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## 5th SIMP-AAG Joint Multidisciplinary Research Conference Proceedings Abstracts



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# BANKING AND FINANCE

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## **The Use of C's of Credit in Extending Bank Loans to Micro and Small Food Enterprises**

Mary Rose E. Patingo  
Polytechnic University of the Philippines

### **Abstract**

The study intended to determine the effectiveness of the use of the C's of credit of banks in extending loans to micro and small food enterprises in Quezon City. A descriptive survey method was employed in this study. Respondents were composed of 320 business owners of a food business / food establishment located in Quezon City. Based on the study, the effectiveness of the use of "C's" of credit in extending bank to micro and small food enterprises in terms of Character, Capacity, Capital, Collateral, and Condition was assessed "Effective". There were no significant differences in the respondents' assessment when grouped by age, highest educational attainment, nature of business and number of years in operation. However, when respondents were grouped by sex, capitalization and numbers of employees, their assessments were statistically different. The researcher recommended that the banks should come up with an incentive or reward program to encourage the branch managers and sales managers to visit the micro and small food enterprises, most often aside from their big clients. Moreover, banks should consider putting up a branch or Automated Teller Machines (ATM) near the food business area to cater the financial needs of the market. In addition, the banks, as financial institution, should help in educating the food enterprises on financial matters such as the benefits of maintaining deposit accounts, difference of lending through banks vs. 5-6 type of lending, simple bookkeeping, pricing strategies, among others. Finally, the researcher also recommended that it is beneficial for the future researchers to conduct a study on micro and small food enterprises with loan experience.

Keywords: Credit, Character, Capacity, Capital, Collateral, Condition

# DISASTER AND RISK MANAGEMENT

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## Capacity and Willingness of Nurses in Select Hospital in Manila to Report at the Aftermath of Disasters

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Jennifer T. Mansing  
Pamantasang Lungsod ng Maynila

### Abstract

When disaster strikes, no one is respected. Rich or poor, strong or weak, learned and or uneducated suffer the wrath of a catastrophe. Calamity knows no one. Nurses and their families can be victims of a tragic events too. Disasters that took lives, damaged properties and disrupted social services in the country did not spare the nurses who were supposed to take care of their victims. Nurses are faced with the ethical dilemma of reporting to work at the aftermath of disasters. Nurses may be forced to report for work and care for other people though they themselves, their family and their properties need caring as well at the aftermath of disasters. Nurses need to make a decision whether to report or not as there may be considerable number of nurses who might not be able to report for work and patient care may be jeopardized, hence compromising public health. Being in a disaster prone country, Philippine nurses' personal and professional responsibilities collide in a disaster aftermath. The ethical principle of fidelity implies that the nurse must honor his promise and commitment to care for his patients. It is a reality though that nurses also have family members to think of and care of. Despite the country's experience with many different kinds of disasters, there is a dearth of study that explore nurses' capacity and willingness to report at the aftermath of a disaster event. This study will try to fill in such gap. This descriptive exploratory research focused on the capacity and willingness of nurses of a major city-run hospital to report for work at the aftermath of a disaster using a self-made questionnaire. Further, it attempted to identify the barriers to the capacity and willingness of respondent nurses to report to work at the aftermath of a disaster. Respondent nurses (N=150) were mostly female, between ages 21 – 60 (mean of 35), ward nurses, resides in areas with 30 minutes travel time from the hospital, and mostly had children and pets to take care of. The study revealed that respondent nurses are likely capable of reporting to work after fire, and storm. There is however uncertainty as to the capacity to report for work at the aftermath of a tornado, flooding, chemical explosion and earthquake. Likewise, the respondents are uncertain of their willingness to report at the aftermath of almost all disasters except for storm (likely willing). The major barrier to reporting at the after of disasters identified by respondent nurses is the concern for dependent children. Other barriers mentioned are fear or concern for family, availability of transportation and fear for one's safety. Further study should be done to explore the ethical dilemma – personal and professional that such 'force majeure' will have on Filipino nurses who may want to continue serving their patients but also have families to care for.

Keywords: disasters, nurses, willingness, capacity, report for work, Manila, city-run hospital, exploratory design

# ENTREPRENEURSHIP

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**Entrepreneurship Aptitude of Graduating Students of a City Run  
College of Nursing in Manila, Philippines**

Judilynn N. Solidum  
University of the Philippines – Manila

Gilmore G. Solidum  
Pamantasang Lungsod ng Maynila

Eric G. Villa  
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**Abstract**

In the olden times, women, be they mothers or grandmother or sisters of religious order or just another wise women, took on the role of nurses. In the mid-19th century however, Florence Nightingale who started the first secular school of nursing, the first entrepreneurial venture of a nurse. Of the same era, during the Crimean War, Mary Grant Seacole opened a hotel where wounded soldiers from both sides could recover. She charged the officers for their stays, but her services to soldiers were free. The dawn of the 20<sup>th</sup> century in the United States saw nurses contracting their services directly to patients. Until the Great Depression when people can no longer afford to pay the services of private nurses. Thereon, the scope of nursing practice seemed to have been limited to hospital or clinics and teaching or academe. But with the shifting health care landscape, new demands for nursing services, advancement in health care technology and the dictates of economy, there is an opportunity for nurses to offer their services directly to patients, the comeback of nurse entrepreneurship. Nursing entrepreneurship provides nurses with self-employment opportunities which allow them to pursue their personal vision and passion to improve health outcomes using innovative approaches. A nurse entrepreneur is considered to be a “proprietor of a business that offers nursing services of a direct care, educational, research, administrative or consultative nature”. It is said that that entrepreneurial ability is not necessarily innate, but may be enhanced by experience and education. This descriptive cross-sectional study was made to examine the aptitude of 50 graduating nursing students of a local (city-run) educational institution in Manila toward entrepreneurship with the use of an expert validated self-made entrepreneurship aptitude tool. The respondents are mostly female from the National Capital Region, between 19 to 21 years of age, and whose parents are mostly college graduates. The results revealed that the respondents had average aptitude for entrepreneurship. As nurse entrepreneurship is a new opportunity for nurses, it will be beneficial for students to be prepared to engage in this independent nursing endeavor. The academic sector should take advantage of the phenomenal paradigm shift of the youth of this generation from employment to entrepreneurship.

Keywords: student nurse, entrepreneurship aptitude, descriptive cross sectional research, independent nursing, Manila, Philippines

# HUMAN RESOURCES MANAGEMENT

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## **Philippine Overseas Employment Administration Pre-Employment Online Orientation Seminar**

Jayvie O. Guballo  
Polytechnic University of the Philippines

### **Abstract**

The study was intended to determine the effectiveness of the Philippine Overseas Employment Administration Pre-Employment Online Orientation Seminar to Overseas Filipino Workers. The descriptive survey method was used in the study. The researcher gathered the necessary data using survey questionnaires. The gathered data were tested at 0.05 level of significance. Frequency and Percentage Distribution, Weighted Mean, One-way Analysis of Variance, Two-way Analysis of Variance and Ranking were employed as statistical tools. The study revealed that 231 or 59.8% were males; 134 (34.7%) aged 27 to 32 years old; 185 (47.9%) were single and 185 (47.9%) were married; 171 (44.3%) were vocational graduates and 186 (48.2%) were professional workers. Most the respondents were male Overseas Filipino Workers, 27 to 32 years old, single, married and vocational course graduates. The Philippine Overseas Employment Administration Pre-Employment Online Orientation Seminar in terms of Convenience, Security and Privacy, and Knowledge Management were assessed as "Very Effective". When respondents were grouped by sex, the assessments of the respondents' agreement were the same in terms of convenience, security and privacy, and knowledge management. By age and civil status, the respondents' assessments differed in terms of convenience and knowledge management while in terms of security and privacy both respondents agreed. By highest educational attainment, the respondents' assessments in terms of convenience, security and privacy, and knowledge management differed. By nature of work, respondents' assessments differed when it comes to security and privacy, while in terms of convenience and knowledge management the respondents' assessments were statistically the same. The researcher recommends that the online program should be introduced via media so that many could access and have a better understanding of the objectives of the online seminar program. Since the influence of television has a big impact to the viewers. It can clearly and strong propagate the advantage of the online seminar program. Considering that the number 1 issue in applying abroad is the avoidance of human trafficking and Illegal recruitment.

Keywords: Orientation, Employment, Overseas Filipino Workers

# PSYCHOLOGY

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## **Mental Health Status in Relation to Personality Adjustment of the Faculty of Perpetual Help College of Manila: Its Implications to the Development of Teaching**

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### **Abstract**

This was undertaken with the main purpose of determining the Mental Health Status and Adjustment Status of the faculty of Perpetual Help College of Manila: It's implications to the development of teaching. The study made use of Mental Health Status by Thorpe and Clark and the Bell Adjustment Inventory (Adult Series) with the descriptive-normative method of research. The respondents were the 164 faculty members of Perpetual Help College of Manila School Year 2016 - 2017. The data were treated statistically through the use of percentages, chi-square test of relationship to determine if the Mental Health and Adjustment is significantly related to organizational related factors such as length of service and education, and pearson-product moment correlation to determine the significance of correlation between mental health status and personality traits. The findings of the study revealed that the respondents were still young in the service that the mental assets and liabilities were low. The five areas of adjustment were average, and it shows that education is an organizational factor that influenced the mental health status while the length of service is an organizational related factor that affects the adjustment status of the respondents.

Keywords: mental health, mental hygiene, personality integration and adjustment

## Call for Papers

On behalf of the SIMP-AAG JOINT MULTIDISCIPLINARY RESEARCH CONFERENCES' (JMRCs) organisers - the Singapore Institute of Multidisciplinary Professions and the Ascendens Asia Group, the JMRC Research Review Committee is sponsoring a call for papers across multiple disciplines. JMRCs are open to all research conferences to celebrate researchers who continue to strive for excellence in pursuit of knowledge enhancement for world and human development.

The Research Review Committee welcomes papers from any fields of discipline across various themes that contribute to further learning and continuing professional development.

Authors of accepted papers may be invited to present their work either orally or by poster. The conference is open to the public and everyone is invited to submit proposals for papers.

## Timetable

Timely submission of the papers is critical to the success of the program. The procedures and timetable enumerated below will apply.

Registration opens

Deadline for abstract submission

Notification of abstract acceptance

Deadline for full paper submission

*\*Full paper submissions that are completed after deadline for full paper submission may not be included in the Conference Proceedings.*

### Important Dates

*depends on scheduled JMRC*

*depends on scheduled JMRC*

*depends on scheduled JMRC*

*depends on scheduled JMRC*

## Deadline for Submission of Full Research Paper

The Research Review Committee looks forward to receiving full research papers from interested scholars and researchers in response to the call on or before <depends on scheduled JMRC>. The Conference Secretariat is happy to respond to inquiries from interested parties.

Questions may be addressed to JMRC Research Review Committee at [jmrc.papers@ascendensasia.com](mailto:jmrc.papers@ascendensasia.com) and/or the Secretariat at [JMRC@ascendensasia.com](mailto:JMRC@ascendensasia.com). Your participation in this effort to produce new papers will contribute to the written body of useful knowledge for world and human development!

## FULL PAPER GUIDELINES

While Ascendens Asia Singapore and its research conferences' collaborating partners do not strictly enforce specific full paper contents requirements, authors are advised to be guided by the IMRaD (Introduction, Methods, Results, and Discussion) scientific writing structure/format. Full papers must be in English and should be typed in Microsoft Word.doc format, using 11 size Times New Roman fonts, single-spaced on quarto or A4- size paper, 3,500-6,500 words in length. Margin: top: 4 cm; left: 4 cm; bottom: 3 cm; right: 3 cm. Paragraph alignment: justified.

Following is based on the IMRAD Cheat Sheet shared by Carnegie Mellon University's Global Communication Centre (Source: <https://www.cmu.edu/gcc/handouts/IMRD%20with%20Examples.pdf>):

### Abstract

Abstracts can vary in length from one paragraph to several pages (acceptable for AAMJR and AAMJRA up to a maximum of one page including spaces for Title, Author's name, Affiliation, Contact details, Abstract, Keywords), but they follow the IMRaD format and typically spend:

- 25% of their space on importance of research (Introduction)
- 25% of their space on what you did (Methods)
- 35% of their space on what you found: this is the most important part of the abstract (Results)
- 15% of their space on the implications of the research (Discussion)

### Introduction & Importance (Make a case for your new research)

Begin by explaining to your readers what problem you researched and why the research is necessary. Convince readers that it is important that they continue to read.

Discuss the current state of research in your field, expose a “gap” or problem in the field, and then explain why your present research is a timely and necessary solution to that gap. See Novelty Handout.

### Methods (What did you do?)

Methods are usually written in past tense and passive voice with lots of headings and subheadings. This is the least-read section of an IMRaD report.

### Results (What did you find?)

Results are where the findings and outcomes of the research go. When talking about this data, we can think of the results as having two parts: report and comment. The reporting function always appears in the results section while the comment function can go in the discussion section. Make sure all tables and figures are labelled and numbered separately. Captions go above tables and beneath figures.

### Discussion (What does it mean?)

Discussion sections contain the following moves:

1. They summarise the main findings of the study. This allows readers to skip to the beginning of the discussion section and understand the main “news” in the report.
2. They connect these findings to other research
3. They discuss flaws in the current study.
4. They use these flaws as reasons to suggest additional, future research.
5. (If needed) They state the implications of their findings for future policy or practice.

### References

#### Note:

Full paper shall be in APA Style. You may refer to Purdue Online Writing Lab (<https://owl.english.purdue.edu>) for more guidance and information about this format.



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