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# The Role of Mentor Facilitators in MSME Capacity Development and Sustainability

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## Abstract

MSMEs are a key pillar of the national economy, contributing significantly to employment and economic growth in Indonesia. However, MSMEs, particularly productive, underprivileged women in rural areas, still face various limitations, such as low entrepreneurial literacy, market access, and technological mastery. This study aims to analyze the role of mentor facilitators in the development of MSMEs belonging to customers and their impact on increasing business capacity and sustainability. The study used a descriptive qualitative approach with data collection techniques through observation, in-depth interviews, and documentation. The results show that mentor facilitators play a strategic role as educators, motivators, mediators, and business mentors. Mentoring has a positive impact on increasing entrepreneurial knowledge, business management, marketing, and business identity awareness. However, obstacles remain, such as limited customer digital literacy and limited mentoring materials. This study recommends strengthening the mentoring curriculum based on local needs and improving digital literacy to encourage MSMEs to move up the ranks sustainably.

## Keywords

Business Capacity, Entrepreneurial Literacy, Market Access, Mentor Facilitator, Sustainability, Technological Mastery.

## 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in supporting the national economic structure, particularly in job creation, income equality, and strengthening community economic resilience. Empirically, MSMEs have been proven to be the backbone of the national economy, contributing more than 60% to Gross Domestic Product (GDP) and absorbing approximately 97% of the Indonesian workforce. This phenomenon confirms the position of MSMEs as a shock absorber of economic growth, especially in developing countries, where the small business sector serves as a primary buffer during crises and economic instability (Todaro & Smith, 2009; Afifa et al., 2025). However, the quantitative dominance of MSMEs has not been fully reflected in the quality and sustainability of these businesses, as most MSMEs still face structural issues such as limited capital, low managerial capacity, weak business governance, and limited access to information, technology, and markets (Widodo et al., 2019; OECD, 2023; Wulandari et al., 2025).

In perspective, human capital theory, Becker (1993) emphasized that education, skills, and knowledge are the primary determinants of economic productivity and competitiveness. Several recent studies have shown that low levels of entrepreneurial literacy and managerial skills are key inhibiting factors in the development of MSMEs in developing countries, including Indonesia (Sakib et al., 2022; Wediawati et al., 2025). This situation is further complicated when MSMEs are run by productive, underprivileged women in rural areas, who face structural barriers to formal education, low digital literacy, and limited access to mentoring and business networks (Amanda & Ridho, 2023; Taufan, 2025). As a result, these businesses tend to be subsistence-oriented, focused on meeting short-term needs, and struggle to achieve sustainable economies of scale (Tambunan, 2021; Matseri et al., 2024).

From the point of view of the capability approach, Sen (1999) emphasized that poverty and economic backwardness are not only related to low income but also to the limited ability of individuals to access resources, make rational choices, and develop their potential. In the context of underprivileged women's MSMEs, limited access to knowledge, technology, and mentoring directly limits capabilities entrepreneurs need to develop and adapt to market dynamics (Alkire & Deneulin, 2009; Kabeer, 2012; Fathoni et al., 2025). Therefore, economic development interventions that focus solely on financing are inadequate without capacity building and enhancing the capabilities of business actors (Suryawati et al., 2025).

In line with that, empowerment theory Zimmerman (2000) views empowerment as a process of increasing individual and group control over decisions and resources that affect their lives. MSME mentoring is a strategic instrument in the empowerment process because it allows for knowledge transfer, increased self-confidence, and strengthened business actors' bargaining position within the local economic structure (Perkins & Zimmerman, 1995; Prahesty & Puspasari, 2025). In this context, the role of Islamic financial institutions becomes relevant, not only as financing providers but also as agents of economic empowerment that integrate economic, social, and ethical dimensions (Maulida et al., 2023; Arianty et al., 2025).

Bank BTPN Syariah, through its Daya and Bestee Program, provides mentor facilitators as an operational instrument for empowering MSME customers, particularly productive, underprivileged women. The role of mentor facilitators can be understood through a holistic approach to capacity building and mentoring-based development, where facilitators function as educators, motivators, mediators, and business mentors who assist MSMEs in their learning, adaptation, and decision-making processes on an ongoing basis (UNDP, 2009; Khoiriyah & Oktafia, 2023; Wahyudi et al., 2023a; Fironika et al., 2025).

Although various studies have shown that mentoring has a positive impact on increasing the capacity and performance of MSMEs, there is still a research gap related to how the role of the facilitator is implemented contextually at the local level, particularly within the customer environment of Bank BTPN Syariah in semi-rural areas such as Wisma Ajung, Jember Regency. Therefore, this study aims to analyze the role of mentor facilitators in the development of MSMEs belonging to customers and their impact on increasing business capacity and sustainability.

## **2. Literature Review**

### **2.1. MSMEs and Economic Empowerment**

MSMEs are defined as productive businesses run by individuals or business entities with certain criteria as stipulated in Law Number 20 of 2008. From an economic development perspective, MSMEs are not only positioned as small-scale economic units, but also as strategic instruments in creating jobs, reducing poverty, and strengthening the economic resilience of communities, especially in developing countries (Todaro & Smith, 2009). The existence of MSMEs functions as an economic buffer which is able to absorb informal labor and maintain household economic stability in crisis situations.

However, various studies show that the contribution of MSMEs at the macro level does not fully reflect the level of independence and sustainability of businesses at the micro level (Dewi et al., 2023). This is due to structural limitations, including low access to capital, weak managerial capacity, limited innovation, and limited access to information and markets (Tambunan, 2021; OECD, 2023). This situation indicates that strengthening MSMEs cannot be separated from an economic empowerment approach that emphasizes increasing the capacity of business actors.

Economic empowerment in the context of MSMEs is understood as a systematic process to increase the ability of individuals and groups to have access, control, and benefits from economic resources in a sustainable manner (Zimmerman, 2000; Rappaport & Seidman, 2000). This approach is in line with the capability approach as put forward by Sen (1999), who emphasized that economic development must be directed at expanding the capabilities of individuals to make choices and manage their lives meaningfully. Thus, empowering MSMEs is not only oriented towards increasing income but also towards strengthening the capacity, independence, and bargaining power of business actors in the economic structure.

### **2.2. Companion Facilitator**

The facilitator is a key player in the implementation of MSME empowerment, particularly in bridging the gap between policies, financial institutions, and the realities faced by business actors at the grassroots level (Rahmadi & Rozamuri, 2024; Sunggara et al., 2024). Within this framework, capacity building theory Mentoring is understood as the process of strengthening individual and group capabilities through knowledge transfer, skills development, and ongoing support in business decision-making (UNDP, 2009). Therefore, the role of the mentor facilitator is not administrative, but rather transformative.

Functionally, the mentor facilitator acts as an educator who transfers knowledge of entrepreneurship and business management, a motivator who fosters self-confidence and work ethic among MSMEs, a mediator who bridges access to markets, technology, and business networks, and a mentor who assists in problem-solving and strategic decision-making (Perkins & Zimmerman, 1995). This multidimensional role is crucial, especially for MSMEs run by productive, underprivileged women who face limited resources and structural access.

Several empirical studies have shown that MSME mentoring has a positive impact on improving managerial capacity, business management quality, and

business sustainability (Khoiriyah & Oktafia, 2023; Putri & Nurhadi, 2024). Intensive and contextual mentoring has been shown to improve financial literacy, business identity awareness, and adaptability to market dynamics (Octavianus & Taufan, 2024). However, the effectiveness of the mentoring facilitator's role is largely determined by the local context, the characteristics of the MSME, and the mentoring model implemented, thus requiring more in-depth empirical studies at the local level.

### 3. Methods

This study used a qualitative approach with a descriptive design, aiming to deeply understand the role of mentor facilitators in the development of MSMEs belonging to Bank BTPN Syariah customers. A qualitative approach was chosen because it allowed researchers to explore the meaning, process, and dynamics of MSME mentoring within a natural and specific social context (Creswell & Poth, 2016). In addition, this approach enables a more comprehensive understanding of social interactions, behavioral patterns, and the real conditions faced by MSME actors in developing their businesses through mentoring activities.

The research was conducted at Bank BTPN Syariah Wisma Ajung, Jember Regency, which was selected purposively based on the consideration that the area is one of the bases for fostering productive underprivileged women's MSMEs through the Daya and Bestee Programs. These programs are specifically designed to empower women entrepreneurs by improving their financial literacy, business management skills, and economic independence. The research informants consisted of mentoring facilitators and MSME customers of Bank BTPN Syariah who were selected purposively based on their direct involvement in the mentoring and business management process. Informants were also chosen based on their activeness in mentoring activities and their experience in running and developing their businesses, so that the data obtained could be more relevant and in-depth.

Data collection techniques included field observations to directly observe mentoring activities, in-depth interviews to explore the experiences, perceptions, and strategies of facilitators and MSME clients, and documentation in the form of program reports, mentoring modules, and relevant activity archives. The use of various data collection techniques was intended to obtain comprehensive, valid, and reliable data, as well as to capture phenomena from multiple perspectives. In addition, prolonged engagement in the field was carried out to build trust with informants and to gain a deeper understanding of the research context.

Data analysis was conducted interactively and continuously through the stages of data reduction, data presentation, and conclusion drawing as proposed by Miles et al. (2014). This process was carried out systematically to ensure that the data were organized, interpreted, and presented in a meaningful way. To maintain the validity and credibility of the data, this study applied source triangulation techniques by comparing information obtained from facilitators, MSME customers, and supporting documents. Furthermore, the researcher also conducted cross-checking and data verification to minimize bias, so that the research results are expected to reflect empirical conditions accurately and can be scientifically justified.

For the analytical framework, this study adopts a multidimensional empowerment perspective. The framework categorizes the facilitator's role into four main dimensions: educator, motivator, mediator, and mentor, which guide the coding and interpretation of qualitative data. Each dimension is analyzed to examine how mentoring activities influence knowledge transfer, self-confidence, access to resources, and business sustainability. Observations, interviews, and documentation are systematically mapped onto these categories to capture interactions, challenges, and outcomes, ensuring that the analysis reflects both individual and structural impacts of facilitator interventions.

**4. Results**

**4.1. Role of Mentor Facilitators in Enhancing MSME Capacity and Autonomy**

The research results show that mentor facilitators play a significant and multidimensional role in the development of MSMEs belonging to Bank BTPN Syariah Wisma Ajung customers. This role encompasses educational, motivational, mediative, and mentoring functions, simultaneously contributing to increasing the capacity and sustainability of customers’ businesses. In their educational role, facilitators provide knowledge related to financial management, business planning, and simple bookkeeping. As motivators, they encourage customers to build confidence, maintain consistency, and develop a growth-oriented mindset in running their businesses.

In addition, facilitators act as mediators by connecting MSME actors with information, resources, and market opportunities, while also serving as mentors who provide ongoing guidance, monitor business progress, and assist in solving operational problems. The presence of mentor facilitators not only strengthens managerial and technical capabilities but also increases awareness of business identity and long-term sustainability, enabling MSME actors to gradually develop and expand their businesses (Purnomo & Purwandari, 2025).

**Table 1.** The Role of the Facilitator and the Impact on MSMEs

No	Role of Facilitator	Forms of Mentoring Activities	Impact on MSMEs
1	Educator	Entrepreneurship training, simple financial recording, and marketing strategies	Increasing business knowledge and financial management awareness
2	Motivator	Personal approach, strengthening self-confidence, encouraging innovation	Increased self-confidence and courage to make business decisions
3	Mediator	Connecting access to information, technology, and markets	Open early access to markets and business networks
4	Mentor	Business consulting, problem solving, and ongoing support	Improving business sustainability and resilience

Table 1 shows that the role of the facilitator in MSME development is multidimensional and interconnected, where each role contributes in a complementary manner to the overall empowerment process. As an educator, the facilitator delivers entrepreneurship training, introduces simple financial recording practices, and provides marketing strategies that enhance the knowledge base of MSME actors. These activities not only improve their understanding of business management but also increase awareness of the importance of structured financial practices as a foundation for sustainable growth (Becker, 1993; Todaro & Smith, 2009). Research in Indonesia has shown that training and knowledge transfer directly improve managerial skills, entrepreneurial literacy, and the ability to make informed business decisions, particularly among underprivileged women entrepreneurs (Amanda & Ridho, 2023; Khoiriyah & Oktafia, 2023).

In addition, the facilitator plays a role as a motivator by applying a personal approach, strengthening self-confidence, and encouraging innovation among MSME actors. This role has a significant psychological impact, as it fosters greater confidence and encourages business owners to make decisions more assertively (Zimmerman, 2000; Perkins & Zimmerman, 1995). Motivational support has been linked to increased risk-taking and proactive exploration of new market

opportunities, enabling MSME actors to pursue growth despite limited resources and structural challenges (Putri & Nurhadi, 2024; Arianty et al., 2025). Sustained encouragement is particularly effective in empowering underprivileged women to overcome psychological barriers and develop entrepreneurial resilience (Todaro & Smith, 2009; Kabeer, 2012).

At the same time, the facilitator acts as a mediator by connecting MSMEs with access to information, technology, and wider markets. This role is essential in overcoming limitations related to restricted access and lack of business networks (OECD, 2023; Matsuri et al., 2024). Facilitators serve as bridges between micro-entrepreneurs and institutional resources, including financing options, market channels, and technological tools, which enhance market reach and competitive capacity (Beck et al., 2011). In an increasingly digital business environment, mediatory support becomes critical for small businesses that lack the capacity to navigate technological and infrastructural barriers independently (Syahrin & Susilawati, 2020; Wediawati et al., 2025).

Moreover, the facilitator serves as a mentor, providing ongoing business consulting, assisting with problem-solving, and offering continuous support. This sustained mentoring process strengthens business resilience and helps ensure long-term sustainability, as MSMEs are better prepared to face challenges and adapt to changing conditions (Fironika et al., 2025; Prahesty & Puspasari, 2025; Wahyudi et al., 2023b). Evidence indicates that combining education, motivation, mediation, and mentoring produces cumulative effects, enabling entrepreneurs to build capacity, enhance financial literacy, and gradually achieve business independence and sustainability (Taufan, 2025; Afifa et al., 2025).

The findings regarding the role of facilitator educators confirm human capital theory, which states that increased knowledge and skills have a direct impact on the quality of business management (Becker, 1993). Interview results indicate that customers are beginning to understand the importance of financial record-keeping and the separation of business and household finances, which was previously not common practice.

The role of the facilitator motivator strengthens the capability approach, where increasing self-confidence and decision-making skills are essential prerequisites for the economic empowerment of underprivileged women. Clients stated that persuasive and ongoing mentoring encouraged them to develop their businesses. Meanwhile, the role of mediator and mentor reflects the principle empowerment theory by Zimmerman (2000) and capacity building by UNDP (2009), which emphasizes the importance of access, control, and continuous learning in the economic empowerment process.

Figure 1 illustrates the conceptual framework of the Supporting Facilitator role in empowering MSMEs. The facilitator operates through four interconnected functions: as an Educator who transfers knowledge and skills, a motivator who strengthens the psychological resilience and confidence of business owners, a mediator who broadens access to resources, networks, and markets, and a mentor who ensures the long-term continuity of business development. These four roles work sequentially and cumulatively to drive MSME capacity building across four critical dimensions: knowledge, confidence, access, and sustainability, which collectively lead to the ultimate outcome of strengthening business independence and sustainability. In essence, the figure demonstrates that effective facilitation is not merely transactional but transformative, guiding MSMEs through a holistic developmental pathway toward self-reliance and long-term viability (Saiful, 2025).

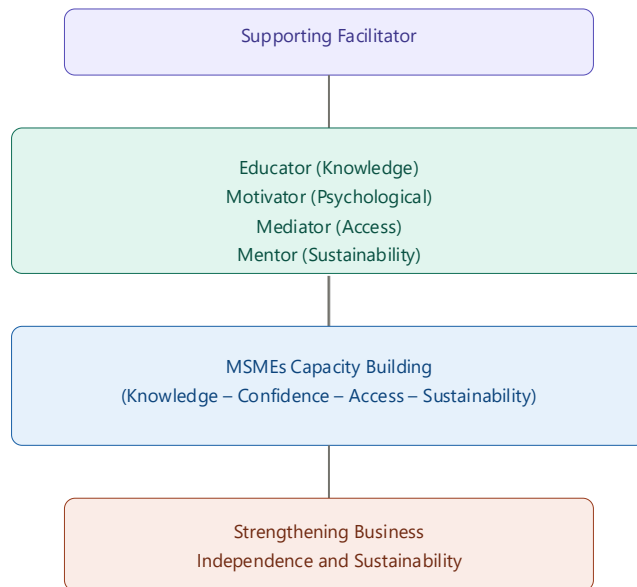


Figure 1. Conceptual Model of the Role of MSME Facilitators

#### 4.2. Impact of Mentorship on MSME Sustainability

To understand the multifaceted effects of mentorship on MSME development, this section examines how different aspects of business capacity are influenced by mentor facilitation. The analysis highlights both areas where mentoring has been most effective and dimensions that require further support, providing a comprehensive overview of the impact on clients’ entrepreneurial growth and business sustainability.

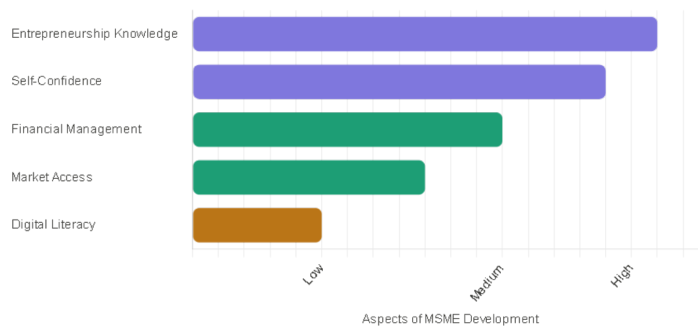


Figure 2. Impact of Mentoring on MSME Development Aspects

The descriptive graph shows that the strongest impact of mentoring was felt in increasing clients’ entrepreneurial knowledge and self-confidence. Conversely, the impact on digital literacy remained relatively low, indicating the need to strengthen technology-based mentoring modules. Figure 2 presents the impact of mentoring on five key aspects of MSME development, measured qualitatively across three impact levels: high, medium, and low. The findings reveal that Entrepreneurship Knowledge registers the highest impact, indicating that mentoring is most effective in expanding participants’ understanding of business fundamentals and entrepreneurial mindset. Closely following is self-confidence, also at a high impact level, suggesting that sustained facilitation significantly strengthens the

psychological readiness and self-belief of MSME owners in running their businesses (Pranitasari et al., 2024).

Moving to a medium impact level, financial management shows moderate improvement, reflecting that while participants gain exposure to basic financial practices, bigger behavioral change in this area requires more intensive and continuous intervention. Market access also falls within the medium range, implying that mentoring has begun to open pathways to broader markets, yet structural and infrastructural barriers still limit the full realization of this dimension. Digital literacy records the lowest impact level, highlighting that technological adoption remains the most challenging frontier for MSME actors, likely due to limited prior exposure, infrastructure constraints, or resistance to change. Underscores that mentoring yields its strongest results in knowledge and confidence-building, while more targeted strategies are needed to accelerate progress in financial management, market expansion, and digital transformation (Soamole, 2025).

## 5. Discussion

The results show that while mentoring has a positive impact on MSME development, this study also identified several obstacles, such as low digital literacy, limited technological resources, and mentoring modules that are not fully contextualized. These findings corroborate previous studies, which highlight that the challenges faced by MSMEs, particularly in semi-rural areas, are not only individual but also structural in nature (Tambunan, 2021; OECD, 2023). In this study, although mentoring demonstrates a strong impact on entrepreneurial knowledge and self-confidence, its effect on digital literacy remains relatively low. This indicates that current mentoring practices are still predominantly focused on conventional capacity building rather than digital transformation, which is increasingly critical in today's competitive business environment.

The great improvement in knowledge and confidence supports the human capital theory proposed by Becker (1993), which emphasizes that investment in education and skills development leads to better economic performance. This is also consistent with findings by Sakib et al. (2022), which show that entrepreneurial skills significantly influence SME performance. In addition, the increase in self-confidence among MSME actors reflects the capability approach introduced by Sen (1999) and further developed by Alkire and Deneulin (2009), where empowerment is not only about access to resources but also about enhancing individuals' ability to make strategic life and business decisions. This is particularly relevant for underprivileged groups, including women entrepreneurs, whose economic empowerment plays a key role in inclusive growth (Kabeer, 2021).

However, the relatively moderate impact on financial management and market access suggests that knowledge transfer alone is not sufficient to create sustained behavioral change. Although MSME actors begin to adopt basic financial practices, deeper financial literacy and consistent application remain challenges, as also highlighted by Wediawati et al. (2025). Similarly, while facilitators help open access to markets, structural barriers such as limited infrastructure, weak digital integration, and lack of institutional support continue to hinder optimal outcomes (Beck et al., 2011; Gunawan et al., 2022). This indicates that mentoring needs to go beyond initial facilitation and focus on long-term capability strengthening.

The low level of digital literacy further reinforces the argument that technological adoption remains one of the most significant challenges for MSMEs. Prior studies have shown that barriers to digital transformation include limited digital skills, lack of access to technology, and resistance to change (Syahrin & Susilawati, 2020; Wulandari et al., 2025). This aligns with the findings of this study, suggesting that mentoring programs need to integrate more adaptive and

technology-oriented approaches to remain relevant in a rapidly evolving business landscape.

From an empowerment perspective, these findings reflect the importance of combining individual capacity building with structural and institutional support. Empowerment theory emphasizes that sustainable development requires not only improving individual capabilities but also expanding access, control, and participation in economic systems (Zimmerman, 2000; Perkins & Zimmerman, 1995). In line with this, UNDP (2009) highlights that capacity development should involve continuous learning processes supported by enabling institutional frameworks.

Thus, MSME mentoring should be positioned as a long-term and integrated empowerment strategy that combines human capital development, capability enhancement, and structural support. A more holistic mentoring model is needed, incorporating digital literacy training, context-based learning, and multi-stakeholder collaboration involving financial institutions, government, and technology providers. Such an approach will not only strengthen MSME resilience but also accelerate their transition toward sustainable and competitive business development.

## **6. Conclusion**

This study concludes that facilitators play a strategic and multidimensional role in the development of MSMEs among Bank BTPN Syariah Wisma Ajung customers through their functions as educators, motivators, mediators, and mentors. These roles collectively contribute to enhancing business capacity, strengthening entrepreneurial confidence, expanding market access, and improving long-term business sustainability. The findings indicate that mentoring is particularly effective in increasing entrepreneurial knowledge and self-confidence, although its impact on digital literacy and technological adoption remains limited.

From a practical perspective, this study implies that MSME mentoring programs should adopt a more integrated and adaptive approach. Strengthening digital literacy, developing locally contextualized mentoring modules, and ensuring continuous institutional support are essential to maximize the effectiveness of facilitation. Collaboration between financial institutions, government, and other stakeholders is also crucial to address structural barriers and create a more supportive business ecosystem.

However, this study has several limitations. It is based on a qualitative approach within a specific institutional and geographical context, which may limit the generalizability of the findings. In addition, the assessment of mentoring impact relies on descriptive analysis, which may not fully capture the long-term and measurable outcomes of MSME development. Therefore, future research is recommended to adopt mixed-method or quantitative approaches to measure the impact of mentoring more objectively and across broader contexts. Further studies may also explore digital-based mentoring models, the role of technology adoption in MSME sustainability, and the effectiveness of multi-stakeholder collaboration in strengthening MSME empowerment.

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### ***Ethical Approval and Originality Statement***

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

### ***Data Disclosure Statement***

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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