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The Influence of Training, Education and Assistance on UMKM Revenues in the Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives South Sulawesi Province

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Abstract: Micro, Small and Medium Enterprises (MSMEs) in Makassar City are growing and increasing, but there are also some that do not survive the existing problems. This study aims to (1) to determine the effect of training, education and mentoring partially on the income of Micro and Small and Medium Enterprises in the Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives of South Sulawesi Province; (2) to determine the effect of training, education and assistance simultaneously on the income of Micro and Small and Medium Enterprises in Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives in South Sulawesi Province (3) to find out the most dominant variables affecting the income of Micro and Small Businesses in Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives in South Sulawesi Province. The data of this study were obtained through a questionnaire by taking 70 respondents. Analysis of the data used in this study is Multiple Linear Regression using SPSS version 22. The results of this study indicate that the variables of training, education and mentoring have a positive and significant effect partially and simultaneously on the income of Micro and Small and Medium Enterprises in the Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives in South Sulawesi Province. The most dominant variable influencing the income of Small and Medium Enterprises in Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives in South Sulawesi Province is 'Training'.

Keywords: Training, Education, Assistance, Income, MSMEs

1. Introduction

The development of Micro Small and Medium Enterprises from year to year is increasing. One of them is the growth of Micro, Small and Medium Enterprises in Makassar City. Data on the population of Micro, Small and Medium Enterprises in South Sulawesi in 2017 is divided into three parts, with a population of 134,795 micro-businesses that are owned by individuals and/or individual business entities that meet the criteria of micro-businesses. The population of small business as much as 35,731 is a stand-alone productive economic business carried out by individuals or business entities that are not subsidiaries or not a branch of the company that is owned or controlled. Medium-sized businesses with a population of 1,447 are productive economic ventures carried out by individuals or independent business entities that are not subsidiaries and large businesses with a population of 670. The number of

Micro-Small and Medium Enterprises in Makassar City is 16,428 units consisting of 5,497 micro-businesses, 8,592 small businesses, and 2,339 medium businesses. Economic development in Makassar City is an integral part of the national development effort that must be implemented and harmonized between one sector and another. To spur economic growth in Makassar City so that full employment is certainly needed strategic steps. One way that can be done is to encourage the growth of Micro and Small and Medium Enterprises, because this sector absorbs the most labor and encourages increased investment.

But with the increase in Micro, Small and Medium Enterprises that occur, not a few MSMEs are able to survive or continue to develop due to problems that occur. The problems of Micro and Small and Medium Enterprises that are often faced are limited working capital, difficulties in marketing, distribution and procurement of raw materials, limited access to information about markets, lack of expertise or inadequate quality of Human Resources, technological capabilities, high costs due to procedures complex administration and bureaucracy, especially in the management of business licenses (Tambunan, 2012).

According to Wibowo (2010) the problems that most often arise in this development effort relate to the characteristics possessed by Micro, Small and Medium Enterprises which are a bit difficult. Some characteristics that are most inherent in most Micro and Small Medium Enterprises include, low labor productivity which results in low salaries and wages, the quality of goods produced is relatively low, employs female workers more than men, weak capital structure and lack of access to strengthen the capital structure, lack of innovation and adoption of new technologies, and lack of marketing access to potential markets.

In this case the Technical Executing Unit of the Integrated Business Service Center (PLUT) of the Cooperative Micro Small and Medium Enterprises of the Province of South Sulawesi is an institution that provides comprehensive and integrated non-financial services for cooperatives and micro, small and medium enterprises in efforts to improve production performance, marketing performance, access to finance, human resource development through enhancing entrepreneurial, technical and managerial capacity, as well as institutional performance in order to improve the competitiveness of Micro, Small and Medium Enterprises Cooperatives in South Sulawesi. Technical Executing Unit (TEU) PLUT of Micro and Small and Medium Enterprises Cooperatives provides several services, including business consulting for Micro and Small Medium Enterprises Cooperatives, business mentoring or mentoring, access to finance, marketing and promotion facilities, business training, and networking.

Based on the background that has been stated, the formulation of the problem can be stated as follows: (1) Does training, education and mentoring have a partial effect on MSME revenues in the Technical Executing Unit of the Micro Small and Medium Enterprises Cooperative of the South Sulawesi Province?; (2) Does training, education and mentoring simultaneously influence the income of Micro and Small and Medium Enterprises in the Technical Executing Unit of the Micro Small and Medium Enterprises Cooperative PLUT South Sulawesi Province?; (3) From which training, education, and mentoring which variable is most dominant influences the income of Micro and Small and Medium Enterprises in the Technical Implementing Unit of the Small and Medium Enterprises Cooperative of Micro and Medium Enterprises in South Sulawesi Province?

2. Literature Review

Basically, SMEs in Baubau City have understood the importance of customer orientation by trying to understand the desires and needs of consumers by using their limited resources, including understanding how competitors conduct customer orientation. However, SME

owners are still weak in responding to customer-oriented strategies conducted by competitors and this has an impact on SME marketing performance. For example if a competitor gives a discount on the product produced, then the concerned SMEs gives a discount on the product they produce, so there is a copy copying culture, only to attract more customers so that the level of sales increases, regardless of the benefits to be gained, and if this is done continuously, of course, many SMEs will switch to other types of businesses or even "close out" or close their businesses. SMEs in the City of Baubau, always try to prioritize innovation, because customers generally want innovative products in accordance with their wishes. For SMEs, success in developing new products through innovation means that they try to bring their companies closer to customers and of course one step ahead of their competitors. This requires their intelligence in recognizing the tastes of their customers so that product development through innovation is expected to be in accordance with customer desires. Thus the development of product innovations must be with clear planning and done carefully (Hardin et al., 2019).

In small businesses, entrepreneurs often experience many obstacles even if they already have enough business knowledge. Especially if this business activity is carried out by mothers who actually have other duties, namely caring for the family or working in the formal sector. If not managed properly, then these businesses cannot develop and have a contribution to the country's economy, it can even bring harm to these business actors. According to Zimmerer (2008) one of the fatal mistakes in entrepreneurship is the failure to develop strategic planning. Inadequate planning can occur because they make buying and selling spontaneously, only buying and selling at certain times, buying merchandise or investing in large quantities without thinking about existing financial capabilities. They tend to follow the conscience and trends that exist in social circles, without thinking about how to market, or what if the goods do not sell. In determining the selling price, also often only based on the purchase price of the product, without considering the overhead costs incurred but not realized. Without a clear strategy, businesses do not have a sustainable basis for creating excellence (Sila Ninin Wisnantiasri, Irma Paramita Sofia, Fitriyah Nurhidayah, 2018).

Education and assistance for MSMEs is one of the government's tasks to fulfill the basic needs of the community so that the community can live properly, as stated by (Dewi et al., 2019) that So what does the basic need itself mean? A basic need is absolute, where fulfillment cannot be avoided because it involves the survival of citizens. Besides that, basic needs can also have a minimum limit that must be fulfilled for each/citizen who is the target, not discriminating between one citizen and another. These basic needs are tried to be mapped in a minimum service standard (MSS). There are six types of MSS, namely: education; health; public Works; public housing; peace, public order and community protection, and social. With the development of MSMEs in the regions, it should be accompanied by the attention of local governments so that existing MSMEs can still exist and even develop so that they can improve the regional economy. However, for now the attention of the local government to MSMEs can be said to be still lacking. This can be seen from the number of MSMEs that do not develop in the sense of being stagnant or even out of business. In practice, MSME owners always face obstacles or constraints in developing their businesses, whether they are constrained by capital, human resources, distribution of goods, and so on. Moreover, in facing the free market as it is now, the obstacles faced by the SMEs will certainly be more complex than before. This is also supported by Law No. 20 of 2008 which states that empowerment is an effort made by the Government, Regional Government, Business World, and the community in synergy in the form of climate growth and business development towards Micro, Small and Medium Enterprises so that they are able to grow and develop into a strong

and independent business. From this basis, the government is obliged to provide assistance to the existing MSMEs (Chris Bayu Arbiyanto, 2017).

The Framework for Thinking from this research is:

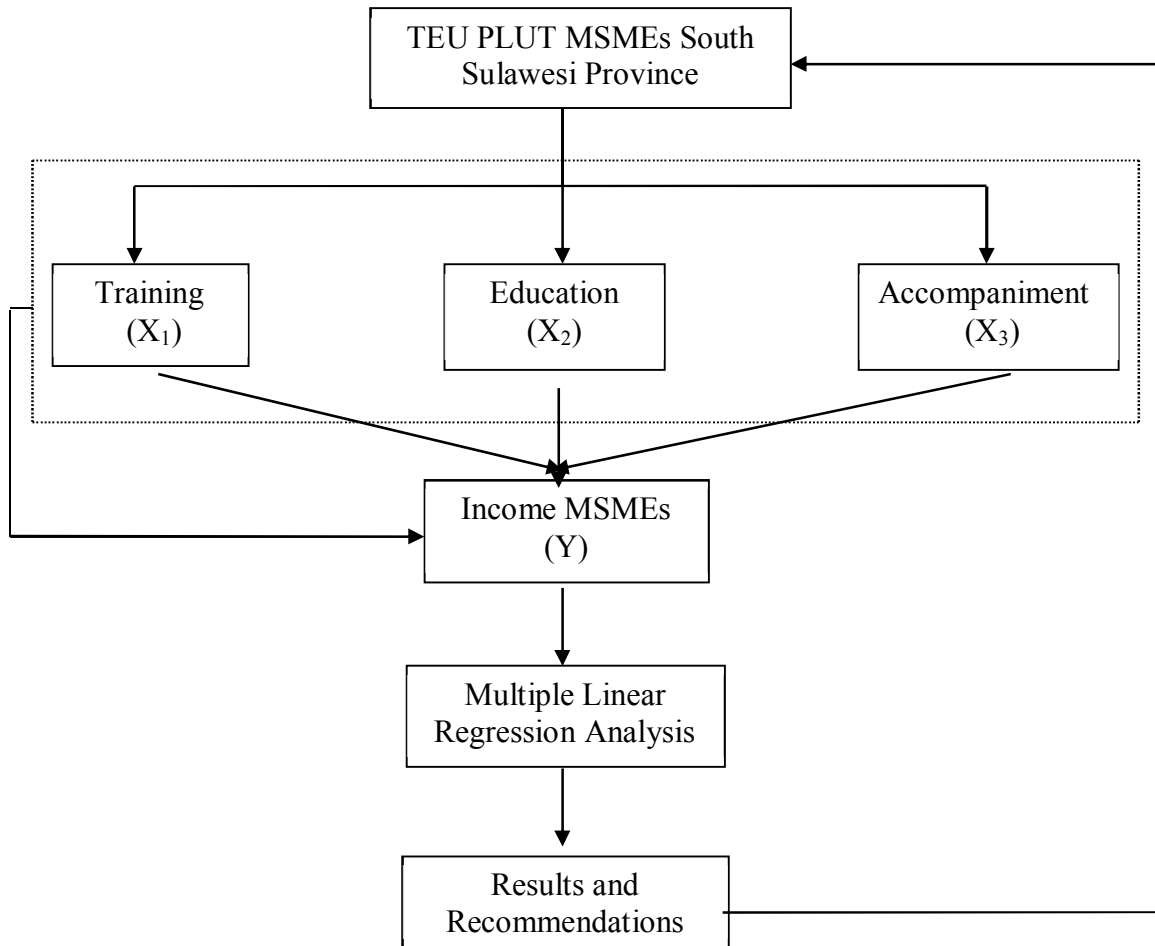


Figure 1. Framework for Thinking

3. Methodology

The study was conducted at the Technical Executing Unit of the Micro Small and Medium Enterprises Cooperative of the South Sulawesi Province on the Metro Tanjung Bunga Road, Panambung, Mariso, Makassar City, South Sulawesi 90112, while the time of the study was estimated to be carried out on 12 December 2018 to 15 January 2019. The population used by researchers in this study is 85 MSMEs in Makassar City that are registered in the Technical Implementation Unit of the Micro Small and Medium Enterprises Cooperative of the South Sulawesi Province. With the sampling technique with the Slovin formula with an error level of 5%. So as many as 70 samples were used in this study. Data analysis with multiple linear regression.

4. Results and Discussion

4.1. Research Result

Table 1. Employee Validity Test Results

| Variable | Item | Corrected Item (R count) | R table | Information |
|--------------------|------|--------------------------|---------|-------------|
| Training (X1) | X1.1 | 0,408 | 0.198 | VALID |
| | X1.2 | 0,519 | 0.198 | VALID |
| | X1.3 | 0,519 | 0.198 | VALID |
| | X1.4 | 0,587 | 0.198 | VALID |
| Education (X2) | X2.1 | 0,408 | 0.198 | VALID |
| | X2.2 | 0,681 | 0.198 | VALID |
| | X2.3 | 0,348 | 0.198 | VALID |
| | X2.4 | 0,348 | 0.198 | VALID |
| | X2.5 | 0,666 | 0.198 | VALID |
| | X2.6 | 0,666 | 0.198 | VALID |
| | X2.7 | 0,348 | 0.198 | VALID |
| | X2.8 | 0,604 | 0.198 | |
| Accompaniment (X3) | X3.1 | 0,707 | 0.198 | VALID |
| | X3.2 | 0,610 | 0.198 | VALID |
| | X3.3 | 0,719 | 0.198 | VALID |
| | X3.4 | 0,565 | 0.198 | VALID |
| Income (Y) | Y1 | 0,408 | 0.198 | VALID |
| | Y2 | 0,519 | 0.198 | VALID |
| | Y3 | 0,519 | 0.198 | VALID |
| | Y4 | 0,587 | 0.198 | VALID |

Source: Processed Data Results, 2019

For data quality test it is shown from the validity test that all variables are valid, while reliability Test can be seen in table 2.

Table 2. Research Instrument Reliability Tests

| Variable | Item | Cronbach's Alpha if Item Deleted | Reliability Standards | Information |
|--------------------|------|----------------------------------|-----------------------|-------------|
| Training (X1) | X1.1 | 0,886 | 0.60 | Reliabel |
| | X1.2 | 0,884 | 0.60 | Reliabel |
| | X1.3 | 0,884 | 0.60 | Reliabel |
| | X1.4 | 0,881 | 0.60 | Reliabel |
| Education (X2) | X2.1 | 0,886 | 0.60 | Reliabel |
| | X2.2 | 0,881 | 0.60 | Reliabel |
| | X2.3 | 0,887 | 0.60 | Reliabel |
| | X2.4 | 0,887 | 0.60 | Reliabel |
| | X2.5 | 0,881 | 0.60 | Reliabel |
| | X2.6 | 0,881 | 0.60 | Reliabel |
| | X2.7 | 0,887 | 0.60 | Reliabel |
| | X2.8 | 0,881 | 0.60 | Reliabel |
| Accompaniment (X3) | X3.1 | 0,877 | 0.60 | Reliabel |
| | X3.2 | 0,881 | 0.60 | Reliabel |
| | X3.3 | 0,876 | 0.60 | Reliabel |
| | X3.4 | 0,883 | 0.60 | Reliabel |
| Income (Y) | Y1 | 0,886 | 0.60 | Reliabel |
| | Y2 | 0,884 | 0.60 | Reliabel |
| | Y3 | 0,884 | 0.60 | Reliabel |
| | Y4 | 0,881 | 0.60 | Reliabel |

Source: Processed Data Results, 2019

Indicators or questionnaires used for all variables are all declared to be reliable or can be trusted as a measurement tool.

4.1.1. Hypothesis test

Table 3. Simultaneous Testing (F-Test) Anova

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|------------|----------------|----|-------------|----------|--------------------|
| Regression | 15,531 | 3 | 5,177 | 1002,837 | 0,000 ^b |
| Residual | 0,341 | 66 | 0,005 | | |
| Total | 15,871 | 69 | | | |

Source: Processed Data Results (Model Summary, Anova 2019)

Data with a significant level of 5% and degrees of freedom $df_1 = 3$ and $df_2 = 66$ then F tables obtained $(3:66) = 2.74$. Based on ANOVA test or F test from SPSS output, it can be seen that the f count is $1002.837 > F$ table value is 2.74 and the probability is $0.000 < 0.05$. More precisely, the calculated F value is compared with the F table where if F arithmetic $> F$ table then the independent variables simultaneously have a positive and significant effect on the dependent variable.

Table 4. Partial Testing (t-Test)

| | | Unstandardized Coefficients | Standardized Coefficients | | |
|---------------|-------|-----------------------------|---------------------------|--------|-------|
| | B | Std. Error | Beta | t | Sig. |
| (Constant) | 0,367 | 0,128 | | 2,878 | 0,005 |
| Training | 0,824 | 0,021 | 0,969 | 38,909 | 0,000 |
| Education | 0,134 | 0,048 | 0,024 | 2,707 | 0,002 |
| Accompaniment | 0,109 | 0,014 | 0,018 | 2,644 | 0,002 |

Source: Processed Data Results, 2019

For t count 38.909 and for the t table value of the results of n-k-1 (n = respondents, k = independent variables) amounted to 1.668. Thus based on the t value of $38.909 > 1.688$ and for a probability value of $0.00 < 0.05$, it can be concluded that H_0 is rejected and H_a is received, thus training has a partially significant effect on the income of Micro and Small Medium Enterprises registered in the Implementing Unit Technical PLUT of the Cooperative of Small and Medium Enterprises in South Sulawesi Province. So the first hypothesis is accepted.

a. Hypothesis 1: It is suspected that the Education variable partially influences the income of Micro and Small and Medium Enterprises

For t count 2.707 and for the t table value of the results of n-k-1 (n = respondents, k = independent variables) amounted to 1.668. Thus based on the t value of $2.707 > 1.688$ and for a probability value of $0.002 < 0.05$, it can be concluded that H_0 is rejected and H_a is accepted, thus education has a partially significant effect on the income of Micro and Small Medium Enterprises registered at the Technical Executing Unit of PLUT Micro, Small and Medium Enterprises Cooperatives in South Sulawesi Province. So the first hypothesis is accepted.

b. Hypothesis 1: Assumed Assistance Variable has partial effect on Micro and Small Business Revenues

For t count 2,644 and for the t table value of the results of n-k-1 (n = respondents, k = independent variables) amounted to 1,668. Thus based on the t value of $2.644 > 1.688$ and for a probability value of $0.002 < 0.05$, it can be concluded that H_0 is rejected and H_a is accepted, thus the facilitation has a partially significant effect on the income of Micro and Small Medium Enterprises registered at the PLUT Technical Implementation Unit Micro, Small and Medium Enterprises Cooperatives in South Sulawesi Province. So the first hypothesis is accepted.

The coefficient of determination is used in detecting how far the relationship and the ability of the model in explaining the dependent variable. In the data processed there are four independent variables. As in table 5 below.

Table 5. Coefficient of Determination

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|--------------------|----------|-------------------|----------------------------|
| 1 | 0,989 ^a | 0,979 | 0,978 | 0,07185 |

Primary Data Sources were processed by SPSS, 2019

In the table above it can be seen that R obtained a correlation value of $R = 0.989$ which means the correlation or relationship between the training, education and mentoring variables has an influence on the income of Micro and Small and Medium Enterprises. Then the coefficient of determination or R Square = 0.979, which means that 97.9% influence the income of Micro and Small and Medium Enterprises registered in the Technical Executing

Unit of the Small and Medium Enterprises Cooperative Micro Small and Medium Enterprises in South Sulawesi Province influenced by the variables of training, education and mentoring.

4.2. Discussion

4.2.1. *Effect of Training on Micro and Small Medium Enterprises Revenue in the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative of South Sulawesi Province*

From the above results, it shows that when testing data quality all the questions in the questionnaire are said to be valid with the provisions exceeding the value of r table and for reliability values above the standard can be said that the existing questionnaire is declared reliable for further testing.

Based on the results of the respondents' answers through questions in the questionnaire regarding training variables, the average respondent answers agree and strongly agree. This proves that the training provided by the PLUT Technical Implementation Unit of the Micro and Small and Medium Enterprises Cooperative of South Sulawesi Province is already good. Respondents actively participated in the implementation of the training program. The instructor (trainer) delivers the material well so that the material is easily understood by respondents. Which material is given in accordance with the line of business that the respondent runs.

Data processing was conducted to obtain the results of the study that the training variables had a positive and significant effect on the increase in income of Micro and Small and Medium Enterprises in the Technical Executing Unit of the Small and Medium Enterprises Cooperative Micro Small and Medium Enterprises in South Sulawesi Province. The more training that is given by the Technical Executing Unit of the PLUT Cooperative of Micro, Small and Medium Enterprises in the Province of South Sulawesi, the more there will be an increase in the income of Micro Small and Medium Enterprises. This shows that the training conducted by the Technical Executing Unit of the PLUT Cooperative of the Micro and Small and Medium Enterprises of the Province of South Sulawesi can affect business revenues because the material provided at the time of the training is in accordance with their respective businesses.

This is in accordance with the opinion of Todaro (2013) states that knowledge and skills enable people to work better. By working hard, someone can increase their productivity, so that their business income/profits will increase. This is in accordance with research conducted by Utami (2018) who examines the problem of the influence of skills training on increasing the income of mustahik on empowering zakat, infaq, and shadaqah. Utami proved that training had a positive and significant effect on increasing income.

Likewise conducted by Meida Nur (2018) examines the issue of the effect of training on increasing income, proving that training has a positive and significant effect on increasing opinion. In order for humans to optimize their productivity, the quality of human resources (HR) needs to be developed or improved by providing adequate education and skills training and in accordance with the demands of the work that humans themselves are doing.

4.2.2. *The Effect of Education on MSME Income in the Technical Implementation Unit of the Micro Small and Medium Enterprises Cooperative PLUT South Sulawesi Province*

From the above results, it shows that when testing data quality all the questions in the questionnaire are said to be valid with the provisions exceeding the value of r table and for the reliability values obtained above the standard values can be said that the existing

questionnaire is declared reliable for further testing. Based on the results of respondents' answers through questions in the questionnaire regarding educational variables, the average respondent answers agree and strongly agree. This proves that the education owned by the owners of Micro and Small and Medium Enterprises in the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative PLUT South Sulawesi Province is good. Respondents already have education in the field of entrepreneurship so that respondents have high creativity to create new works because they have understood the concepts of entrepreneurship. Respondents have also been able to deal with risks and challenges in running a business.

Data processing is performed so the research results are obtained that the educational variables have a positive and significant effect on the increase in income of Micro and Small and Medium Enterprises in the Technical Executing Unit of the Micro and Small Medium Enterprises Cooperative PLUT South Sulawesi Province. The higher education owned by Micro and Small and Medium Enterprises entrepreneurs in the Technical Implementing Unit of the Micro and Small and Medium Enterprises Cooperatives of the Province of South Sulawesi, the higher the income of Micro and Small and Medium Enterprises. When education has increased, the income or income will also be higher. This is due to the suitability between the work done and the education that has specifications. At a certain age the income will be lower than the income of someone who is highly educated, so someone who invests in education can generate higher income.

According to Simanjuntak (2001) the relationship between the level of income at the level of education is to assume that the higher the level of education, the higher the level of employee productivity and ultimately affect the level of income. This is in accordance with research conducted by Tri Utari and Putu (2014) who examined the issue of the effect of education on increasing MSME income, which proves that education has a positive and significant effect on increasing income. But not in line with research conducted by Romauli Nainggolan (2016). Where the level of education does not affect the income of Micro and Small and Medium Enterprises.

4.2.3. Effect of Mentoring on Micro and Small Medium Enterprises Revenues in the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative PLUT South Sulawesi Province

From the above results, it shows that when testing data quality all the questions in the questionnaire are said to be valid with the provisions exceeding the value of r table and for the reliability values obtained above the standard values can be said that the existing questionnaire is declared reliable for further testing. Based on the results of the respondents' answers through the questions in the questionnaire regarding the assistance variable, the average respondent answered agree and strongly agree. This proves that the assistance provided by the PLUT Technical Implementation Unit of the Cooperative Micro Small and Medium Enterprises of South Sulawesi Province is already good. Assistance is carried out according to a specified schedule by providing consulting services and monitoring of member resource management, marketing strategies and financial management. With the assistance can increase the income of respondents.

Data processing conducted obtained research results that the mentoring variable has a positive and significant effect on increasing income Small and Medium Enterprises in the Technical Executing Unit of the Small and Medium Enterprises Cooperative of the Small and Medium Enterprises in South Sulawesi Province. The more often the assistance provided by the Technical Executing Unit of the PLUT Cooperative for Small and Medium Enterprises in

the Province of South Sulawesi, the more there will be an increase in the income of Small and Medium Enterprises. This shows that the assistance carried out by the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative PLUT can affect business income because of the role of the mentors who can optimize the potential of program participants.

This is in accordance with research conducted by Utami (2018) who examined the issue of the influence of assistance to increase the income of mustahik on the empowerment of zakat, infaq, and shadaqah. Utami proved that mentoring had a positive and significant effect on increasing opinion. Assistance is needed to motivate and guide members in developing businesses so that they will change the mindset of members and increase income so that family welfare is achieved. Likewise conducted by Suryani and Akhmad P. (2017). Meida Nur R. (2018) examined the issue of the effect of mentoring on increasing income, proving that mentoring had a positive and significant effect on increasing income.

5. Conclusion

Based on the results of the analysis and discussion, this study can be concluded as follows: (1) Training, education, and assistance have a partially and significantly positive effect on Micro and Small Medium Enterprises income in the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative PLUT South Sulawesi Province. Training, education, and mentoring have a simultaneous and significant positive effect on the income of Micro and Small and Medium Enterprises in the Technical Implementation Unit of the Micro and Small and Medium Enterprises Cooperative of the South Sulawesi Province; (2) The training variable is the most dominant variable affecting the income of Micro and Small Medium Enterprises in the Technical Implementing Unit of the Micro Small and Medium Enterprises Cooperative PLUT, because it has a high influence value of 0.824 then education of 0.134 and assistance of 0.109.

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