



Received: February 18, 2024

Revised: April 30, 2024

Accepted: July 30, 2024

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HUMAN RESOURCE MANAGEMENT | RESEARCH ARTICLE

The Effect of Training, Mentoring, and Capital Assistance on the Income of SME Entrepreneurs in Mamuju Sub-District, Mamuju District, Indonesia

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Abstract: This study aims to test and analyze the impact of training, mentoring, and capital assistance on the income of UMKM (Micro, Small, and Medium Enterprises) actors in Mamuju District, Mamuju Regency. The data used in this study consists of both qualitative and quantitative data sourced from secondary and primary data. Multiple linear regression analysis is employed to analyze the data. The study's results indicate the following: (1) The Training variable partially positively affects the income of UMKM actors in Mamuju District, Mamuju Regency. (2) The Mentoring variable also has a partial positive effect on the income of UMKM actors in Mamuju District, Mamuju Regency. (3) The Capital Assistance variable partially positively affects the income of UMKM actors in Mamuju District, Mamuju Regency. Finally, (4) The Training, Mentoring, and Capital Assistance variables, when considered simultaneously, significantly affect the income of UMKM actors in Mamuju District, Mamuju Regency.

Keywords: Training, Mentoring, Capital Assistance, Income.

JEL Classification Code: M12, M54, J24, J28, L2

1. INTRODUCTION

Micro, Small, and Medium Enterprises (SMEs) are an essential alternative for increasing community income. SMEs, notably Micro and Small Enterprises (MSEs), play a significant role in creating employment opportunities and providing sources of revenue for the community in Indonesia. They have demonstrated resilience, especially during the economic crisis 1998, which affected nearly all sectors of the economy. SMEs proved to be more capable of surviving this economic downturn. According to Law No. 11 of 2009 on Social Welfare, social welfare refers to fulfilling material, spiritual, and social needs for citizens, enabling them to live decently and develop themselves to carry out their social functions. However, social welfare issues today show that some citizens still do not have their basic needs met due to insufficient social services provided by the state.

The SME sector offers a promising solution, as it can absorb low-educated labor and serve as a driving force for economic development, particularly in local communities. The number of SMEs in Indonesia continues to grow yearly, solidifying their strategic position in the country's economy. Training is essential for human resource management, encompassing planning, organizing, directing, supervising, and evaluating. For a business to achieve optimal income, improving and developing the quality and performance of its human resources is crucial. One key method to achieve this is by providing adequate education and training tailored to the specific demands of the job. Widodo (2015) explains that assistance can also provide training. This assistance can include guidance, facilities, skill training, and organizing a learning environment. Participants are expected to have potential and experience; the aid is designed to help them carry out training activities and improve themselves. This humanistic approach treats participants as individuals rather than as machines.

According to the Regional Fiscal Review 2023 by the Regional Office of the Directorate General of Treasury of West Sulawesi Province, the 2023 state budget allocated Rp87.66 billion for various

purposes, including social assistance, village funds, and capital for SMEs. The budget supports activities such as providing social aid, direct cash transfers, and enhancing the capacity of SMEs, including capital provision. In addition to training and mentoring, capital assistance is vital for increasing income and improving the welfare of SME actors. Listyawan Ardi Nugraha (2011) states that business capital is the primary financial resource used in trade to purchase assets like money and goods necessary for production and wealth generation. Without adequate capital, businesses will face significant operations and growth challenges, hindering income generation.

Data on SMEs in Indonesia, particularly in West Sulawesi Province, shows that over 3 million SMEs operate there. The role and growth of this sector became especially prominent during the 1998 economic and financial crisis. The SME sector has continued to grow, contributing significantly to national economic development (Hasniati et al., 2023). In Mamuju District, Mamuju Regency, West Sulawesi Province, which has the highest number of MSEs, there are approximately 5,000 MSEs. Despite their positive contributions and potential, MSEs face internal and external challenges (Kamariah & Anwar, 2021). Internal challenges include issues with the quality of labor (such as low levels of education and expertise), lack of entrepreneurial skills, and capital constraints (Rani et al., 2018).

Table 1. Data on Micro, Small and Medium Enterprises (SMEs) Mamuju Regency

No	Year	Number of SMEs	Percentage (%)
1.	2018	8.640	-
2.	2019	8.683	0,50%
3.	2020	9.512	8,72%
4.	2021	8.743	-8,80%
5.	2022	14.545	38,89%

Based on the data presented in Table 1, which outlines the development of Micro, Small, and Medium Enterprises (SMEs) in Mamuju District, Mamuju Regency, West Sulawesi, we can observe the growth of SMEs over the past four years, from 2018 to 2021. In 2018, the number of SMEs in Mamuju District was 8,640 actors. In 2019, this number slightly increased to 8,683 actors, reflecting a growth rate of 0.50%. The following year, 2020, saw a significant increase in the number of SMEs, reaching 9,512 actors with a growth rate of 8.72%. However, in 2021, there was a notable decline, with the number of SMEs dropping to 21,743 actors, representing a decrease of -8.80%. In 2022, there was a substantial rebound, with the number of SMEs rising to 14,545 actors, reflecting an increase of 39.89%.

The empowerment of SMEs in Mamuju District, Mamuju Regency, is essential due to its potential to drive local economic activities and improve the community's welfare. Establishing centers or clusters is crucial to foster the growth of SMEs. These centers can enhance income, welfare, and cooperation among SME actors. The Mamuju Regency government has been actively supporting SME development through a system that encourages the creation of such clusters. As the capital city of West Sulawesi Province, Mamuju offers a diverse range of industries, including the printing, culinary, and workshop sectors, which contribute to the growth of SMEs. Given this context, the main focus of this research is to examine the role of the government in improving the welfare of SME actors in Mamuju District, Mamuju Regency, West Sulawesi. Specifically, this study aims to explore whether training, mentoring, and capital assistance impact the income of SMEs in the region.

2. LITERATURE REVIEW

2.1. Micro, Small and Medium Enterprises (SMEs)

Indonesia is a country with laws that regulate the functioning of government. These laws are binding and mandatory, meaning everyone must comply with and implement them as outlined in regulations. Furthermore, a permit is required to carry out certain activities or exercise preventive measures. A permit is a tool used to control individual behavior, including the necessity for business actors to obtain a business license before starting a business. An authorized government institution

issues a permit, valid only if it has legal legitimacy. It must be issued by an institution authorized to do so under applicable laws and regulations. Without such authority, the permit is invalid.

One key issue related to the growth of SMEs is licensing. This issue often arises among SME actors who are unaware of the importance of legal legitimacy for their businesses to protect them. Many SME actors run their businesses without securing the necessary business licenses, primarily due to public ignorance about the procedures for obtaining these licenses, which is compounded by a lack of socialization from the government and relevant institutions. The public shares similar expectations with the government regarding licensing procedures, including the desire for simplicity, affordable costs, certainty in processing time, high-quality service, precise results, transparency, and legal validity. In response to these expectations, Perpu No. 2 of 2022 and derivative regulations such as Government Regulation No. 7 of 2021 concerning the Ease of Protection and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises aim to simplify and improve the licensing process. In terms of legal protection, preventive legal protection uses rules and regulations, while repressive legal protection employs sanctions or penalties. For example, Perpu No. 2 of 2022, under Article 91, simplifies business licensing for SMEs, making it more accessible and efficient:

- a. To facilitate business licensing, both the central government and local governments, within their respective authorities, are obligated to provide guidance and registration for SMEs based on the norms, standards, procedures, and criteria set by the central government.
- b. The business licensing aspect, as referred to in Article 7, paragraph (1), letter e, aims to:
 - Simplify the procedures and types of business licenses through a one-stop integrated service system.
 - Waive business license fees for SMEs and provide fee exemptions for small businesses.
- c. Government regulations govern further provisions regarding the requirements and procedures for business licensing. As for repressive legal protection, Article 106 stipulates:
 - Business actors engaged in trading activities who fail to comply with business licensing regulations in the trade sector, as referred to in Article 24, paragraph (1), may be sentenced to a maximum of 4 years in prison or a fine of up to Rp10,000,000,000.00 (ten billion rupiah).
 - Exemptions from criminal sanctions, as outlined in paragraph (a), apply to violations committed by business actors engaging in business activities and/or activities with low or medium risk. Business actors engaging in low or medium-risk activities, as mentioned in paragraph (2), are subject to sanctions as specified in Article 77A, paragraph (1). Article 77 states:
 - Every business organizing trade shows and trade show participants must comply with business licensing requirements set by the central government.
 - Business actors organizing trade shows and participants who fail to comply with these licensing requirements, as stated in paragraph (1), will be subject to administrative sanctions.

2.2. Training

Training is a tool for developing human resources in the face of globalization, which is filled with challenges. In human resource development, training aims to enhance both intellectual abilities and the personality of individuals. Vethzal Rivai and Ella Jauvani (2013) define training as a part of education that involves learning to acquire and improve skills outside the formal education system in a relatively short time, with methods that prioritize practical experience over theory. According to Widodo (2015), assistance provides guidance, direction, facilities, information delivery, skills training, and a learning environment. Participants who already possess potential and experience are motivated to carry out their training activities and improve themselves. The term assistance is more humanistic, emphasizing support rather than treating participants as machines. In this case, guidance is a process of providing support to individuals. Based on the above description, training is a systematic educational process aimed at improving abilities, knowledge, and behavior and acquiring specific skills under the guidance of instructors (trainers) in a relatively short time. The goal is to meet specific needs

and achieve objectives while improving SME actors' competence and enhancing their abilities, skills, and knowledge. This will help them run their businesses effectively and efficiently, ultimately contributing to their welfare.

2.3. Assistance

According to Mustafa Kamil (2010), mentoring is a consultative activity. It creates a condition where the mentor and the mentee can collaborate to solve problems. It is interactive, meaning there is a mutual understanding (equality of understanding) between the mentor and the mentee. It is also motivational, as mentoring should foster self-confidence and provide encouragement. Also, mentoring is negotiating, meaning the mentor and mentee can easily adjust to each other's needs and perspectives. According to Edi Suharto (2009), social assistance is a dynamic interaction between disadvantaged groups and social workers aimed at jointly facing various challenges, such as:

- a. Designing programs to improve socio-economic conditions,
- b. Mobilizing local resources,
- c. Solving social problems,
- d. Creating or opening access to fulfilling needs, and
- e. Establishing cooperation with relevant parties in the context of community empowerment.

Edi Suharto (2009) also describes four key tasks or functions of social assistance:

1. **Enabling:** This function is related to providing motivation and opportunities for the community. Tasks involved in this function include modeling, mediating and negotiating, building consensus, and resource management.
2. **Strengthening:** This function focuses on education and training to enhance the community's capacity (capacity building). Assistance here involves being an active agent, offering positive and directive feedback based on one's knowledge and experience, and exchanging ideas with the knowledge and expertise of the community. Tasks related to this function include raising awareness, providing information, confronting challenges, and organizing training for the community.
3. **Protection:** This function involves the interaction between the helper and external institutions, working on behalf of and for the benefit of the assisted community. Social workers may be responsible for finding sources of advocacy, using the media, improving public relations, and building networks. The protection function also includes the social worker's role as a consultant who can be consulted during problem-solving.
4. **Support:** This function refers to the practical application of skills that support positive changes within the community. Facilitators must be capable of managing change and possess the necessary technical skills. These skills include conducting social analysis, managing group dynamics, establishing relationships, negotiating, communicating, and finding and managing funding sources.

2.4. Capital Assistance

In running a business, one of the key factors needed is capital. Capital is like the house's foundation if we compare starting a business to building a house. The stronger the foundation, the more stable the house will be. Similarly, capital serves as the foundational element for a company, influencing its ability to grow and sustain itself. Mulyadi (2017) states that capital is physical-oriented. Capital is the classic understanding of wealth used for further production in this context. Apriyani and Widiyanto (2018) define capital as all forms of wealth that can be used directly or indirectly in the production process to increase profits. Meanwhile, Listyawan Ardi Nugraha (2011) states that business capital is money used as the principal (parent) for trading, releasing money, goods, and other assets that can be used to produce something that increases wealth.

Muhammad Teguh (2016) defines physical capital as everything attached to the production factors, such as machinery, equipment, vehicles, and buildings. Capital can also refer to funds used to buy variable inputs necessary for production. Based on the above explanations, it can be concluded that capital is a crucial aspect of running and improving a business. Business capital can be sourced from personal funds or loans, including tangible and intangible. The indicators used to measure business capital, according to Apriliani and Widiyanto (2018), are as follows:

- a. Working Capital: Capital used to create or purchase trade goods.
- b. Initial Investment Capital: Capital used when establishing a business begins.
- c. Operating Capital: Capital used for the business's operational processes.
- d. Utilization of Capital: If the company's capital includes external funding, assessing its utilization is essential.
- e. Barriers to Accessing Capital: Identifying challenges business owners face when accessing capital needed to sustain their business.

In conclusion, the indicators for measuring business capital include working capital, investment capital, operating capital, the utilization of additional capital, barriers to accessing capital, and the conditions following the receipt of capital.

2.5. Definition of Income

The needs and desires of each individual are limitless, but these needs and desires are constrained by the amount of income an individual receives. The income earned by each person varies, depending on the type of work they engage in. The level of welfare in a society can be measured by the income its citizens receive. Welfare can be understood as the improvement in the community's standard of living, which is reflected in an increase in real income per capita. Meanwhile, the standard of living is seen through consumption patterns, including food, housing, health, and education, all of which contribute to maintaining a reasonable quality of life. According to Winardi (2012), income refers to all the money or other material gains obtained from using wealth or services received by an individual or household over a specific period in an economic activity. When measuring an individual's or household's financial condition, one of the primary concepts most commonly used is income level.

Firdausi (2012) states that income can also be described as the total revenue received by workers, laborers, or households in physical and non-physical forms as long as they work for an organization or earn income through their efforts. Everyone who works aims to maximize their income to meet their needs. The primary goal of workers willing to take on various jobs is to earn sufficient income to meet their life or household needs. Kusnadi (2000) defines revenue as an asset increase that leads to increased capital but not due to additional capital from the owner or debt. Instead, it arises from the sale of goods or services to others. This income can be considered a reward or compensation for other parties' services. According to Sofyan Syafri (2008), revenue refers to the gross increase in assets and the gross decrease in liabilities, valued according to accounting principles derived from profit-generating activities. Based on the above definitions, the author concludes that income is the amount obtained from a company's sale of goods or services. In other words, income is the total revenue received by workers, laborers, or households, whether physical or non-physical, as long as they work for an organization or earn income through their efforts.

3. RESEARCH METHOD AND MATERIALS

3.1. Location and Time of Research

This research was conducted on SME business actors in Mamuju District, Mamuju Regency. This location was selected based on the required data and information relevant to the research topic. The study lasted for approximately two months.

3.2. Type of Research

The data types used in this study include quantitative data, which are in the form of numbers. These numbers will be organized into data distribution tables related to the research factors and processed using data analysis tools. Quantitative data will be presented in tables and analyzed accordingly.

3.3. Data Analysis Method

This analysis aims to examine whether there is a causal relationship between the two variables or to assess the impact of working hours and business capital on the dependent variable, the income of SME actors in Mamuju District, Mamuju Regency, West Sulawesi. The formula used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:

- Y = Income of SME actors
- X1 = Training
- X2 = Mentoring
- X3 = Capital Assistance
- b₁, b₂, b₃ = Regression coefficients
- a = Constant
- e = Error

4. RESULTS AND DISCUSSION

4.1. Multiple Linear Regression Analysis Results

Multiple linear regression analysis tests whether training, capital assistance, and mentoring partially and simultaneously affect SME actors' income in Mamuju District, Mamuju Regency.

Table 2. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2,015	5,225		,386	,702
Training	,141	,132	,083	1,068	,019
Assistance	,332	,112	,377	2,975	,005
Capital Assistance	,686	,157	,555	4,375	,000
a. Dependent Variable: Income					

Based on the results of the multiple linear regression analysis in the table above, the regression equation is as follows:

$$Y = 2.015 + 0.141 X_1 + 0.332 X_2 + 0.686 X_3$$

The interpretation of the regression equation above is as follows:

- a = 2.015: This is the constant term representing the income of SME actors in Mamuju District, Mamuju Regency, when the three variables—training (X1), mentoring (X2), and capital assistance (X3)—are all equal to zero or have no significant influence.
- b₁ = 0.141: This value represents the beta coefficient for the training variable. With a significance value of 0.019, it can be concluded that the training variable significantly affects SME actors' income in Mamuju District, Mamuju Regency. The training variable influences SME actors' income since the significance value (0.019) is less than 0.05.

3. $b_2 = 0.332$: This value represents the beta coefficient for the capital assistance variable. With a significance value of 0.005, it can be concluded that capital assistance significantly affects SME actors' income in Mamuju District, Mamuju Regency. Capital assistance significantly influences SME income since the significance value (0.005) is less than 0.05.
4. $b_3 = 0.686$: This value represents the beta coefficient for the mentoring variable. With a significance value of 0.000, it can be concluded that mentoring significantly affects SME actors' income in Mamuju District, Mamuju Regency. Since the significance value (0.000) is less than 0.05, mentoring also significantly influences SME income.

4.2. T-Test Results

The t-test is used to determine whether each independent variable has a significant partial influence on the dependent variable. This test assesses the effect of the independent variables (Training, Assistance, and Capital Assistance) on the dependent variable (Income). The steps are as follows:

Table 3. Partial T-Test Results

Independent Variable	t	Sig.
(Constant)	,386	,702
Training	1,068	,019
Assistance	2,975	,005
Capital Assistance	4,375	,000
a. Dependent Variable: Revenue		

Hypothesis testing in this study determines whether H_0 is accepted and H_1 is rejected or H_1 is accepted and H_0 is rejected. The hypothesis model used is as follows:

1. $H_0: b_1 = b_2 = b_3 = 0$, meaning that the variables of training, capital assistance, and mentoring do not affect the income of SME actors in Mamuju District, Mamuju Regency.
2. $H_1: b_1 \neq b_2 \neq b_3 \neq 0$, meaning that the variables of training, capital assistance, and mentoring each affect the income of SME actors in Mamuju District, Mamuju Regency.

The testing of the first hypothesis in this study explains the influence relationship between the variables, as follows:

1. Training Variable (X1):
Based on calculations using the SPSS 24.0 For Windows program, the t-count value for the training variable (X1) is 1.068. Since the t-count of 1.068 is less than the t-table value of 2.030, H_0 is accepted. Therefore, it can be concluded that training does not affect the income of SME actors in Mamuju District, Mamuju Regency.
2. Mentoring Variable (X2):
Based on calculations using the SPSS 24.0 For Windows program, the t-count value for the mentoring variable (X2) is 2.975. Since the t-count of 2.975 is greater than the t-table value of 2.030, H_0 is rejected. Therefore, it can be concluded that mentoring significantly affects SME actors' income in Mamuju District, Mamuju Regency.
3. Capital Assistance Variable (X3):
Based on calculations using the SPSS 24.0 For Windows program, the t-count value for the capital assistance variable (X3) is 4.375. Since the t-count of 4.375 is greater than the t-table value of 2.030, H_0 is rejected. Therefore, it can be concluded that capital assistance significantly affects SME actors' income in Mamuju District, Mamuju Regency.

4.3. Discussion

Based on the data processing results for the individual and simultaneous tests in this study, the variables of training (X1), assistance (X2), capital assistance (X3), and their effect on the income of SME actors in Mamuju District, Mamuju Regency are as follows:

1. The training variable in the SME sector in Mamuju District, with a significant value of 0.019, shows that the training variable significantly affects SME actors' income in Mamuju District, as the value of 0.019 is less than 0.05. This implies that training influences the income of SME actors in Mamuju District. This finding aligns with research conducted by Mei Rani Amalia (2018), which showed that training provided to SMEs in Bengle Village, Talang, Tegal, did not significantly impact income. This suggests that the type of training provided needs to be reviewed to increase the income of SMEs. Additionally, research by Putri Rahmanissa Tri Puji Utami (2018) found that skills training and mentoring had a significant effect on increasing the revenue of mustachios in the empowerment of Zakat, Infaq, and Shadaqah BAZNAS Yogyakarta City. Likewise, research by Nur Fathurrohman (2016) indicated that training significantly impacted the welfare of mustachios in the Institut Mental Unggul Dompét Dhuafa Yogyakarta program.
2. The Capital Assistance variable significantly affects SME actors' income in Mamuju District, as the value of 0.005 is less than 0.05. This indicates that capital assistance influences the income of SME actors in the Mamuju District. However, this finding contrasts with research by Meri Hamdani (2019), which showed that capital assistance and mentoring did not positively affect SME income, with a significance value greater than 0.05. On the other hand, Nur Fathurrohman's (2016) research showed that capital or mentoring significantly impacted the welfare of mustachios in the Dompét Dhuafa Superior Mentas Institute Yogyakarta program, with a significance value of less than 0.05.
3. The results of the partial test indicate that the Capital Assistance variable (X3) is significant to the income of SME actors in Mamuju District, with a significance value of 0.000, which is smaller than 0.05. This finding is consistent with research by Mei Rani Amalia (2018), which showed that capital assistance provided by the government or obtained from soft loans from banks or other institutions positively influenced the income of SMEs in Tegal. Similarly, research by Meri Hamdani (2019) found that business capital assistance significantly affected the income of SMEs assisted by the Jambi City National Amil Zakat Agency. Additionally, research by Putri Rahmanissa Tri Puji Utami (2018) found that assistance had a positive and significant effect on increasing the income of mustahiks in the empowerment program of Zakat, Infaq, and Shadaqah Baznas Yogyakarta City.

Based on the results of the three variables, it can be concluded that the simultaneous test shows that the variables of Training (X1), Capital Assistance (X2), and Assistance (X3) collectively affect the income of SME actors in Mamuju District, Mamuju Regency, with a significance value of 0.000, which is smaller than 0.05.

5. CONCLUSION

Based on the data analysis conducted, the following conclusions can be drawn: (1) The training variable partially affects the income of SME actors in Mamuju District, Mamuju Regency, and (2) The assistance variable partially has a positive effect on the income of SME actors. In Mamuju District, Mamuju Regency (3) The capital assistance variable partially has a positive effect on the income of SME actors in Mamuju District, Mamuju Regency (4) When considered simultaneously, The training, mentoring, and capital assistance variables have a significant effect on the income of SME actors in Mamuju District, Mamuju Regency. Based on the research findings and discussions, the following recommendations are provided for the government and SME actors in Mamuju District, Mamuju Regency: (1) Training Implementation: The training programs offered should be enhanced and adjusted to meet the needs of SME actors better. The training schedule should align

with their availability, enabling them to develop skills, knowledge, and competencies. Additionally, the variety of products offered during training should be increased to improve the overall welfare of SME actors (4) Improved Business Capital Utilization: The current business capital provided has a limited impact on the development of SME businesses in Mamuju District. Focusing on improving business and financial management practices and more effective capital utilization is necessary to maximize capital turnover and improve business outcomes (5). Further Research Comparison: The hypothesis testing shows that the training variable significantly affects income. This finding can serve as a basis for further research involving different research objects and other factors influencing income and welfare (6) Inclusion of Additional Factors: Future researchers can consider incorporating additional independent variables that may impact the welfare of SME actors in Mamuju District, Mamuju Regency, West Sulawesi. This would help to obtain a more comprehensive understanding of the factors affecting SME welfare in the region.

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