

# Analysis of the Impact of Business Capital Assistance on MSME Income in Kabonena Subdistrict

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## Abstract

This research aims to determine the amount of MSME income before and after receiving business capital assistance and to understand the impact of business capital assistance on MSME income in Kabonena Village. The type of research used is quantitative research with a descriptive approach. The sampling technique used is saturated sampling (census), with the sample in this study being 7 MSMEs in food and beverage businesses that are still active and have received BPUM (Productive Assistance for Micro Businesses) stage 1 capital assistance. The data source in this research is primary data. Data collection techniques include observation and interviews using questionnaires as tools. The data analysis tool used is income analysis. The research results show that there are changes in MSME income before and after receiving business capital assistance. The calculation results from income analysis show that the total net income of MSMEs during one month of production before receiving business capital assistance was Rp6,284,600. After receiving business capital assistance, the total net income increased to Rp16,377,800. The research results show that business capital assistance distributed by the government contributes to increasing the income of Micro, Small and Medium Enterprise actors.

**Keywords:** Business Capital Assistance, Income, MSME.

## 1. Introduction

The availability of job opportunities in Indonesia is not proportionally aligned with Indonesia's high population, which encourages Indonesians to make new breakthroughs to create jobs to advance their respective economies. Micro, Small and Medium Enterprises (MSMEs) are an alternative that can be chosen to increase community income and provide job opportunities (Astawa, 2022). MSMEs have proven capable of surviving the economic crisis that hit Indonesia in 1998 and the Covid-19 pandemic. When the economic crisis reached its worst point with negative impacts on almost all economic sectors, MSMEs were able to survive (Yusuf, 2023).

Economic development in a region is marked by improvements in economic structure through production, consumption and investment activities that impact labor absorption and increased community income (Tope, 2019). Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, in 2024 the number of MSMEs in Indonesia reached more than 65 million business units with a contribution of more than 60 percent to Gross Domestic Product (GDP) and absorbed almost 97 percent of the workforce (Kemenkeu, 2024). This shows that MSMEs have a very large impact on the economy and the more workers involved in MSMEs will help reduce unemployment in Indonesia. In addition, the household sector is the smallest and most important economic actor, because economic activities begin from this sector (Tope, 2023).

Palu City as one region in Central Sulawesi Province has great potential for MSME development. Data from the Department of Cooperatives, MSMEs and Labor of Palu City



shows the number of Micro, Small and Medium Enterprise (MSME) actors in Palu City divided by business type. Culinary business type with the largest number of business actors totaling 13,039 business actors, followed by mixed goods business type totaling 10,488 business actors, service business totaling 4,672 business actors, fashion, beauty and clothing business type totaling 838 business actors, spice business totaling 326 business actors and pharmaceutical business type totaling 69 business actors. The total number of business actors in Palu City reached 29,561 business actors (Safitri & Rusdin, 2024).

Although Micro, Small and Medium Enterprises (MSMEs) currently have an important role in the national or regional economy, MSMEs are often faced with various obstacles and constraints in business development and increasing income. According to Sukirno in Rani (2018), income is the amount of earnings received by residents for their work performance during one period, whether daily, weekly, monthly or annually. Income is the most important factor in measuring the level of business success.

The constraint often faced by almost all MSME actors is the lack of capital they possess. Capital is an important factor for MSMEs to run and develop their business so it can affect the income obtained (Musvira et al., 2022). Limited capital becomes an obstacle in increasing production capacity, raw material procurement, marketing, and product innovation. The lack of MSME capital is caused because small and medium enterprises are generally individual businesses or closed companies that depend on very low owner capital, while loans from banks or other financial institutions are difficult to obtain.

Assistance for MSMEs is an effort to develop and extend the sustainability of Micro, Small and Medium Enterprises. Seeing the important role of MSMEs in the economy, the government provides assistance to every community-owned business through the Micro Business Productive Assistance (BPUM) program as a form of support for MSME sustainability.

The Micro Business Productive Assistance (BPUM) is assistance given to business actors throughout Indonesia. This program aims to ensure that MSMEs remain viable despite facing challenges. Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia Number 6 of 2020 explains that BPUM (Micro Business Productive Assistance) is assistance in the form of money given by the government to micro business actors, whose funds come from the state revenue and expenditure budget (Jumaidah dan Avriyanti, 2023). The BPUM program is a form of grant assistance from the government, not in the form of loans or credit. BPUM fund distribution is carried out through banks owned by State-Owned Enterprises (BUMN). The Ministry of Cooperatives states that BPUM includes Direct Cash Assistance (BLT) intended for MSME actors with total assistance of Rp2,400,000.

The Palu City Government realizes the importance of the role of Micro, Small and Medium Enterprises (MSMEs) in the economy. Through the Department of Cooperatives, MSMEs and Labor of Palu City as the proposing institution, the government provides and distributes financing through the Productive Assistance for Micro Businesses (BPUM) program. BPUM fund assistance distributed by the Palu City government amounts to Rp2,400,000 per business unit. The purpose of this assistance program is to improve the survival and growth of MSMEs.

Kabonena Village is one of the areas in Palu City with quite a lot of MSME activities, especially in the culinary field, marked by many food and beverage business actors scattered in Kabonena Village. This condition shows the important role of small business units in supporting the local economy. Based on the background, this study formulates the following questions: how much is the income of MSMEs before and after receiving business capital assistance, and does such assistance affect MSME income in Kabonena Village? Accordingly,

the objectives of this research are to examine the level of MSME income before and after receiving business capital assistance and to analyze the impact of this assistance on MSME income in Kabonena Village.

## 2. Literature Review

### 2.1. Micro, Small and Medium Enterprises (MSMEs)

Referring to Tambunan (2012), Micro, Small and Medium Enterprises (MSMEs) are independent productive business units, run by individuals or business entities in all economic sectors (Widyaningrum et al., 2024).

According to Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), a Micro Business is defined as a productive economic activity owned by an individual or an individual-owned business entity that meets the criteria established by the law. Small Business is a productive economic business that stands independently, run by individuals or business entities that are not subsidiaries or branches of medium or large businesses, either directly or indirectly, and meets the criteria for small businesses as regulated by law. Medium Business is an independent productive economic business, carried out by individuals or business entities that are not part of subsidiaries or branches of small or large businesses, either directly or indirectly, and meets the criteria for medium businesses as regulated by law.

The criteria for Micro, Small and Medium Enterprises according to Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises are:

- 1) Micro Business has net assets of at most Rp50,000,000 (fifty million rupiah) excluding land and buildings for business premises or has annual sales results of at most Rp300,000,000 (three hundred million rupiah).
- 2) Small Business has net assets of more than Rp50,000,000 (fifty million rupiah) up to at most Rp500,000,000 (five hundred million rupiah) excluding land and buildings for business premises or has annual sales results of more than Rp300,000,000 (three hundred million rupiah) up to at most Rp2,500,000,000 (two billion five hundred million rupiah).
- 3) Medium Business has net assets of more than Rp500,000,000 (five hundred million rupiah) up to at most Rp10,000,000,000 (ten billion rupiah) excluding land and buildings for business premises or has annual sales results of more than Rp2,500,000,000 (two billion five hundred million rupiah) up to at most Rp50,000,000,000 (fifty billion rupiah).

### 2.2. Business Capital

Business capital according to the Indonesian Dictionary (KBBI) is money or property such as goods used as the basis or parent in trading, as well as a source of funds to generate profit and increase wealth. Business capital can be interpreted as funds used to run and maintain the sustainability of a business. Business capital also has various meanings, including as initial capital when opening a business, capital to expand a business, and capital used in daily operations (Antik & Murtani, 2023).

According to Latifahul et al. (2020) in Mariam & Yuliani (2022), business capital is an important instrument for businesses that are newly established or already running. Business capital is assets owned and used to carry out business activities with the aim of obtaining optimal profits, so it is expected to increase income.

### 2.3. Production

Production is an economic activity carried out by producers using production factors to produce output, namely goods and services (Ansar, 2017). Production is the activity of converting inputs into outputs/outcomes to increase benefits, which can be done by changing form (form utility), moving location (place utility), or by storing (store utility). The purpose of production is to produce goods or services, increase the utility value of goods or services, increase profits, expand business fields, improve community welfare and maintain business continuity (Suhardi, 2016).

### 2.4. Cost

Cost is all expenditures that must be borne to provide goods or services so they are ready to be used by consumers. Costs incurred are in the form of variable costs and fixed costs. Production costs are all expenditures made by companies to obtain production factors to produce output (Fatoni, 2017).

Total production cost or better known as total cost (TC) is the overall cost that must be incurred by producers in the production process as the main activity to produce a product. Fixed cost is the cost that must be incurred by producers whether or not there is production activity. While variable cost is the overall cost that must be incurred when there is production process activity. The size of variable costs incurred by producers depends on the scale of the production process carried out. The larger the scale of the production process, the greater the variable costs. Conversely, if the scale of the production process is relatively small, then the amount of variable costs incurred is also low (Sarnowo & Sunyoto, 2014)

### 2.5. Revenue

Citing Sukirno (2004), revenue is the amount of money obtained from selling a certain amount of output. In other words, revenue is all income received by the company from product sales (Andriani, 2019). Revenue is the result of multiplication between the amount of production and the prevailing selling price. The size of revenue obtained by a business is greatly influenced by the amount of products produced and the selling price. Total production and selling price become the main components that determine the size of revenue in a business (Habibu et al., 2022).

### 2.6. Income

Sukirno (2000) opined that income is an important element in a trade, because every business wants to know the value or amount of income obtained while running its business. Income in economic terms is compensation for the use of production factors by households or companies. Production factors can be in the form of wages, salaries, rent, interest and profits. Income is the amount of money obtained within a certain period from the results of selling goods and services obtained in business units (Andriani, 2019).

Moreover, Rusdin (2016) stated that income is interpreted as the result of efforts to make a living, including business results and other activities obtained by individuals or communities (Widyaningrum et al., 2024). Income according to Boediono (2000) is receipts from results obtained from economic activities related to business activities and sales results of production factors owned by businesses (Gonibala, 2019).

### 2.7. Previous Research

Research conducted by Kamaruddin et al. (2023) on impact of capital financing assistance on income of micro small and medium enterprise actors in Sumbawa regency used comparative research type. Data analysis techniques in this research were conducted using different test techniques for two means. This testing technique includes paired samples

statistics test, paired samples correlations test and paired samples t-test. The results of data analysis conducted show that there are differences in income levels of MSME actors in Sumbawa Regency before and after receiving capital assistance from BMT Insan Samawa. The provision of capital assistance by BMT Insan Samawa has a positive impact on the income of MSME actors in Sumbawa Regency. The average income obtained by MSME actors after receiving capital assistance from BMT Insan Samawa increased compared to the income obtained before receiving capital assistance from BMT Insan Samawa.

Sihombing et al. (2023) conducted a study on the impact of the Bank Rakyat Indonesia KUR program on the income of culinary MSMEs at BRI Unit Bumi Beringin, Manado City. The research employed a descriptive quantitative approach using the Paired T-test for data analysis. The research results show that the impact of the KUR BRI Unit Bumi Beringin program has a positive impact on culinary MSMEs in Manado City due to differences in income received, differences that occur from KUR loan capital used that can help in the development of MSME businesses so that there is an increase in income after using KUR BRI Unit Bumi Beringin, Wanea District, Manado City.

Lastly, Putra & Syafrudin (2021) in their study explained that the research results show that the income of business owners before and after utilizing e-commerce experienced changes in the form of increases. Based on the results of the paired t-test, it is known that the calculated t value is -8.345 with a significance of 0.000 ( $p < \alpha$ ). The test results provide the conclusion that there are differences in business owner income in Banjarmasin City before and after utilizing e-commerce.

### 3. Methods

#### 3.1. Type of Research

The type of research used in this study is quantitative research with a descriptive approach. Descriptive research is a method used to observe and describe the conditions of a group of people, an object, conditions, a system of thought or certain events where the goal is to make descriptions, present systematic, factual and accurate pictures of facts, characteristics, and relationships between phenomena being studied (Kristiyanti, 2023). The descriptive research method was chosen by the researcher to get a detailed picture of the influence of business capital assistance on increasing MSME income in Kabonena Village. The data source used in this research is primary data obtained directly from respondents. Primary data sources were obtained by conducting interviews using questionnaires as tools. Data collection techniques in this research consist of observation, interviews, and documentation.

This research was conducted in Kabonena Village. The sampling technique used is saturated sampling (census), which is sample determination when the population is relatively small, less than 30 people (Sugiyono, 2023). The basis of this research using saturated sampling technique is because the population is small, so the sample in this research uses the entire population to be used as a sample, namely 7 MSMEs in food and beverage businesses that are still active and have received BPUM stage 1 business capital assistance.

#### 3.2. Data Analysis Methods

The data analysis method used in this research is income analysis. Income analysis can be written as follows:

- 1) To determine MSME income before and after receiving business capital assistance, first determine the total cost with the formula:

$$TC = TFC + TVC$$



Where:

TC = Total Cost

TFC = Total Fixed Cost

TVC = Total Variable Cost

- 2) Revenue is the result of multiplication between the number of products and the selling price of products. MSME revenue can be calculated with the formula:

$$TR = P \cdot Q$$

Where:

TR = Total Revenue

P = Price

Q = Production quantity

- 3) Net income or business profit is obtained from the difference between total revenue and total cost. Mathematically, the income formula is:

$$\pi = TR - TC$$

Where:

$\pi$  = Income obtained/net income

TR = Total Revenue

TC = Total Cost

## 4. Results and Discussion

### 4.1. Respondent Characteristics

This research was conducted in Kabonena Village. Respondents in this study were seven MSME actors who received BPUM stage 1 assistance who are still active in food and beverage businesses. Characteristics in this research are descriptions, conditions or characteristics of MSME actor respondents in Kabonena Village. Characteristics in this research are used to determine the diversity of respondents based on age, education level, product type, and experience. Further explanation regarding respondents is presented in the following table:

**Table 1. Characteristics of Micro, Small and Medium Enterprise Actor Respondents Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Type	Age	Education Level	Business Duration
1	Zultin	Unripened Coconut	45	Junior High	11-35 Years
2	Nuraeni	Beverages	53	Junior High	1-10 Years
3	Ainun	Yellow Rice	56	Senior High	11-35 Years
4	Maspian	Yellow Rice	50	Senior High	11-35 Years
5	Nirma	Yellow Rice	44	Junior High	1-10 Years
6	Asbiyah	Kue Cantik Manis	54	Junior High	11-35 Years
7	Juwita	Fried Banana	34	Junior High	1-10 Years

Source: Processed from primary data

#### 4.1.1. Respondents by Age

The age of MSME actor respondents in this research who received business capital assistance in Kabonena Village ranged from 34 to 56 years. The age of respondents can be said to be in the productive age group. According to BPS, productive age is between 15 to 64 years.

#### 4.1.2. Respondent Education

Education referred to in this research is the highest level of education completed by respondents. The research results show that most respondents have junior high school education with 5 respondents and senior high school education with 2 respondents. This

limitation of formal education does not become an obstacle in running a business, because most business actors are still able to manage and develop their businesses through the experiences they undergo.

### 4.1.3. Product Type

Products that are often consumed and liked by consumers become choices for respondents to produce and trade. By knowing the types of products sold by respondents, researchers can know the tools and raw materials used in the production process. In this research, the types of products traded by respondents are yellow rice by respondents Ainun, Maspian and Nirma. Respondent Zultin sells unripened coconut, respondent Nuraeni beverages, respondent Asbiyah Kue Cantik Manis and respondent Juwita fried banana

### 4.1.4. Business Experience

Business experience can be interpreted as something that has been experienced and felt by business actors. Experience is very important for MSME actors to develop their business. The longer they run a business, the more knowledge and skills are obtained. Long business experience affects the ability of business actors to manage businesses and utilize capital. The research results show that 4 respondents have business experience of 11-35 years and 3 respondents have business experience of 1-10 years.

### 4.1.5. Initial Capital

Initial capital is an important factor in running and developing a business, especially for business actors. Initial capital in this research refers to the amount of funds first used by respondents to open and start their business activities. The research results show that 5 respondents namely Nuraeni, Ainun, Maspian, Nirma and Asbiyah started their business with initial capital of Rp1,000,000 – Rp3,000,000 and 2 respondents namely Zultin and Juwita used initial capital of less than Rp1,000,000.

## 4.2. Income Analysis

### 4.2.1. Production Costs

Production costs are all production expenditures or total costs that must be borne during production activities. In this research there are two costs, namely fixed costs and variable costs. Fixed costs are costs incurred by MSME actors whose use is not exhausted in one production period. In this paper, fixed costs include depreciation costs. Variable costs are costs whose size depends on the amount of production, which in this case include raw material costs, electricity costs, labor costs and transportation costs. The production costs incurred by MSME actors before and after receiving business capital assistance which explained as follows:

**Table 2. Total Costs of Micro, Small and Medium Enterprises Before Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Name	Fixed Cost per Month (IDR)	Variable Cost per Month (IDR)	Total Cost per Month (IDR)
1	Zultin	Unripened Coconut	164.000	2.994.000	3.158.000
2	Nuraeni	Beverages	353.400	2.369.000	2.722.400
3	Ainun	Yellow Rice	637.000	9.542.000	10.179.000
4	Maspian	Yellow Rice	540.000	7.239.000	7.779.000
5	Nirma	Yellow Rice	682.000	15.583.000	16.265.000
6	Asbiyah	Kue Cantik Manis	347.000	5.418.000	5.765.000
7	Juwita	Fried Banana	113.000	4.134.000	4.247.000

Source: Processed from primary data

Based on Table 2, it shows that the total costs incurred by MSME actors before receiving business capital assistance varied during one month of production. The highest total cost incurred was Rp16,265,000 by respondent Nirma, respondent Ainun Rp10,179,000, respondent Maspian Rp7,779,000, respondent Asbiyah Rp5,765,000, respondent Juwita Rp4,247,000, respondent Zultin Rp3,158,000 and the lowest total cost by respondent Nuraeni was Rp2,722,400.

Fixed costs incurred by the unripened coconut business include equipment depreciation consisting of 8 components such as machete, plastic water kettle, spoon, coconut scraper, large wooden table, medium wooden table, wooden chair, and plastic chair. The total fixed costs incurred by MSME unripened coconut business operators before receiving business capital assistance was IDR 164,000. Variable costs incurred by the unripened coconut business include raw material costs and operational support such as unripened coconuts, plastic bags and straws, as well as transportation and labor wages. Variable costs incurred by MSME operators before receiving business capital assistance was IDR 2,994,000.

Fixed costs incurred by the beverage business amounted to IDR 353,400, which includes equipment depreciation consisting of 13 components such as blender, cup sealer machine, thermos, scissors, thermos, ice cube spoon, plastic jar, bucket, water kettle, milk container, napkins, and sales table. Variable costs incurred by the beverage business before receiving business capital assistance was IDR 2,369,000, including raw material costs such as powdered drinks, ice cubes, gorio-rio, nuts, sugar, chocolate milk, and operational support costs for packaging such as plastic cups, plastic bags, straws, plastic cup sealer, as well as electricity, transportation, and labor wage costs.

The yellow rice business is operated by three MSME operators: Ainun, Maspian, and Nirma. The total production costs incurred by the yellow rice business are quite high compared to other businesses. Fixed costs incurred by MSME operator Ainun before receiving business capital assistance was IDR 637,000, including equipment depreciation consisting of 29 components such as gas stove, gas cylinder, wok, steamer, basin, wooden spatula, stainless spatula, rice basket, spoon holder, side dish container, chili sauce container, glass stand, glass, plate, spoon, fork, water kettle, stapler, water gallon, rice spoon, knife, blender, tissue holder, cutting board, napkins, thousand-flame gas stove, medium wooden table, plastic chair, and sales table. Variable costs incurred by MSME operator Ainun amounted to IDR 9,542,000, including raw material costs such as rice, coconut milk, chicken, fish, eggs, noodles, cooking oil, and kitchen spices, as well as operational support costs such as gas and banana leaves, staple refills, plastic bags for packaging, and electricity, transportation, and labor wage costs.

Fixed costs incurred by the yellow rice business by MSME operator Maspian before receiving business capital assistance amounted to IDR 540,000, including equipment depreciation consisting of 28 components such as gas stove, gas cylinder, wok, water kettle, steamer, water gallon, basin, wooden spatula, stainless spatula, rice thermos, spoon holder, side dish container, chili sauce container, glass stand, glass, plate, spoon, fork, wooden table, wooden chair, stapler, plastic chair, rice spoon, knife, blender, cutting board, sales table, and napkins. Variable costs incurred by MSME operator Maspian amounted to IDR 7,239,000, including raw material costs such as rice, coconut milk, chicken, fish, noodles, cooking oil, and kitchen spices, as well as operational support costs such as gas and banana leaves, staple refills, plastic bags for packaging, and electricity, transportation, and labor wage costs.

Fixed costs incurred by the yellow rice business by MSME operator Nirma before receiving business capital assistance amounted to IDR 682,000, including equipment depreciation consisting of 30 components such as gas stove, gas cylinder, wok, steamer, basin, wooden spatula, stainless spatula, rice thermos, spoon holder, side dish container, chili sauce



container, glass stand, glass, plate, spoon and fork, wooden table, wooden chair, stapler, serving spoon, water gallon, rice spoon, water kettle, knife, blender, tissue holder, cutting board, sales table, napkins, and thousand-flame stove. Variable costs incurred by MSME operator Nirma amounted to IDR 15,583,000, including raw material costs such as rice, coconut milk, eggs, fish, meat, noodles, cooking oil, and kitchen spices, as well as operational support costs such as gas and banana leaves, staple refills, plastic bags used for packaging, and electricity, transportation, and labor wage costs. Among the three yellow rice business operators, it shows that the greater the production volume, the greater the variable costs incurred.

Fixed costs incurred by the kue cantik manis business before receiving business capital assistance amounted to IDR 347,000, including equipment depreciation consisting of 11 components such as steaming pot, cake molds, flour sieve, basin, dough mixer, stainless spatula, tray, wok, stove, gas cylinder, and stapler. Variable costs incurred by the kue cantik manis business include purchasing raw materials such as flour, coconut milk, sugar, butter, pandan paste, kasumba, cake whitener, and salt. Operational support costs include gas, mica, stapler refills, plastic bags used for packaging, as well as electricity, transportation, and labor wage costs. Variable costs incurred by the kue cantik manis MSME operator before receiving business capital assistance amounted to IDR 5,418,000.

Fixed costs incurred by the fried banana business before receiving business capital assistance amounted to IDR 113,000, including equipment depreciation consisting of 9 components such as wok, stainless spatula, chili sauce container, baking tray, tongs, fried food strainer spoon, spoon, draining tray, and blender. Variable costs incurred by the fried banana business include purchasing raw materials such as bananas, flour, cooking oil, salt, chili, and cooking oil residue, as well as operational costs for packaging such as plastic bags, electricity, transportation, and labor wage costs. Variable costs incurred by the fried banana business amounted to IDR 4,134,000.

**Table 3. Total Costs of Micro, Small and Medium Enterprises After Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Name	Fixed Cost per Month (IDR)	Variable Cost per Month (IDR)	Total Cost per Month (IDR)
1	Zultin	Unripened Coconut	210.000	4.144.000	4.354.000
2	Nuraeni	Beverages	490.200	3.326.000	3.816.200
3	Ainun	Yellow Rice	784.000	10.948.000	11.732.000
4	Maspian	Yellow Rice	709.000	9.125.000	9.834.000
5	Nirma	Yellow Rice	905.000	17.938.000	18.843.000
6	Asbiyah	Kue Cantik Manis	557.000	6.433.000	6.990.000
7	Juwita	Fried Banana	139.000	5.314.000	5.453.000

Source: Processed from primary data

Based on Table 3, it shows that the total costs incurred by MSME actors after receiving business capital assistance varied during one month of production. The highest total cost incurred was Rp18,843,000 by respondent Nirma, respondent Ainun Rp11,732,000, respondent Maspian Rp9,834,000, respondent Asbiyah Rp6,990,000, respondent Juwita Rp5,453,000, respondent Zultin Rp4,354,000 and the lowest total cost was Rp3,816,200 by respondent Nuraeni.

After receiving business capital assistance, the fixed costs and variable costs incurred by MSME operators showed an increase due to additional business equipment and the amount of raw materials used. Fixed costs incurred by unripened coconut MSME operators after

receiving assistance increased by IDR 210,000, the increase occurred due to the addition of equipment used before receiving business capital assistance. Variable costs incurred by unripened coconut MSME operators after receiving business capital assistance increased by IDR 4,144,000, the increase occurred due to the addition of raw materials used. This can be seen from the increase in the number of unripened coconuts from 450 coconuts to 600 coconuts as well as the addition of operational support materials such as plastic bags from 4 pieces to 5 pieces, straws from 2 pieces to 5 pieces. Meanwhile, transportation costs amounted to IDR 144,000, total labor wages with two workers increased from IDR 1,000,000 to IDR 1,500,000. The increase in labor wages occurred because the workload increased.

Fixed costs incurred by beverage MSME operators after receiving business capital assistance increased by IDR 490,200 due to the addition of business equipment such as 3 plastic chairs, 1 banner and 1 blender as well as the addition of equipment used before receiving business capital assistance. Variable costs incurred by beverage MSME operators increased due to the addition of raw materials used such as powdered drinks from 60 packs to 90 packs, 10 packs of gorio-rio to 15 packs, 4 liters of nuts to 10 liters, 10 kg of sugar to 12 kg, 90 pieces of ice cubes to 150 pieces, chocolate milk from 20 cans to 30 cans. In addition, the addition of operational support materials used for packaging such as plastic cups from 12 packs to 18 packs, plastic bags from 8 pieces to 12 pieces, straws from 8 pieces to 12 pieces so that variable costs incurred by beverage MSME operators amounted to IDR 3,326,000 per month. In addition, electricity costs IDR 100,000, transportation IDR 100,000 and labor wages IDR 300,000 did not change after receiving business capital assistance, this shows that the production increase can still be handled, so there is no need to add costs.

Fixed costs incurred by yellow rice MSME operators namely Ainun, Maspian and Nirma increased after receiving business capital assistance. Fixed costs incurred by MSME operator Ainun increased by IDR 784,000, Maspian by IDR 709,000 and Nirma by IDR 905,000. The increase in fixed costs was caused by the addition of equipment previously used. In addition, variable costs incurred by the yellow rice business also increased. Variable costs incurred by MSME operator Ainun increased by IDR 10,948,000 due to the addition of raw materials used such as rice from 120 liters to 150 liters, coconut milk from 50 coconuts to 60 coconuts, eggs from 250 pieces to 300 pieces, chicken from 20 pieces to 25 pieces, noodles from 20 packs to 25 packs and cooking oil from 23 liters to 25 liters.

Then, there was an addition of spices used such as turmeric powder from 100 sachets to 130 sachets, lemongrass stalks from 240 stalks to 300 stalks, granulated sugar from 1 kg to 2 kg, salt from 20 pieces to 25 pieces, MSG from 8 pieces to 13 pieces, pandan and bay leaves from 10 bundles to 15 bundles, lime leaves from 8 packs to 10 packs. The use of gallon water also increased from previously 12 gallons to 15 gallons. In addition, the addition of operational support materials also increased after receiving assistance such as gas from 12 gas to 15 gas, banana leaves used for packaging from 20 bundles to 25 bundles and plastic bags from 20 pieces to 25 pieces. In addition, electricity costs increased from IDR 100,000 to IDR 130,000 because the volume of raw materials used increased so the duration of electrical equipment use during the production process became longer, transportation IDR 180,000 and labor wages IDR 750,000 did not change, this shows that the production increase can still be handled, so there is no need to add costs.

Variable costs incurred by MSME operator Maspian also increased by IDR 9,125,000 due to the addition of raw materials used such as rice from 120 kg to 150 kg, coconut milk from 45 coconuts to 60 coconuts, chicken from 20 pieces to 30 pieces, fish from 20 containers to 30 containers, noodles from 25 packs to 30 packs and cooking oil from 20 liters to 30 liters. Then, there was an addition of spices used such as bay leaves from 4 bundles to 5 bundles, turmeric

powder from 90 sachets to 120 sachets, lemongrass stalks from 8 bundles to 10 bundles, ladaku from 60 sachets to 90 sachets and salt from 10 pieces to 12 pieces. In addition, curly chili from 4 kg to 6 kg, shallots from 6 kg to 8 kg and tomatoes from 8 kg to 10 kg used also increased. Operational support materials such as plastic bags from 8 pieces to 10 pieces. Electricity costs IDR 150,000, transportation IDR 180,000 and labor wages IDR 1,000,000 did not change after receiving business capital assistance, this shows that the production increase can still be handled, so there is no need to add costs.

Variable costs incurred by MSME operator Nirma also increased by IDR 17,938,000 due to the increase in raw materials used such as rice from 210 kg to 240 kg, eggs from 10 racks to 13 racks, noodles from 22 packs to 26 packs. Then, there was an addition of spices used such as bay leaves from 5 bundles to 7 bundles, turmeric powder from 210 sachets to 240 sachets, ladaku from 40 sachets to 50 sachets, lemongrass stalks from 10 bundles to 12 bundles, granulated sugar from 3 kg to 5 kg, salt from 20 pieces to 30 pieces as well as curly chili from 8 kg to 12 kg, bird's eye chili from 8 kg to 10 kg, shallots from 4 kg to 5 kg and tomatoes from 6 kg to 8 kg. The use of gallon water increased from 10 gallons to 15 gallons. In addition, the addition of operational support materials also increased after receiving assistance such as gas from 15 gas to 18 gas, banana leaves used for packaging also increased from 52 bundles to 78 bundles, staple refills from 6 pieces to 8 pieces and plastic bags from 40 pieces to 60 pieces. In addition, electricity costs IDR 100,000 and transportation IDR 300,000 did not change. Total labor wages with two workers increased from IDR 2,200,000 to IDR 2,500,000. The increase in labor wages occurred because the workload increased along with the increasing production volume.

Fixed costs incurred by kue cantik manis MSME operators after receiving business capital assistance increased by IDR 557,000 due to the addition of 1 unit mixer business equipment as well as the addition of equipment used before receiving business capital assistance. Variable costs incurred by kue cantik manis MSME operators also increased by IDR 6,433,000 due to the addition of raw materials used such as wheat flour from 60 kg to 90 kg, Hawaiian cornstarch from 70 pieces to 90 pieces, pandan paste and kasumba from 20 pieces to 30 pieces, sugar from 50 kg to 60 kg, coconut milk from 50 coconuts to 60 coconuts. In addition, the addition of operational support materials also increased after receiving assistance such as gas from 15 gas to 18 gas. Small mica from 50 packs to 60 packs, medium mica from 10 packs to 15 packs, staple refills from 8 pieces to 10 pieces and plastic bags from 15 pieces to 20 pieces used for packaging also increased. In addition, electricity costs IDR 50,000, transportation IDR 180,000 and total labor wages IDR 1,500,000 with two workers did not change after receiving business capital assistance, this shows that the production increase can still be handled, so there is no need to add costs.

Fixed costs incurred by fried banana MSME operators after receiving business capital assistance increased by IDR 139,000 due to the addition of equipment used before receiving business capital assistance. Variable costs incurred by fried banana MSME operators increased by IDR 5,314,000 due to the addition of raw materials such as bananas from 30 bunches to 40 bunches, flour from 40 kg to 60 kg, cooking oil from 30 bottles to 40 bottles as well as the addition of spices such as salt from 4 pieces to 6 pieces, chili from 8 liters to 12 liters, cooking oil residue from 40 packs to 50 packs and operational support materials for packaging such as plastic bags from 20 pieces to 25 pieces. In addition, electricity costs IDR 100,000, transportation IDR 144,000 and labor wages IDR 600,000 did not change after receiving business capital assistance, this shows that the production increase can still be handled, so there is no need to add costs.

#### 4.2.2. Revenue

Revenue is the amount of gross income obtained from the multiplication between the number of products and their selling price. MSME actor revenue is the amount of merchandise in one month of production produced with prices determined by MSME actors, then the size of revenue obtained depends on the amount of production results. In this research, the revenue of MSME actors before and after receiving business capital assistance in Kabonena Village can be seen in the following table:

**Table 4. Production, Price and Revenue of Micro, Small and Medium Enterprises Before Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Name	Price (IDR)	Daily Production	Unit	Amount (IDR)	Monthly Revenue (IDR)
1	Zultin	Unripened Coconut	8.000	15	Pieces	120.000	3.600.000
2	Nuraeni	Beverages	5.000	20	Glasses	100.000	3.000.000
3	Ainun	Yellow Rice	6.000	60	Packages	360.000	10.800.000
4	Maspian	Yellow Rice	5.000	60	Packages	300.000	9.000.000
5	Nirma	Yellow Rice	6.000	100	Packages	600.000	18.000.000
6	Asbiyah	Kue Cantik Manis	5.000	50	Containers	250.000	7.500.000
7	Juwita	Fried Banana	5.000	30	Packages	150.000	4.500.000

Source: Processed from primary data

Based on Table 4, it shows the revenue of MSME actors in Kabonena Village before receiving business capital assistance in one month of production. Respondent Zultin generated Rp3,600,000, respondent Nuraeni Rp3,000,000, respondent Ainun Rp10,800,000, respondent Maspian Rp9,000,000, respondent Nirma Rp18,000,000, respondent Asbiyah Rp7,500,000 and respondent Juwita Rp4,500,000.

**Table 5. Production, Price and Revenue of Micro, Small and Medium Enterprises After Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Name	Price (IDR)	Daily Production	Unit	Amount (IDR)	Monthly Revenue (IDR)
1	Zultin	Unripened Coconut	10.000	20	Pieces	200.000	6.000.000
2	Nuraeni	Beverages	5.000	30	Glasses	150.000	4.500.000
3	Ainun	Yellow Rice	6.000	70	Packages	420.000	12.600.000
4	Maspian	Yellow Rice	6.000	70	Packages	420.000	12.600.000
5	Nirma	Yellow Rice	7.000	120	Packages	840.000	25.200.000
6	Asbiyah	Kue Cantik Manis	5.000	70	Containers	350.000	10.500.000
7	Juwita	Fried Banana	5.000	40	Packages	200.000	6.000.000

Source: Processed from primary data

Based on Table 5, it shows the revenue of MSME actors in Kabonena Village after receiving business capital assistance in one month of production. Respondent Zultin generated Rp6,000,000, respondent Nuraeni Rp4,500,000, respondent Ainun Rp12,600,000, respondent Maspian Rp12,600,000, respondent Nirma Rp25,200,000, respondent Asbiyah Rp10,500,000 and respondent Juwita Rp6,000,000.

### 4.2.3. Net Income

Income is the net result received by MSME actors in Kabonena Village. Income is obtained from total revenue minus total production costs, which can be seen in the following table:

**ble 6. Net Income of Micro, Small and Medium Enterprises Before and After Receiving Business Capital Assistance in Kabonena Village**

No	Respondent Name	Product Name	Before Receiving Assistance (IDR)	After Receiving Assistance (IDR)
1	Zultin	Unripened Coconut	442.000	1.646.000
2	Nuraeni	Beverages	277.600	683.800
3	Ainun	Yellow Rice	621.000	868.000
4	Maspian	Yellow Rice	1.221.000	2.766.000
5	Nirma	Yellow Rice	1.735.000	6.357.000
6	Asbiyah	Kue Cantik Manis	1.735.000	3.510.000
7	Juwita	Fried Banana	253.000	547.000
<b>Total</b>			<b>6.284.600</b>	<b>16.377.800</b>
<b>Average</b>			<b>897.800</b>	<b>2.339.686</b>

Source: Processed from primary data

Based on Table 6 above, it shows that the net income of MSME actors before and after receiving business capital assistance in Kabonena Village in one month. Before receiving business capital assistance, the net income of respondent Zultin generated Rp442,000, respondent Nuraeni Rp277,600, respondent Ainun Rp621,000, respondent Maspian Rp1,221,000, respondent Nirma Rp1,735,000, respondent Asbiyah Rp1,735,000 and respondent Juwita Rp253,000. Then, after receiving business capital assistance, the net income generated by respondents increased, respondent Zultin generated Rp1,646,000, respondent Nuraeni Rp683,800, respondent Ainun Rp868,000, respondent Maspian Rp2,766,000, respondent Nirma Rp6,357,000, respondent Asbiyah Rp3,510,000 and respondent Juwita Rp547,000.

### 4.3. Discussion

The net income obtained by MSME actors in Kabonena Village varies depending on the type of products sold and the price of inputs used in the production process. The income obtained by MSME actors is the result of total product or service sales expressed in rupiah. The income received is the difference between revenue and costs incurred in the production process. There are two types of costs that affect income: fixed costs and variable costs.

Business capital assistance is one way to extend the sustainability of micro, small and medium enterprises. The government seeks to overcome this capital constraint through business capital assistance that is distributed. The productive assistance for micro businesses program is a form of grant assistance from the government sourced from the State Revenue and Expenditure Budget (APBN), not loans or credit. BPUM fund distribution is carried out through banks owned by State-Owned Enterprises (BUMN). The Department of Cooperatives, MSMEs and Labor of Palu City as the proposing institution distributes funds of Rp2,400,000 to business actors.

Total revenue is the amount of money received from sales from the production process. The total revenue obtained by seven MSME actors in one month increased after receiving business capital assistance. This increase in revenue occurred due to increased product selling prices and increased production quantities. Fixed costs incurred by MSME actors in Kabonena Village increased after receiving business capital assistance due to the addition of production equipment. Then, variable costs incurred by MSME actors also increased after receiving



business capital assistance due to the addition of raw materials and operational support materials.

The research results show that the income received by MSME actors increased after receiving capital assistance. The data obtained shows that before receiving business capital assistance, the total net income received by all respondents was Rp6,284,600. Then, after receiving business capital assistance, net income became Rp16,377,800, showing an increase in income. The average income received by MSME actors before receiving business capital assistance was Rp897,800. Then, after receiving business capital assistance, the average income received by MSME actors was Rp2,339,686. Before receiving business capital assistance, the highest income was obtained by respondents Nirma and Asbiyah at Rp1,735,000, the lowest income was obtained by respondent Juwita at Rp253,000. Then, after receiving business capital assistance, the highest income was obtained by respondent Nirma at Rp6,357,000 and the lowest income was obtained by respondent Juwita at Rp547,000.

Capital assistance given in the form of cash of Rp2,400,000 was utilized by MSME actors to increase the purchase of raw materials and better production equipment. This directly impacted the increase in production capacity. This research shows that business capital assistance distributed by the Palu City Government contributes to the income received by MSMEs and shows that there are differences in MSME actor income before and after receiving business capital assistance. The provision of capital assistance provides opportunities for MSME actors to develop their businesses.

This research is consistent with previous research conducted by Kamaruddin et al. (2023). The results of data analysis conducted show that there are differences in income levels of MSME actors in Sumbawa Regency before and after receiving capital assistance from BMT Insan Samawa. The provision of capital assistance by BMT Insan Samawa has a positive impact on the income of MSME actors in Sumbawa Regency. The income obtained by MSME actors after receiving capital assistance increased compared to the income obtained before receiving capital assistance from BMT Insan Samawa.

Previous research conducted by Sihombing et al. (2023). The research results show that the impact of the working capital loans (KUR) BRI Unit Bumi Beringin program has a positive impact on culinary MSMEs in Manado City due to differences in income received, differences that occur from KUR loan capital used that can help in the development of MSME businesses so that there is an increase in income after using KUR BRI Unit Bumi Beringin, Wanea District, Manado City.

## 5. Conclusion

Based on the research results, it can be concluded that there are differences in income before and after receiving business capital assistance. The data obtained shows that the income of MSME actors in food and beverage businesses in Kabonena Village increased after receiving capital assistance. The total income of all MSME actors before receiving business capital assistance was Rp6,284,600. Then, after receiving business capital assistance, MSME actor income became Rp16,377,800. The average income received by MSME actors before receiving business capital assistance was Rp897,800 and the average income received after receiving business capital assistance was Rp2,339,686. The calculation results of income analysis show that the net income of MSME actors in food and beverage businesses increased. This shows that business capital assistance distributed by the government contributes to the income of Micro, Small and Medium Enterprise actors in Kabonena Village.

Based on the findings, the recommendations are presented to several parties. First, the government should be more careful in selecting MSME actors who will receive capital assistance. This assistance needs to be given to business actors who truly run their businesses. There needs to be a clear selection process and routine supervision, data provided by prospective assistance recipients must be rechecked to prevent fraud. The government as a distributing institution can also collaborate with related parties such as village offices to ensure that assistance is given to the right people so that capital assistance is on target. It is expected that the government will provide sustainable assistance so that more MSMEs can feel the benefits of such assistance. Then, for MSME Actors, it is expected that the business capital assistance received is used to finance productive business activities so that it impacts increased income.

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