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## Agribusiness Competency Level of Micro, Small and Medium Enterprises (MSMEs) in Kubu Raya Regency

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## **ABSTRACT**

The potential of agribusiness MSMEs (Micro, Small, and Medium Enterprises) in Kubu Raya Regency is hindered by the low competency of business actors, which is reflected in minimal product innovation, packaging design, and the underutilization of digital technology in marketing. This condition indicates weaknesses in the aspects of knowledge, skills, and mental attitude, resulting in limited market reach and low turnover. This research aims to identify the level of agribusiness competency and analyze the factors influencing it, using a sample of 83 MSME actors through purposive sampling and ordinal logit regression analysis. The results show that the agribusiness competency of MSME actors is generally in the medium category, where the knowledge aspect is high while skills and mental attitude are medium. Education, business experience, and business capital significantly influence the level of competency. It is recommended that MSME actors be encouraged to increase innovation and have the courage to step out of their comfort zone to strengthen competitiveness.

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#### 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are not just a driving force, but rather the heart of the national economy. Their contribution is vital, accounting for over 60% of Gross Domestic Product (GDP) and being a major employer, accounting for an impressive 97% of the total workforce (Ministry of Cooperatives and SMEs, 2024). With over 65 million units, 97% of which are micro-enterprises, MSMEs are a key pillar driving inclusive economic growth and equitable prosperity, while also serving as a driving force for development in various regions (Wely, 2022).

Amidst the current competitive global dynamics, the MSME sector has proven itself at the forefront of maintaining national economic resilience. Its high flexibility and adaptability have enabled this sector to survive and even recover from various shocks, from the monetary

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

crisis and the global pandemic to technological disruption (Halim, 2020). However, this resilience is countered by the reality that MSMEs still face various internal limitations. Key challenges include limited human resource capacity, limited market access, low product innovation, and weaknesses in managerial skills.

One sector with tremendous potential for strengthening MSMEs is agribusiness. As an economic sector encompassing the entire value chain, from upstream production to downstream processing and marketing, agribusiness is key to supporting food security and community well-being. Kubu Raya Regency, with its abundant agricultural resources, has a golden opportunity to become a center of local economic growth through agribusiness-based MSMEs. Recorded as the region with the second-highest number of MSMEs in West Kalimantan, with 25,079 units (Kalbar UKM Cooperatives and SMEs, 2024), Kubu Raya has a strong foundation for developing this sector (Pratiwi, 2023).

Ironically, this enormous potential is hampered by a fundamental problem: the low agribusiness competency of MSMEs. Many entrepreneurs face a low level of knowledge regarding professional agribusiness management, a lack of skills in value-added production, and a weak entrepreneurial mindset. This situation directly impacts product competitiveness, unattractive packaging, and traditional marketing strategies, ultimately limiting market access and suppressing sales volume (Elisabeth, 2024).

Agribusiness competency, encompassing knowledge, skills, and an adaptive and innovative mental attitude (Tysara, 2021), is therefore a crucial indicator in determining business success. Failure in any of these aspects can hinder progress, weaken competitiveness, and close off broader market opportunities (Suryana, 2022). Various factors such as education level (Mudjiarto, 2020), business experience (Gunawan, 2024), and business capital (Rosmadi, 2019) are strongly suspected to play a role in shaping this level of competency. Strengthening these factors is crucial for optimal competitiveness in an increasingly competitive market.

Based on these problems, the purpose of this study is to analyze the agribusiness competency level of MSMEs in Kubu Raya Regency based on knowledge, skills, and attitudes, and to analyze the influencing factors using an ordinal logistic regression approach. The results of this study are expected to provide a strong strategic foundation for formulating policies for developing adaptive, productive, and sustainable agribusiness-based MSMEs.

## 2. Research Methods

This research was conducted in three sub-districts in Kubu Raya Regency, namely Sungai Raya, Sungai Kakap, and Rasau Jaya. The location selection was carried out intentionally (purposive sampling) considering that the area has the largest number of MSMEs in the agricultural food processing industry among the 9 sub-districts in Kubu Raya Regency. Data collection activities were carried out from February to July 2025. This study utilized two types of data, namely primary data and secondary data. Secondary data was obtained from official publications of the Central Statistics Agency, related agencies, journals and previous

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

research, while primary data was collected through interviews and direct observation with MSMEs to obtain in-depth data and understand the ongoing phenomenon.

**485** 

Measurement of variables and indicators is done using a Likert scale of 1-3 points, the use of Likert index or score to measure variables so that they can be analyzed statistically. The measurement indicators of dependent variables or competencies consist of several aspects, namely knowledge, skills, and mental attitudes measured using agribusiness dimensions, namely planning and obtaining profits, fair cooperation, value-added products and sustainable agriculture (Sri Harijati, 2007). The measurement indicators of independent variables are education (last level of education), business experience (length of business), and business capital (capital spent per production).

Respondents in this study were MSMEs in the agricultural food processing industry sector using a random sampling method, to ensure proportional sample representation of the population. Data collection techniques were carried out through interviews using a predesigned questionnaire instrument. This approach allows researchers to obtain accurate primary data and can be tested for validity and reliability in accordance with the research objectives. The sampling technique used the Slovin technique of 10%, resulting in a total of 83 respondents. The distribution of respondents per sub-district was as follows: Sungai Raya Sub-district with 43 respondents, Sungai Kakap Sub-district with 25 respondents, and Rasau Jaya Sub-district with 15 respondents.

$$n = \frac{465}{(465 \times 0,01) + 1}$$
Rasau Jaya :  $n = \frac{191}{363}$ 
Kakap River:  $n = \frac{108}{363}$ 
Rasau Jaya :  $n = \frac{64}{363}$ 

By considering factors suspected of influencing the level of agribusiness competence of MSMEs in Kubu Raya Regency, the analysis model used was ordinal logistic regression. The following model was used:

$$Y = \text{In} \left[ \frac{Pi}{1 - Pi} \right] = \beta 0i + \beta 1iX1i + \beta 2iX2i + \beta 2iX2i =$$

Where:

P: opportunity or probability of the level of competence of MSME actors.

Y = 0 if the competence of MSME actors is low,

Y = 1 if the competence of MSME actors is sufficient,

Y = 2 if the competence of MSME actors is good.

 $\beta$  0 : constant

 $\beta$  1,  $\beta$  2,  $\beta$  3 : Regression coefficient parameters

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

*X* 1 : Education (Year)

X 2 : Business Experience (Years)

X 3: Business Capital (Rp)

The testing model is carried out using ordinal logit calculations as follows:

## a. Pseudo R Square

Aims to measure the relationship between independent and dependent variables using the following formula:

$$R2 = 1 - \frac{LLM}{LL0}$$

## b. *U*ji Likelihood Ratio (LR)

The aim is to determine the collective influence of all independent variables on the dependent variable. The LR formula is as follows:

$$LR = -2 \text{ In } \left[ \left( \frac{M \ cept}{M \ Full} \right) \right]$$

## c. Uji Wald

Aims to assess the significance of the individual influence of each independent variable on the dependent variable.

$$\left(\frac{B}{SE(B_{\vec{I}})}\right)$$

## 3. Result and Discussion

## Socio-Demographics of MSMEs in Kubu Raya Regency

The socio-demographic characteristics of MSME respondents are the characteristics of MSME actors resulting from interactions with their living environment, formed by biological, social, economic and geographical factors, consisting of gender, age, education, length of business, source of capital and initial capital (table 1). The following are the results of field data:

The gender of the respondents who are MSME actors is mostly female, amounting to 70 people (84%), while the number of respondents is male, amounting to 13 people (16%). This finding indicates that women have a dominant role in entrepreneurial activities in the MSME sector. This is in line with the view (Komariah, 2024), which states that women are more actively involved in micro-business activities as an effort to support the family economy. Facts on the ground also support that the primary motivation for women in running MSMEs is to increase household income. Meanwhile, men tend to play a role in technical aspects such as procuring raw materials and more often view business activities as additional work.

The age range of MSME respondents ranged from 42 to 52 years. This indicates that the agribusiness MSME sector in the region is supported by individuals in their productive age, who generally possess optimal physical and mental capacity to run and develop businesses

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

(Handayani et al., 2021). This finding aligns with Sandi Prabowo's (2021) perspective, which states that individuals of productive age, particularly middle-aged adults, are more likely to take economic initiatives and participate actively in entrepreneurial activities.

The majority of MSME respondents (43 respondents, or 52%) had a high school education. This finding indicates that most entrepreneurs have received sufficient formal education to support basic business management skills. Education plays a crucial role in enhancing the capacity of MSME entrepreneurs, particularly in terms of understanding information, decision-making, and adapting to market changes. (Sinaga et al., 2024) stated that the education level of MSME entrepreneurs (owners and employees) is crucial in determining the success of their businesses. This is supported by field findings showing that MSME entrepreneurs with higher education tend to have better business stability and are quicker to absorb new information than those with lower education.

The length of business of MSME respondents ranged from 1 to 10 years, representing 71 respondents, or 86% of the total. This finding indicates that most MSMEs are in the early to mid-stages of their business cycle. Longer business tenure generally correlates with improved managerial quality and business resilience, as entrepreneurs have more time to learn from experience, build networks, and adapt to market dynamics. However, the predominance of MSMEs with a business tenure of less than 10 years also reflects the sector's continued dominance by relatively new, developing businesses. Other research also shows that business tenure contributes to increased revenue and business stability, although this is not always statistically significant if not accompanied by increased managerial capacity and innovation (Polandos et al., 2020).

MSME respondents used personal capital as their primary source of financing, representing 75 respondents, or 90% of the total. This finding indicates that MSMEs are more likely to rely on their own funds than access external financing sources such as bank loans, People's Business Credit (KUR), or government assistance. This tendency may be caused by several factors, including limited access to formal financial institutions, a lack of information about financing programs, and concerns about debt risks. This is also in line with the Indonesian MSME report (2023), which states that most MSMEs in Indonesia start their businesses with personal funds because the process is faster and does not require complex administrative requirements. However, a high dependence on personal capital can also limit the potential for long-term business expansion if not balanced with broader and more structured access to financing (Edward, 2023).

The initial capital of most MSMEs in running their businesses is less than IDR 5,000,000, representing 65 respondents, or 78% of the total. This finding indicates that the majority of MSMEs in the region are micro-scale businesses, which are generally characterized by limited capital. This phenomenon can be caused by limited access to capital, both in terms of knowledge about financial institutions and complicated administrative requirements for MSMEs. Therefore, using small amounts of personal capital is the most realistic primary option. This is supported by Fahmi's (2023) view, which states that capital is a form of

Vol 8 No 1 (2026): September 2025 - February 2026, pp.  $483 \sim 495$ 

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

**488** 

wealth, either in the form of money or goods, produced by nature or humans and used in the production process to create other goods of economic value.

Table 1. Socio-Demographic Characteristics of Respondents

No	Socio-demographic characteristics of MSME respondents	Category	Amount	percentage
1	Gender	Woman	70	84%
	Gender	Man	13	16%
	Total		83	100%
		20 – 30	7	8%
		31 - 41	24	29%
2	Age	42 - 52	35	42%
2		53 - 63	15	18%
		64 - 74	2	2%
	Total		83	100%
	Education	SD	7	8%
3		JUNIOR HIGH SCHOOL	23	28%
3		SMA	43	52%
		DIPLOMA/BA	10	12%
	Total		83	100%
		1 – 10	71	86%
4	Length of Business	11 - 20	10	12%
4		21 - 30	2	2%
	Total		83	100%
_	Capital Sources	Government Assistance	3	4%
		Bank Loans	2	2%
5		WHERE	2	2%
		Family Loan	1	1%
		Personal	75	90%

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

	Total		83	100%
		< 5 million	65	78%
6	Initial Capital	5 – 10 million	13	16%
		10-20 million	5	6%
	Total		83	100%

Source: Primary Data, 2025

## Competency Level of MSME Actors in Kubu Raya Regency

The level of agribusiness competency refers to the extent to which business actors, particularly MSMEs, master the combination of knowledge, skills, and mental attitudes needed to effectively and sustainably manage and develop businesses in the agricultural sector (Hairana, 2020). The following are the overall agribusiness competency results:

Table 2. Agribusiness Competency Levels

Agribusiness Competence				
Interval	Category	Amount	Percentage	
36 - 59	Low	10	12%	
60 - 83	Currently	41	49%	
84 - 108	High	32	39%	
	Total	83	100%	

Source: Primary Data, 2025

The results of this study indicate that the agribusiness competency of MSMEs in Kubu Raya Regency is in the moderate category, at 49%. This condition indicates that the capacity of MSMEs in running businesses in the agricultural sector is at a functional level, but still requires strengthening in various aspects to reach optimal levels. This composition reflects that MSMEs already have a sufficient foundation in carrying out agribusiness activities, but strengthening technical aspects and entrepreneurial attitudes is still needed to improve the quality of overall business management. These research results align with the findings of (Triyono Ardi, 2021) who revealed that small-scale farmers generally have moderate agribusiness competencies in the dimensions of knowledge, skills, and attitudes. This is also supported by Hairana (2020), who stated that the balance between these three competency aspects significantly influences the success of agribusiness management. Furthermore, (Rustam, 2022) emphasized the importance of improving the quality of human resources in agribusiness as a strategy to strengthen the competitiveness and sustainability of agricultural MSMEs. This moderate competency category is the result of the accumulation of three main aspects measured: knowledge, skills, and mental attitude. The following table shows the aspects:

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

Table 3. Competency Aspect Level

**490** 

Knowledge Aspects				
Interval	Category	Amount	Percentage	
12 - 19	Low	10	12%	
20 - 27	Currently	29	35%	
28 - 36	High	44	53%	
-	Total	83	100%	

## **Skills Aspect**

Interval	Category	Amount	Percentage
12 – 19	Low	12	14%
20 - 27	Currently	43	52%
28 - 36	High	28	34%
	Total	83	100%

## **Mental Attitude Aspects**

Interval	Category	Amount	Percentage
12 – 19	Low	6	7%
20 - 27	Currently	40	48%
28 - 36	High	37	45%
	Total	83	100%

Source: Primary Data, 2025

Based on the results of the knowledge competency aspect, it can be seen that the majority of MSME actors have a high level of competence in the knowledge aspect (53%). This percentage reflects that the majority of respondents have a good understanding of the business they run. This high level of competence is thought to correlate with the educational background of MSME actors, which positively contributes to the ability to absorb, understand, and manage business information effectively. According to Hairana (2020), the level of education greatly influences an individual's ability to digest information, which ultimately impacts the quality of performance in running a business. Thus, respondents with a higher educational background tend to be better prepared to face business challenges and in strategic decision-making. However, there are still 35% of respondents with a medium level of competence and 12% in the low category. This condition indicates that some respondents do not fully understand and are not familiar with their business, so that capacity building efforts and training are still needed to improve understanding in the business sector.

Furthermore, regarding skills competency, the majority of respondents (52%) had moderate skills, reflecting sufficient but suboptimal agribusiness capabilities. This is reflected in the

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

low level of sustainable agriculture implementation, inadequate workforce planning, and technology adoption. According to Hairana (2020), low agribusiness competency can hinder effective business management and sustainability. Conversely, 34% of respondents demonstrated high skills, characterized by the implementation of sustainable agribusiness practices and strong collaboration with partners. This aligns with the view that skills and human resource development are key to increasing the competitiveness of MSMEs in the era of globalization (Brodjonegoro, 2025). Meanwhile, 14% of respondents remained in the low category, indicating the need for training and mentoring interventions to improve the technical and managerial capacity of MSMEs.

Furthermore, regarding the mental attitude competency aspect, it can be seen that the majority of respondents (48%) have a moderate level of mental attitude competency. This indicates that most MSMEs have sufficient mental readiness to face business dynamics, but still need to strengthen their adaptive attitudes and long-term resilience. As many as 45% of respondents are in the high category, indicating that they already have a strong entrepreneurial mental attitude, such as a proactive attitude, high adaptability, and resilience in facing business pressures. According to Yanti (2018), a positive mental attitude like this plays a significant role in driving the success and sustainability of small businesses. Meanwhile, 7% of respondents are in the low category. This group requires further support in developing a positive entrepreneurial mentality, such as the courage to take risks, optimism, a willingness to continuously learn from failure and an openness to technology (Lumintang et al., 2020).

## Factors that Influence the Level of Agribusiness Competence

This section presents and discusses in depth the results of ordinal logit regression analysis to identify and interpret factors that significantly influence the level of agribusiness competence of MSME actors.

## a. Pseudo R Square

The analysis results show a Nagelkerke R2 value of 0.344. This figure indicates that the applied logistic regression model is able to explain 34.4% of the variation in the dependent variable, namely the agribusiness competence of MSME actors. In other words, the collective contribution of the independent variables (education, business experience, and business capital) in influencing the level of agribusiness competence of respondents is 34.4%. The remaining 65.6% of the variation in competence is explained by external factors or other variables not included in the model.

## b. Uii Likelihood Ratio (LR)

Based on the Likelihood Ratio (LR) test, the ordinal logistic regression model developed in this study was proven to be statistically significant. This significance was strengthened by the Chi-Square value of 29.003 with a significance level of 0.000 (p<0.05), which was obtained from the difference between the −2 Log Likelihood value of the initial model (161.156) and the final model (132.152). This finding clearly indicates that the independent variables (education, business experience, and business capital)

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

□ 492

simultaneously have a significant influence on the level of agribusiness competence of MSMEs in Kubu Raya Regency.

## c. Uji Wald

The Wald test was used to assess the significance of the influence of each independent variable (education, length of business, and business capital) on the dependent variable (agribusiness competency level). The decision-making criteria are: if the significance value (Sig.) is less than 0.05 (Sig.<0.05), then H0 is rejected; conversely, if Sig.  $\ge$  0.05, then H0 is accepted. The results of the Wald test calculation are presented as follows:

Table 4. Wald Test Results

Interpretation of Wald Test Results (Parameter Estimates)			
Variables	Estimate	Mr. (p)	Interpretation
Education (X1)	0,37	0,001	Significant, positive influence
Business Experience (X2)	-0,115	0,015	Significant, negative impact
Business Capital (X3)	2,354	0,011	Significant, positive influence

Source: SPSS data, 2025

Based on the calculation results in table 4, it can be interpreted as follows:

- a. The hypothesis test of the education variable (X1) shows a Sig. value of 0.001, so H0 is rejected and H1 is accepted, and has a positive Estimate value, meaning that the education variable has a significant positive influence on the agribusiness competence of MSME actors.
- b. The hypothesis test of the business experience variable (X2) shows a Sig. value of 0.015, so H0 is rejected and H1 is accepted, and has a negative Estimate value, meaning that the business experience variable has a significant negative influence on the agribusiness competence of MSME actors.
- c. The hypothesis test of the business capital variable (X3) shows a Sig. value of 0.011, so H0 is rejected and H1 is accepted, and has a positive Estimate value, meaning that the business capital variable has a significant positive influence on the agribusiness competence of MSME actors.

Based on the results of the Wald test analysis, it can be seen that the factors that influence agribusiness competence in this study are the variables of education, business experience and business capital.

# The influence of educational variables on the agribusiness competencies of MSME actors

The education variable (X1) significantly influences the level of agribusiness competence of MSMEs in Kubu Raya Regency (p = 0.001). A positive estimated value (0.370) indicates that the higher the education level of MSMEs, the greater the likelihood of them having

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

better agribusiness competence. This finding aligns with Nurhadi's (2019) research, which states that formal education plays a crucial role in developing critical thinking and decision-making skills in business.

# The influence of business experience variables on the agribusiness competencies of MSME actors

The business experience variable (X2) shows a negative and statistically significant relationship with the level of agribusiness competence of MSMEs. The estimate value shows (-0.115) and the significance value is (0.015), this indicates that the longer an MSME's business experience, the lower their level of competence. This finding can be explained by the tendency of MSMEs with long experience to be conservative. They tend to stick to old strategies and find it difficult to adapt to market changes. This rigid and minimally innovative business approach can hinder the improvement of competence and business success. In other words, very long experience without being accompanied by renewal and adaptation can actually lead to saturation and stagnation in the business approach. This is in line with research conducted by (Rijki et al., 2024) which states that business experience has a significant negative effect on increasing sales of micro and small business products. The study confirms that experience does not automatically guarantee increased product sales.

## The influence of capital variables on the agribusiness competencies of MSME actors

The Business Capital variable (X3) shows a positive and significant relationship with the level of agribusiness competence of MSMEs, with an estimate value of 2.354 and a significance value of 0.015. This indicates that the greater the capital spent, the higher the level of agribusiness competence of MSMEs, which leads to success in business. MSMEs with sufficient capital generally have greater opportunities to develop innovation and skills compared to MSMEs with limited capital, so they can automatically survive and develop their businesses. Based on the findings of this study, it states that business capital influences the level of agribusiness competence because MSMEs can properly manage their business capital. With good and appropriate capital management, business success can increase. This research is in line with research (Astriyani, 2024) which states that business capital has a significant influence on company success because the amount of investment owned directly affects profit potential.

## 4. Conclusion and Suggestions

Based on the analysis and discussion in this study, it was found that the agribusiness competency level of MSMEs in Kubu Raya Regency is moderate. This is indicated by the grouping of three main aspects of competency: knowledge, which is categorized as high, while skills and mental attitude are categorized as moderate. This finding indicates that MSMEs have a strong knowledge base in carrying out agribusiness activities. However, strengthening efforts are still needed, especially in the technical aspects of skills and mental attitude development to improve the quality of business management as a whole. Based on the ordinal logit regression test, the factors that influence the competency level of MSMEs in Kubu Raya Regency are education, business experience, and capital.

Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

ISSN: 2716-0696, DOI: 10.61992/jiem.v8i1.234

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Vol 8 No 1 (2026): September 2025 - February 2026, pp. 483 ~ 495

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**495** 

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