

## MENTORING OF MBKM STUDENTS AS A CATALYST FOR HUMAN RESOURCE DEVELOPMENT OF MSMEs IN PALU CITY

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### Abstract

This study aims to analyze the role of student mentoring in the Merdeka Belajar Kampus Merdeka (MBKM) program as a catalyst for human resource development for MSMEs in Palu City. The research method used was qualitative with a descriptive approach, involving field supervisors (DPL), student mentors, and MSME actors as samples. Data were collected through interviews with nine informants and analyzed using triangulation techniques and Nvivo 15 software. The results show that DPL plays a crucial role as a bridge between students and MSMEs, not only as academic mentors but also as motivators and facilitators in shaping students' mindsets and practical skills. This mentoring provides opportunities for students to develop relevant soft and hard skills. However, there are obstacles in the form of the lack of clear achievement standards and success indicators in the mentoring program, so that the progress of MSMEs during mentoring does not always show significant improvement. These findings emphasize the need to develop concrete and measurable output standards to increase the effectiveness of the MBKM program.

**Keywords:** *Student Mentoring, Field Supervisor, MBKM, MSME Human Resource Development, Program Evaluation.*

### INTRODUCTION

Palu City, as the capital of Central Sulawesi Province, has significant potential for MSMEs, particularly in the culinary, handicraft, and agro-industry sectors. However, following the natural disaster in 2018, many MSMEs are still struggling to recover and restore their businesses. This program not only helps economic recovery but also accelerates MSME adaptation to modern business trends. In Palu City, the MBKM program has been implemented by involving students from various universities to collaborate with local MSMEs to help overcome existing challenges and improve the quality of MSME human resources. Students as MSME mentors have received training on digital marketing, financial management, technology use, and business improvement. product quality (Rizeria, 2018) (Rosmayati & Maulana, 2021) Through these various mentoring activities, it is hoped that MSMEs in Palu City can develop better, be able to compete in a wider market, and ultimately have a positive impact on the local economy. (Farisi et al., 2020)

This MSME mentoring program has great potential, but its implementation hasn't always gone smoothly. Researchers have observed challenges faced by lecturers supervising students and MSMEs during the mentoring process, such as a gap between students' knowledge and real-world conditions, and resistance from some MSMEs who find it difficult to apply the new methods or technologies taught. The MBKM program, which provides mentoring for MSMEs, is expected to provide dual benefits: first, for students, who gain practical experience in the business world, and second, for MSME owners, who receive guidance and assistance in developing their capacity in MSME management. In this context, students not only act as a bridge between the theory they have learned on campus and practice in the field, but also as agents of change, bringing innovative ideas and more modern approaches to business management. This study uses students who are still in college because according to (Putri, 2024) Students have great potential to support MSMEs through various means, such as providing mentoring, training, and becoming loyal consumers of local MSME products. The practical implication is the need for increased collaboration between students, MSME actors, and universities to support MSME growth. He further stated that thanks to in-depth training and guidance, MSME actors are now better able to implement more planned business strategies, utilize technology

more effectively, and promote the growth and sustainability of their businesses. This study aims to analyze the role of mentoring by MBKM students as a catalyst in the development of human resources (HR) in MSMEs in Palu City. This study will examine the contribution of MBKM students in identifying needs and improving the capacity of MSME HR, including managerial, technical, and innovation aspects. This study will identify the impact of MBKM student mentoring on improving the quality of MSME HR, such as increasing productivity, competence, and competitiveness of MSME actors. This study will explore supporting and inhibiting factors in the mentoring program. In addition, this study also aims to encourage closer collaboration between the academic world and the MSME sector, build sustainable networks, and create innovative solutions to support local economic growth in Palu City.

Micro, Small and Medium Enterprises (MSMEs) have a vital role in the Indonesian economy, including in Palu City, Central Sulawesi. (Farisi *et al.*, 2020) According to data from the Ministry of Cooperatives, Small and Medium Enterprises, MSMEs contribute more than 60% to Indonesia's Gross Domestic Product (GDP) and absorb more than 97% of the workforce. (MN Anggia & MR Shihab, 2019) In Palu City, the MSME sector also makes a significant contribution to job creation, poverty alleviation, and economic equality. (Kadeni & Srijani, 2020) (Suci, 2017) Despite the great potential that MSMEs have, there are still many challenges they face, especially in terms of the quality and competence of the human resources (HR) within them. (K. Bidin *et al.*, 2024) One of the steps taken by the Indonesian government to address this challenge is through the Independent Learning – Independent Campus (MBKM) program, which aims to increase the relevance of higher education to the needs of the industrial world and society. (Maisaroh & Untari, 2024) To support this program, students are given the opportunity to develop their skills through hands-on experience in the field, one of which is by acting as mentors for MSMEs. In this role, students can provide assistance by providing real contributions to MSMEs in the form of technical assistance, training, knowledge transfer, and skills relevant to the needs of MSME actors. (Nasution *et al.*, 2024)

Low quality of human resources in business management, lack of managerial skills, and limited knowledge regarding product innovation and marketing are some of the biggest obstacles to the development of MSMEs in this region. (Putri, 2024) (Erwin Permana *et al.*, 2022). In addition, MSMEs in Palu City generally still rely on traditional methods in running their businesses, which tend to be less efficient and less competitive in facing an increasingly competitive market. (Sudaryanto *et al.*, 2013) (Tanan & Dhamayanti, 2020) Therefore, it is important to improve the human resource capacity of MSMEs so that businesses can be managed professionally and adapt to ever-evolving market demands. (Anggia & Shihab, 2019) (Sinolungan, 2023) Thus, this research is expected to provide a real contribution in improving the quality of MSME human resources, strengthening the role of MBKM students as agents of change, and encouraging inclusive and sustainable economic development.

## **LITERATURE REVIEW**

### **Definition of MSMEs**

Micro, Small, and Medium Enterprises (MSMEs) are business categories classified based on specific criteria such as total assets, turnover, or number of employees. MSMEs are an economic sector that plays a vital role in the Indonesian economy. According to Law Number 20 of 2008 concerning MSMEs, micro businesses have maximum assets of IDR 50 million, small businesses have assets between IDR 50 million and IDR 500 million, and medium businesses have assets between IDR 500 million and IDR 10 billion. MSMEs in Palu City play a vital role in creating jobs and driving the economy in Palu City. MSMEs in Indonesia possess unique characteristics, such as small business scale, limited capital, traditional and family-based management, and the use of simple technology. Furthermore, most MSMEs still operate in the informal sector with limited market reach within the local community. Nevertheless, MSMEs play a significant role in the national economic structure, according to data from the Ministry of Cooperatives and SMEs (2020). Overall, MSMEs play a crucial role in building an inclusive and sustainable national economy. With strengthening regulations, financing, innovation, and technology, MSMEs are expected to increase their competitiveness both nationally and globally.

The term "MSMEs" has various definitions. To date, in Indonesia, there is no specific definition of MSMEs that can be used as a reference by the Central Statistics Agency or economic researchers (Berisha & Pula, 2015). The definition of MSMEs according to the Central Statistics Agency differs from Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (Law 20/2008 on MSMEs). The Central Statistics Agency (BPS) defines MSMEs based on the number of employees (BPS, 2013). Meanwhile, Law 20/2008 on MSMEs defines MSMEs based on net assets and annual sales revenue. (Yazfinedi, 2018) In the Indonesian economy, MSMEs constitute the largest business group and have proven resilient to various economic crises. The criteria for businesses classified as Micro, Small, and Medium Enterprises (MSMEs) are regulated by law. Based on Government Regulation (PP)

Number 7 of 2021 concerning the Facilitation, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises, several criteria are used to define the definition and criteria of MSMEs. (Palupi et al., 2022)

### **Challenges for MSMEs in Human Resource Development**

MSMEs face various challenges in developing human resources (HR), which is one of the factors inhibiting business growth. One major problem is limited access to training and skills development, where many MSMEs, especially micro-enterprises, do not have the opportunity to participate in formal training such as financial management, digital marketing, or business operations. Furthermore, low awareness of the importance of quality HR leads many MSMEs to view employees only as labor, rather than as strategic assets that need to be developed. Budget constraints are also a constraint, as funds are usually allocated for working capital or production, rather than HR training. Human resource development in MSMEs faces serious challenges, including limited access to training, financial constraints, low managerial awareness, high turnover rates, and a lack of technology implementation. Low levels of education and digital literacy among MSME owners and employees, particularly in rural areas, hamper technology adoption.

In designing the development of MSMEs in Indonesia, it is crucial to understand the significant relationship between human resources (HR), resource management, and entrepreneurship. HR is an inseparable asset of an organization because they play a central role in carrying out all activities and processes, especially for MSMEs, which often face limitations in capital and infrastructure. Therefore, improving the quality of HR is a crucial strategic step for MSMEs to survive and thrive in increasingly fierce competition. (Putra et al., 2024) Without increased human resource capacity, MSMEs tend to be unable to compete digitally, especially with the increasingly fierce competition in the internet-based economy. According to the Indonesian Ministry of Cooperatives and SMEs (2021), more than 50% of MSMEs have not yet fully utilized digital platforms for their business activities. This indicates an urgent need to provide practical training on social media use to MSMEs. (Branding et al., 2025)

### **MBKM Concept**

Freedom to learn is about freedom of thought and freedom of innovation. Meanwhile, the independent campus program is a continuation of the independent learning program for higher education. Transforming education through the independent learning policy is one step towards realizing superior Indonesian human resources who embody the Pancasila Student Profile. (Vhalery et al., 2022) The Independent Learning and Independent Campus (MBKM) program is a policy initiated by the Ministry of Education, Culture, Research, and Technology (Kemendikbudristek) with the aim of providing practical experience to students in the world of work. One of the schemes in this program is MSME mentoring, where students can be directly involved in supporting MSME business development. This program is designed to address the challenge of the gap between the world of education and the needs of the world of work, while preparing graduates who are more adaptive in the era of the industrial revolution 4.0. The core of MBKM is to give students the freedom to study outside their study program for a maximum of three semesters (60 credits).

In the Independent Learning and Independent Campus Guide, this concept emerged as a response to several fundamental problems in higher education, such as an overly rigid curriculum, minimal field practice experience, and a lack of multidisciplinary skills in graduates. Through MBKM, students not only learn theory in class, but also gain real-world experience that can improve their professional competence. The Implementation of MBKM in MSME Mentoring The learning process in MBKM (Student-Centered Learning) is student-centered, providing challenges and opportunities for students to develop innovation, creativity, personality, and the need to develop independence in discovering knowledge through real-world situations and dynamics. The Independent Learning and Independent Campus (MBKM) policy is one of the policy studies currently being promoted by the government for implementation in higher education. (Tamimi et al., 2024) Thus, MBKM not only transforms the way students learn but also forms a new paradigm in Indonesian higher education that is more independent, innovative, and oriented towards holistic competency development.

### **Implementation of MBKM in MSME Assistance**

The implementation of the Independent Learning and Independent Campus (MBKM) program in mentoring MSMEs is a realization of higher education policy that provides students with opportunities to study off-campus and contribute directly to strengthening micro, small, and medium enterprises (MSMEs). This program is part of eight MBKM activities that enable students to gain field experience, improve work competencies, and strengthen social skills. Despite facing challenges such as the loneliness of diverse campuses and administrative complexity, this

program has demonstrated a positive impact in improving student skills, strengthening the relevance of higher education to the world of work, and building a collaborative ecosystem between academia and industry. MBKM students play a role in assisting MSMEs by assisting with business digitalization, financial management, product innovation, and marketing strategies. They support MSMEs in utilizing social media and e-commerce for broader marketing and help maintain more organized and transparent financial records. Furthermore, students provide input on product development in line with market trends and help develop data-driven marketing strategies. The implementation of MBKM in mentoring MSMEs is a concrete form of synergy between the world of education and the business world. Through this program, students gain contextual learning spaces, and MSMEs receive relevant mentoring to increase their competitiveness. The success of this program depends on effective collaboration between universities, local governments, and MSME actors. Academic system support, field readiness, and student and MSME awareness are factors. The MBKM program encourages the practical application of research results to meet the real needs of the community. Research results, which are a collaboration between lecturers and students, are based on solutions needed by the community, including MSMEs. The application of research results conducted by universities as a form of MBKM implementation, can be utilized to increase productivity and product quality, which is expected to increase the competitiveness of MSMEs. (Hendrawan et al., 2022)

### **Human Capital Theory**

The Human Capital Theory introduced by Gary S. Becker in 1964, emphasizes that investment in education and training increases individual skills and productivity, which in turn contributes to increased income and economic growth. Kotler (2022) states that a nation's economic development is also influenced by its economic endowments. One of the most important economic endowments is human capital. Development in this area has received special attention in almost every country worldwide, as human capital is a crucial factor in boosting the economy. In this context, MBKM students act as agents of knowledge and skills transfer to MSMEs in Palu City, thereby enhancing their human resource capacity. With student involvement, MSMEs gain not only additional theoretical insight but also practical mentoring to help them adapt to changing times, such as business digitalization, simplified financial management, and more effective marketing strategies.

### **Experiential Learning Theory**

The Experiential Learning Theory, developed by David A. Kolb in 1984, highlights the importance of direct experience in the learning process. Kolb identified four stages in the learning cycle: concrete experience, observational reflection, abstract conceptualization, and active experimentation. The application of experiential learning in learning activities has demonstrated various benefits, including increased student engagement, the development of critical thinking skills, creative thinking, and the ability to apply knowledge in real-life situations. Experiential learning emphasizes the importance of hands-on experience in the learning process. This model consists of four main stages: concrete experience, reflective observation, abstract conceptualization, and active experimentation. This approach aims to integrate theory with practice, enabling students not only to understand concepts theoretically but also to apply them in real-life situations. This process strengthens understanding because students experience the challenges, problems, and dynamics that occur in the field, then analyze these and draw conclusions that can be tested. (Rahmi, 2024)

In the context of MSME mentoring, the involvement of MBKM students through experiential learning provides significant added value. Through direct involvement in MSME operations, students not only provide theoretical knowledge but also participate in daily business practices, such as simple financial management, digital marketing, inventory management, and customer service. This enables two-way learning that enriches both parties: students gain practical experience relevant to the world of work, while MSMEs gain new insights, additional skills, and support for innovations they may have never experienced before. Thus, experiential learning not only strengthens students' academic competencies but also contributes significantly to increasing the capacity and competitiveness of MSMEs in the digital era.

### **The impact of MBKM assistance on improving MSME human resources**

The Independent Learning and Independent Campus (MBKM) program is an innovative initiative from the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia to increase the relevance of higher education to the needs of the workforce. MBKM students' mentoring of MSMEs has had a significant impact on improving the human resources of entrepreneurs. Students assist MSMEs with management, marketing, and product innovation, while leveraging digital technology to expand markets and increase competitiveness.

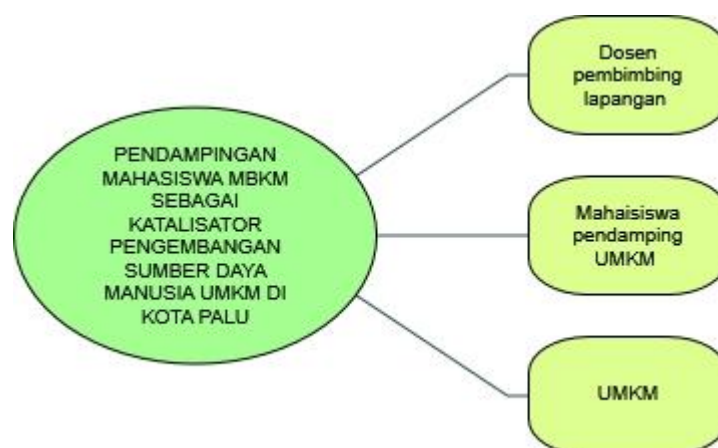
The implementation of more effective management strategies also improves business governance, including more transparent financial records. This collaboration not only benefits business owners but also provides practical experience for students and serves as a strategic solution to human resource challenges in the MSME sector, particularly in Palu City. Research by (Karo et al., 2025) reported that MBKM not only improves students' technical and soft skills but also contributes significantly to MSMEs through process innovation and marketing strategies. Furthermore, a systematic literature review by (Fajaruiddin Pakpahan, 2025) shows that human resource development strategies such as training, digitalization, and collaboration have a positive impact on the competence of MSME actors and their competitive strength.

## METHOD

This study employed a qualitative approach with a descriptive approach. This approach aimed to gather in-depth information regarding the mentoring of MBKM students to understand their role in mentoring MSMEs and their impact on improving human resources (HR) in MSMEs in Palu City. Qualitative descriptive research was used to gain a more detailed understanding of the phenomenon under study through interviews and documentation. Thus, this study can provide a comprehensive overview of the implementation of the MBKM student mentoring program in the MSME sector. This research took place in Palu City, Central Sulawesi Province based on the following considerations: Palu City is the capital of Central Sulawesi which is the study destination because there are many MSMEs in Palu City and also the subjects of this research are students who have participated in the MSME mentoring program, MSME actors who have received mentoring from MBKM students of the Faculty of Economics and Business, Department of Management, and supervising lecturers or mentors who have been involved in the implementation of the MBKM mentoring program for MSMEs.

The data in this study were collected through several techniques, including in-depth interviews with MBKM students, MSME actors, and field supervisors (DPL) to explore the experiences, challenges, and impacts of the mentoring program on improving human resources in MSMEs. Furthermore, the researchers collected data through documentation to complement the research data by gathering information from MBKM program reports, related policies, and data on MSME development in Palu City. This study used NVivo 15, a qualitative data analysis software, to code and enable in-depth analysis through visualization and automated search features. Compared to manual methods, NVivo offers advantages in accuracy, efficiency, and ease of coding revision. Furthermore, NVivo facilitates research team collaboration and efficient documentation of the analysis process.

## RESULTS AND DISCUSSION



This mind map illustrates the framework for mentoring students under the MBKM (Merdeka Belajar Kampus Merdeka) program as a catalyst for human resource development for MSMEs in Palu City. Within this framework, three main actors play a role. First, the field supervisors serve as guides and guarantors of the mentoring process, providing academic supervision, and monitoring the progress of student activities in the field. Second, the MSME mentor students, who act directly as agents of change, transferring knowledge and skills such as financial management, digital marketing, and product development to MSMEs. Third, the MSMEs, as the primary subjects of mentoring, are the beneficiaries, expected to experience increased human resource capacity through mentoring and collaboration with students. These three elements synergize within the context of implementing the MBKM program

at the local level to strengthen the competitiveness of MSMEs in Palu City. In the context of implementing the Independent Learning and Independent Campus (MBKM) program, the role of field supervisors (DPL) is crucial in bridging the gap between student mentors and MSMEs. However, challenges often arise in mentoring students, ranging from limited supervision time, lack of intensive communication, to a lack of ongoing evaluation of student performance. Furthermore, students also face various challenges in mentoring MSMEs, such as limited technical knowledge, difficulty understanding the characteristics of MSMEs, and adapting to dynamic field conditions.

In this situation, the role of DPL and mentors becomes crucial, not only as academic advisors but also as motivators and facilitators in shaping students' mindsets and practical skills. This mentoring provides students with a space for meaningful learning, both in terms of soft skills such as communication and empathy, and hard skills such as business management and marketing strategy. However, shortcomings in the mentoring process remain, including a lack of systematic mentoring planning and a mismatch between the needs of MSMEs and the students' capacities.

Another important aspect is the sustainability of MSME businesses after mentoring. Many MSMEs feel supported during the mentoring process, but some are unable to independently continue the innovation or management of the businesses they started with students due to a lack of follow-up mentoring or integration with other programs. This is also influenced by the frequency of DPL mentoring for students, which is not always routine and intensive, as well as the frequency and commitment of students to mentoring, which sometimes depends on their academic schedule or personal circumstances. Therefore, it is crucial to pay attention to the type of mentoring provided by lecturers, including field visits, regular guidance, and active coordination with MSMEs and students. Adaptive, structured, and communicative mentoring will significantly contribute to optimizing the results of the MBKM student mentoring program for MSMEs. The challenges faced by field supervisors in mentoring students in the MBKM program reflect the various challenges faced by field supervisors in assisting students in the MBKM program, particularly when they have to address issues outside their areas of expertise. To address these challenges, DPL strategies include connecting students to other lecturers with specific competencies, guiding interdisciplinary discussions, or providing assistance as much as possible with basic aspects such as preparing financial reports or determining product pricing. However, these strategies are not always effective if students do not follow up on the instructions or feel confused about finding relevant information independently.

In this regard, suggestions for improvements to MBKM training emerged, such as optimizing the use of internal lecturers as non-salaried speakers for budget efficiency, integrating cross-functional training materials if funding is limited, and conducting training that covers various key areas such as finance, HR, operations, and marketing. This is crucial given that implementation of directives is often hampered by a lack of student initiative and a low capacity to select credible information from various independent learning sources. Furthermore, differences in students' academic backgrounds also pose a challenge in mentoring. Students come from various concentrations, such as HR, marketing, finance, and operations, which ultimately influences their approach to MSME issues. Meanwhile, MBKM training itself is still considered uneven. Training tends to focus on finance due to the background of program coordinators, while training needs in other areas, such as HR, operations, and marketing, have not been optimally accommodated. Furthermore, the MSMEs that are mentoring partners face complex issues spanning human resources, marketing, operations, and financial reporting. In this context, the limited expertise of the DPLs poses an additional obstacle, as not all DPLs possess cross-disciplinary expertise. Some DPLs are only able to provide guidance in their specific areas of concentration, thus not being able to optimally assist students in resolving the complex issues faced by MSMEs.

Students' challenges in mentoring MSMEs include their difficulties in dealing with various technical issues in the field, such as recording financial reports and other operational aspects. Students often complain about MSMEs' lack of preparation in terms of administration and business management systems. Therefore, a mentoring strategy is needed that goes beyond technical solutions and also focuses on empowering MSMEs to become more independent. This strategy involves engaging MSMEs in learning alongside students, not just accepting instant solutions but understanding the process. The DPL's guidance to students is crucial in this process. The field supervisors (DPL) continually remind students that their role is to mentor them, not only completing the work but also educating them so that the MSMEs understand and can continue their improvement efforts independently. This approach reinforces the principle of sustainability in mentoring activities. In this context, the roles of DPL and mentor have different yet complementary task boundaries. Mentors, who are generally business owners or practitioners, have advantages in technical mastery and direct field experience, and are able to provide practical solutions to problems faced by MSMEs. Conversely, DPLs have an academic role: mastering the concepts, theories, and definitions that form the scientific basis for mentoring activities, being responsible for the administrative completeness of MBKM activities, and guiding students in methodological and reporting aspects.

The difference between DPL and mentorship is evident in their respective focuses. Mentorships emphasize technical aspects and field practice, while DPLs emphasize academic aspects and administrative responsibilities. Nevertheless, collaboration between DPL and mentorship is crucial for the success of student mentoring of MSMEs. The synergy between the academic theory brought by DPL and the field practice mastered by mentors creates a balance in the student's learning process. Both need to elaborate on providing direction, guidance, and support throughout the mentorship. Students' learning experiences while mentoring MSMEs demonstrate complex dynamics, particularly related to their feelings and experiences in the field. Many students feel that the knowledge they possess is not comparable to the real-world experiences of MSMEs. This raises doubts about the relevance of the knowledge they learn in college to real-world business practices.

To address this issue, the Field Supervisor (DPL) provided guidance that mentoring should be viewed as a collaborative learning process between students and MSMEs. Students are not only required to provide assistance but also to develop proposed solutions based on their knowledge and observations of field practice. The DPL emphasized the importance of students continuously observing, evaluating, and reflecting on their experiences to ensure the mentoring process provides meaningful learning for both parties. There are no indicators or targets that MSMEs must achieve after the mentoring period ends. In fact, month-to-month progress does not always show significant improvement due to the lack of concrete and easily measurable output standards. This contrasts sharply with internship programs. Ideally, mentoring should encompass the process of providing solutions and knowledge to MSMEs, not simply executing administrative tasks. When students simply carry out assigned tasks without in-depth understanding and real contributions, the activity tends to resemble a typical internship.

In practice, students' role in mentoring remains passive. Many students participate in the program merely as a formality, without actively participating in the problem identification and solution-finding process. In fact, they primarily receive insights from MSMEs rather than contribute knowledge relevant to their academic backgrounds. As a result, mentoring becomes merely a supplementary activity, with no significant impact on MSMEs or the students' learning process. The sustainability of MSME businesses after mentoring is a key focus in program evaluation. Many MSMEs discontinue operations after the mentoring program concludes, raising questions about the program's long-term effectiveness. Therefore, clear standards are needed in selecting MSMEs to be mentored, such as the length of time the business has been operating, the entrepreneur's focus on their business, and the level of development of the business. This is crucial to ensure that the mentored business has the potential to survive and thrive. The opinions of Field Supervisors (DPL) emphasize that mentoring is especially necessary when MSMEs are just starting out or looking to scale up. However, the reality on the ground shows that many MSMEs cease operations after mentoring, especially if the business is deemed insufficiently profitable. Furthermore, the phenomenon of MSMEs no longer being active is also influenced by a lack of focus and commitment from business owners. Some MSME owners have other permanent jobs, such as as civil servants (PNS), so side businesses are not a top priority.

In the context of student mentoring, the frequency and methods of monitoring by DPL also vary widely. Some methods used include asking students to regularly report on progress, including using Instagram accounts for documentation and daily monitoring. Furthermore, lecturers also request written reports, such as lookbooks and daily, weekly, and monthly reports, as a form of student accountability within the program. However, the frequency of DPL mentoring for students is actually only once a month, due to student busy schedules. Some argue that the ideal frequency is at least twice a month to optimize supervision and evaluation. Other lecturers even conduct more intensive monitoring, three times a week via Zoom, demonstrating the variation in mentoring practices among supervisors. The frequency and commitment of student mentoring in the MBKM program remain under scrutiny due to its suboptimal performance. Many field supervisors (DPLs) are unable to monitor student activities daily due to limited time and other responsibilities, such as teaching. As a result, DPLs frequently receive administrative or verbal reports from students, which sometimes do not reflect the reality on the ground. In some cases, DPLs have expressed feeling "caught out" when they discover that students are not actively mentoring MSMEs as reported. This is exacerbated by the lack of coordination between DPLs, mentors, and MSME actors, resulting in a lack of direct supervision of students. To address these limitations, the role of field mentors is considered crucial in supervising students, but this is not always effective. Mentors should be able to report student behavior that does not demonstrate a strong work ethic, but in practice, mentors may feel uncomfortable reporting negative behavior to the DPL or the MBKM program management. Student motivation to participate in the program is also a challenge. Some students use the program as a way to avoid lectures, treating MSME mentoring activities as a mere formality. In fact, the frequency of visits to MSMEs has been found to be very low, with students attending only once or twice a week, or in some cases, even twice a month.

In the context of mentoring by lecturers, the role of the DPL goes beyond administrative duties and must also encompass the transfer of conceptual knowledge to students. The DPL needs to explain the workflow and stages of building a business based on the theories learned on campus, while providing a comprehensive understanding of entrepreneurial concepts. Furthermore, the DPL also plays a role in complementing the field mentor's perspective with an academic perspective, providing students with more comprehensive insights. This is crucial for students to gain valuable insights in developing their entrepreneurial competencies. The challenges faced by students as MSME mentors in the MBKM program are diverse and interrelated. One major challenge is the limited time of MSME entrepreneurs, who are often busy and unable to receive mentoring on schedule. Many of them have to juggle their time between managing their businesses and household responsibilities. This results in a slow response from MSME entrepreneurs to suggestions or product design results, requiring mentors to work extra hard to achieve optimal results. Location is also a challenge. MSMEs located far from students' homes or not yet registered on digital platforms like Google Maps complicate field visits. For example, there was a case where the mentor lived in Tondo while the MSME being mentored was in Silae, which required additional time and expense. Communication challenges arise in the form of a lack of response from MSMEs or their frequent excuses when mentoring sessions are scheduled. This is exacerbated by MSMEs' perceptions of student mentors as inexperienced or lacking the authority to provide appropriate input.

On the other hand, mentored MSMEs often face limited resources and capital, preventing them from implementing innovative suggestions from mentors. Students can only offer knowledge and skills, but not the financial assistance needed by MSMEs. In this regard, mentors' solutions must be realistic and affordable. Limited digital literacy also poses a barrier. Many MSMEs are unfamiliar with simple tools like Canva and Google Sheets. Mentors must conduct digitalization training in stages and repeatedly. Furthermore, mentors' access to external networks and resources is limited, limiting their capacity to provide continued support to MSMEs. MSMEs also hesitate to try new strategies, believing they might be unsuitable for the local market or too risky. Coupled with the diverse characteristics of MSMEs, mentors must adapt to the communication styles, scheduling, and even attitudes of MSMEs, who may feel they understand more than students. The impact of these challenges is significant: students struggle to fulfill their roles optimally, the professionalism of mentoring is compromised, and the program's effectiveness declines. Some MSMEs even become reluctant to be mentored. It's also not uncommon for students to be assigned workloads beyond their assigned mentoring duties, such as being asked to assist with business activities not part of the program.

Micro, Small, and Medium Enterprises (MSMEs) face various challenges in the mentoring process, ranging from attitudes and knowledge to business management. One major challenge is MSME resistance to mentoring, especially when mentors are students. Many MSMEs prefer financial assistance to technical or strategic mentoring, which is considered less important or less applicable to their businesses. In terms of business strategy, most MSMEs lack a sustainable business plan. They don't understand the importance of SWOT analysis as a basis for business development and tend not to conduct appropriate market segmentation. As a result, the strategies they implement are often off-target and struggle to compete in the broader market. Furthermore, limited knowledge in marketing, financial, and general business management is a major obstacle to professional business development. In terms of marketing, MSMEs tend to still use conventional methods such as word-of-mouth and personal WhatsApp. They haven't yet maximized the potential of social media as a digital marketing tool. A lack of understanding of brand awareness and digital marketing strategies also exacerbates limited market reach. This leads to ineffective product marketing and limited access to modern markets and e-commerce platforms.

Financial literacy is another crucial issue facing MSMEs. Many businesses fail to record financial transactions in a structured and professional manner. Financial reports are often unavailable or manually prepared without a clear separation between personal and business finances. This makes it difficult to assess cash flow, profit and loss, and make sound financial decisions. A lack of understanding of the importance of simple financial reports also impacts a business's credibility in the eyes of investors and financial institutions. Another equally significant challenge is the lack of legal and formal administrative requirements. Many MSMEs lack a Business Identification Number (NIB), a business logo, or an official business permit. They still use personal email accounts and haven't activated the WhatsApp Business feature to support their operations. In the context of digitalization, existing social media platforms are not being utilized to their full potential. Promotional content is often uninteresting, unscheduled, and unsupported by digital tools like Linktree or interactive catalogs. In terms of packaging design, MSME products generally don't meet modern marketing standards. Product information is incomplete, visual design is unattractive, and packaging is unprofessional. This presents a significant obstacle to entering the modern retail market, which demands quality displays and clear information. Furthermore, product innovation remains limited. Many businesses

don't explore variations in flavors or product forms, such as hampers or exclusive packaging, resulting in a monotonous product impression. All of these challenges are further exacerbated by limited resources, including technology, human resources, finance, and production facilities. Facilitators often face limitations in assisting MSMEs, as they must adapt their solutions to the limited real-world conditions. Therefore, the mentoring approach must be contextual, gradual, and build strong trust between the facilitator and MSMEs to ensure effective and sustainable empowerment programs. MSME mentoring by students is implemented through a group system, with each group consisting of two mentors. Ideally, one group mentors one to two MSMEs, depending on the policies and allocations made by the Business Incubator (INBIS) through their respective mentors. Although the number of MSMEs mentored is not specified, this system is designed to ensure effective and focused mentoring. This refers to the ideal ratio of one mentor to one MSME, so that mentoring can be carried out more intensively and impactfully.

However, in practice, a team of four mentors can mentor three to four MSMEs simultaneously. If mentors are given responsibility for two or three MSMEs, they are required to be prepared to carry out their duties responsibly. However, only one MSME is usually mentored intensively, while the others receive general or limited mentoring. The mentoring system emphasizes the principles of collaboration and flexibility, ensuring a flexible mentoring process that adapts to the dynamics of each MSME. With this flexible approach, mentors are expected to make a tangible contribution to fostering the development of their partner MSMEs. A concrete example of this mentoring practice is partner MSMEs like Ifa Kitchen, which is one of the targets of intensive mentoring by students in this program. The frequency and methods of student mentoring for MSMEs are designed flexibly to avoid disrupting students' personal activities or the business operations of MSME partners. Mentoring sessions are scheduled effectively and efficiently, with an agenda mutually agreed upon by students and MSME owners. In addition to formal sessions, mentoring communication is also conducted through various informal methods such as WhatsApp messages, text messages, and online meetings. The goal is to ensure that MSME owners continue to receive maximum support throughout the mentoring process.

Mentoring is typically conducted routinely two to four times a week, with each session lasting between two and three hours. However, this frequency is flexible and can be increased depending on the needs and challenges faced by the MSME. Even if an MSME requires assistance on a holiday, the mentor is still available to accommodate the partner's schedule and circumstances. Therefore, the intensity of mentoring depends heavily on the dynamics in the field and the readiness of both parties. In addition to direct mentoring for MSMEs, students also receive regular guidance from Field Supervisors (DPL) and mentors from the Business Incubator (INBIS). Mentoring materials typically include weekly progress reports, discussions on field issues, and strategic solutions for assisting MSMEs. Each mentoring session conducted by students must be reported to the mentor, and follow-up meetings will be scheduled to discuss further problem-solving strategies. Mentoring meetings are held weekly, either in person or online, such as via Zoom or in-person communication, with a frequency of up to once every two weeks for training or intensive sessions.

Meanwhile, guidance from DPLs tends to be less frequent than from mentors. Some students only meet face-to-face with DPLs once a semester, and more often receive guidance online. DPLs typically actively provide guidance leading up to monitoring and evaluation (M&E) activities or as the program nears its final stages. In some cases, DPLs provide guidance once or twice a month, or only two or three times throughout the entire program. However, the frequency of guidance from DPLs can increase if field issues are identified that require further academic intervention. Student mentoring provides several tangible benefits for MSMEs. One significant contribution is improvements in branding and business identity. Student mentors helped revamp business logos, previously considered unattractive, thus creating a more professional and appealing image for consumers. Furthermore, managerial capacity improved, particularly in financial management. Business owners who previously lacked knowledge of how to calculate Cost of Goods Sold (COGS), now have a better understanding of this aspect, which is crucial for determining competitive selling prices. In terms of digital marketing, students also play a role in optimizing the use of social media, particularly Instagram. Mentors help manage business accounts, improve visual content, edit, and reorganize posts to make them more engaging and structured. However, time constraints were a significant obstacle to program implementation. The premature withdrawal of student mentors resulted in several programs, such as product photography for promotional purposes, being unable to be fully completed. In terms of frequency and attitude toward mentoring, MSMEs demonstrated an open and flexible attitude. They did not have a problem with the frequency of mentor visits and tended not to bother students, thus leaving the initiative for visits entirely to the mentors. The entrepreneurs also described themselves as independent individuals, especially in their daily production processes. During the program, these MSMEs were mentored by one student, with mentoring sessions occurring approximately twice a week.

MSME owners reported that they had been running their businesses independently without receiving any material assistance from either the government or business incubation institutions (INBIS). All production and operational activities were funded using personal capital without any cash or equipment support. Facing labor shortages, entrepreneurs opted for a temporary solution of hiring interns who were paid based on production output, rather than a fixed monthly salary. This scheme was chosen to remain appropriate to the businesses' limited financial situation. Despite being asked to prepare and submit proposals for assistance, MSME owners reported receiving no further clarification. They felt they were only asked for data without any concrete assistance, leading to disappointment. Despite not receiving any physical assistance, business owners still appreciate the training provided by the government and INBIS. They consider the training quite beneficial, particularly in developing personal capacity and business insight.

**Table 1.** Problems of field assistant lecturers, accompanying students and MSMEs.

|                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DPL (Field Supervisor) Problems | <ul style="list-style-type: none"> <li>- Problems in student mentoring by DPL often arise, ranging from limited supervision time, lack of intensive communication, to lack of continuous evaluation of student performance.</li> <li>- The limited expertise of DPLs is an additional obstacle, as not all DPLs possess cross-disciplinary expertise. Some DPLs are only able to provide guidance in their specific areas of expertise, thus not being able to optimally assist students in solving the complex problems faced by MSMEs.</li> <li>- Some DPLs are unable to carry out daily monitoring of student activities, due to limited time and other responsibilities such as teaching.</li> </ul> |
| Student Problems                | <ul style="list-style-type: none"> <li>- Limited technical knowledge, difficulty understanding the character of MSMEs, so that adaptation to dynamic field conditions.</li> <li>- Differences in students' basic scientific knowledge when carrying out the mentoring process for MSMEs.</li> <li>- Students feel that the knowledge they possess is not comparable to the real experiences of MSME actors.</li> </ul>                                                                                                                                                                                                                                                                                    |

|               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MSME problems | <ul style="list-style-type: none"><li>- Some MSMEs discontinue their businesses after the mentoring program concludes. This creates problems due to the lack of clear standards within the program.</li><li>- One of the problems that occurs is the limited time of MSME actors, where business actors are often busy and cannot receive assistance according to schedule.</li><li>- Some MSMEs prefer financial assistance over technical or strategic support, believing this is less important or less applicable to their businesses.</li></ul> |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## CONCLUSION

The student mentoring program under the Merdeka Belajar Kampus Merdeka (MBKM) scheme has proven to be a crucial catalyst for human resource development for MSMEs in Palu City. Students serve as agents of change, bridging academic theory with practical work through knowledge transfer, managerial skills development, marketing digitalization, and product development. For MSMEs, mentoring brings tangible benefits in the form of improved business branding, enhanced managerial skills, and the use of social media as a more effective marketing tool. However, program implementation also faces various obstacles, such as time constraints for entrepreneurs, resistance to new innovations, and the expectation of some MSMEs who prefer financial assistance over technical assistance.

Research findings indicate that the program's primary weakness is the lack of clear achievement standards and success indicators. This results in MSMEs not always showing significant progress during the mentoring program, and some businesses even cease operations after the program ends. Furthermore, inconsistent student motivation and differences in academic backgrounds also impact the mentoring program's effectiveness. Therefore, to optimize the effectiveness of the MBKM program, concrete and measurable output standards, systematic mentoring planning, and stronger synergy between students, DPL, mentors, MSMEs, and the government are needed. The mentoring program also needs to consider business sustainability, so that MSMEs are not solely dependent on temporary mentoring but are able to independently manage and develop their businesses.

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