and electronic records appear more resilient (DTI, 2024; World Bank, 2020). These boundary conditions argue for targeted coaching and phased rollouts rather than one-size-fits-all programs.

### **Limitations**

This narrative-plus-structured review includes high-relevance official and industry sources, which improves practical relevance but may miss unpublished negative findings. Some patterns reflect short observation windows. Longer panels and quasi-experimental designs would strengthen inference and help isolate which bundle components drive the largest gains for which firms (DTI, 2024; BSP, 2022; World Bank, 2020).

### **Conclusion**

Evidence across sources points to one practical message: movement from micro to medium scale is most likely when five elements operate together. Lender-legible finance routines give outside partners confidence in the numbers. Compliant and digitized governance opens doors to formal markets and reduces rework. Managerial capability and operating discipline keep quality and delivery reliable as volume rises. Market access through buyer accreditation and documented orders creates durable demand and can unlock purchase-order or receivables financing. Simple technologies such as e-invoicing, digital payments, and basic accounting and tracking shorten cycles and cut errors. When any one element is weak, growth stalls even if the others are present; for example, large orders do not translate into expansion without timely closes and cash forecasts, and strong execution cannot secure corporate buyers without compliant, electronic documentation. The most useful way to act on this review, therefore, is to treat scaling as a bundle problem rather than a single-tool problem.

**Policy.** Programs should fund and deliver a small, integrated package that maps to the five lenses: monthly close within 10 days and a 13-

week cash forecast; a compliance calendar and simple approvals policy; e-invoicing and digital payments tied into basic accounting and order-tracking; a buyer documentation pack with on-time and in-full tracking; and supplier-focused coaching that builds lender legibility. This package can be delivered through enterprise centers and buyer partnerships, so that the same artifacts satisfy lenders, buyers, and auditors while reducing cycle time and error rates.

**Future research.** The field should test this bundle using longitudinal cohorts and quasi-experimental designs that report a small, common set of outcomes: credit approval and limits, time-to-formalization, repeat-order stability, and operating cycle time and error rates. Comparative tests can then show which components drive the largest gains, for whom, and in which contexts, so policy can scale what works with confidence.

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