

# The Effect of Training, Capital Support and Entrepreneurship Attitudes on Income

Rustam

Mathematics Education Program, Tanjungpura University, Indonesia

## Abstract

The present study aims at describing the effect of training, capital modal, and entrepreneurship attitude skill on the income of transmigrator housewives at Tujuhbelas subdistric, Bengkayang distric, West Kalimantan, Indonesia. The present study employs survey method with explanation research. The data are taken from 117 transmigrator housewives running small business. The data analysis techniques employed is path analysis. The result of the study shows (1) training, capital support, and entrepreneurship attitude skill has direct positive effect on the income of transmigrator housewives, (2) training and capital support has direct positive effect on entrepreneurship attitude skill of transmigrator housewives.

**Keywords:** training, capital support, entrepreneurship attitude skill, income

## 1. Introduction

One of the national development target is decreasing the number of poverty, so that the nation economic performance should be improve significantly to increase opportunity and employment in order to increase public income.

The most common problem appeared is the low quality of human resource so that to increase prosperity and quality of life the people will get difficulties to earn appropriate income. Besides, lack of opportunity to earn better income is also the factor, so that their income will not increase significantly. This condition is similar to the condition of transmigrators in Tujuhbelas sub district, Bengkayang, West Kalimantan. According to the researcher's observation, reveals that the average income of the people there is low, in 2007 the income of an employer is approximately Rp. 390.000,00 a month while the average standard income of the district is Rp. 512.000,00 a month. In the next several years there is an increasing of daily average income along with the increasing of average standard income of the district. However, a significant increase occurred in 2010, an employer averagely earns Rp. 1.300.000,00 a month while the average standard income of the district is Rp. 860.250,00 a month. In 2010 also occurred increasing of family income along with the government program so called *PNPM Mandiri Perdesaan*, which is in the form of capital support and entrepreneurship training, the family income significantly increase higher than the average standard income of district. The problem becomes more attractive to be studied since the significant increase of family income and the target of the government program is the housewives running small business, so that the primary income of a family will increase through the housewives' income. Therefore, it is projected that the entrepreneurship training followed by the housewives running small business will be an important point, so that the review of the theories will be explored on the relation of the provided entrepreneurship training, capital support, and entrepreneurship attitude skill on the income of the transmigrator housewives.

Wahyuni and Khaswarina (2012) state that income is defined as the entire earnings earn by a family in the form of money, goods, and service which are able to meet their daily needs. Income is one of indicators of prosperity. The number of income will affect to the level of prosperity; the higher the income, the better prosperity of a family.

Kamil (2010) interprets the word training as *pelatihan* in Bahasa which means: (1) give teaching and practice; (2) cause to grow in a required directio); (3) preparatio); and (4) practice.

Jarvis (1983) states that training concept is able to be applied if: (1) there are several skills needs to be acquired, (2) a training needs to be conducted to acquire certain skill, (3) do not need many theories.

In addition, Cascio (2006) argues that an ideal training should include: (1) motivating the trainees to improves their performances; (2) Clearly stating the expected skill; (3) giving opportunity to the trainees to be active; (4) giving opportunity to the trainees to practice; (5) giving feedback on the trainees performances; (6) providing facilities to support the training process; (7) well-structured job description; (8) can be adapted to the more specific problems; (9) encouraging positive transfer from training to working.

According to Sumodiningrat (2011) capital support which is commonly given to the SME business enterprises is in the form of working capital loan. The granting loan should be places as temporary support, which is able to create a good model for manufacturing and public economy activities. The increasing of production should along with the increasing of income to pay the loan. The surplus should be considered as savings, as an initial of self capital accumulation which is able to be collected by the creditors.

Attitude, according to Suit and Almasdi (2000) is defined as one's personality state which emerges from physical movement and their thought on a situation or object. On the other words, attitude is considered as

a thing which is able to determine one's action and behavior. Meanwhile, personality, according to Danuhadimedjo (1998) is a psychological state which encourage people to behave based on their healthy thought and mind.

According to Longenecker, et al. (2001) businessman are those who have higher need to be met, they have desire to take risk moderately, they have high self-confidence, and have business skill. To instil entrepreneurship in their mind it should be change their mental attitude, laziness, inferiority, and self-dependence should be optimism and and strong believe to be successful in the future.

Based on the problem and review of theories mentioned above, the present study aims at determining: (1) The direct effect of training on the income of transmigrators in Tujuhbelas sub district, Bengkayang; (2) The direct effect of capital support on the income of transmigrators in Tujuhbelas sub district, Bengkayang; (3) The direct effect of entrepreneurship attitude skill on the income of transmigrators in Tujuhbelas sub district, Bengkayang; (4) The direct effect of training on entrepreneurship attitude skill of transmigrators in Tujuhbelas sub district, Bengkayang; and (5) The direct effect of capital modal on entrepreneurship attitude skill of transmigrators in Tujuhbelas sub district, Bengkayang.

## 2. Research Method

The present study was conducted in Tujuhbelas subdistric Bengkayang distric West Kalimantan. The present study employs survey method with quantitative approach. The data analysis employed is path analysis. The data are taken from 117 transmigrator housewives running small business by employing random sampling technique. The data collection employs instrument which already undergone validity test by using Pearson Produc Moment correlation formula and the calculation of reliability employs Alpha Cronbach technique.

Before conducting inferential analysis, the data, first, were analyzed descriptively and undergone normality as well as linearity tests. Inferential analysis is employed to test the hypothesis which then it is employed to find the direct effect between exogenous and endogenous variables.

## 3. Result

The analyzed hypothesis includes:  $p_{y1}$ ,  $p_{y2}$ ,  $p_{y3}$ ,  $p_{31}$ ,  $p_{32}$ . The calculation of path coefficient of substructure I is to determine: The effect of training ( $X_1$ ), Capital support ( $X_2$ ) and Entrepreneurship attitude ( $X_3$ ) on Income ( $Y$ ). Substructure II includes: The effect of training ( $X_1$ ) and Capital support ( $X_2$ ) on Entrepreneurship attitude skill ( $X_3$ ).

The result of SPSS output obtains coefficient path value  $p_{y1} = 0,303$ ;  $p_{y2} = 0,376$ ; and  $p_{y3} = 0,184$ , while coefficient residual ( $\epsilon_1$ ) obtains =  $\sqrt{1 - R_{Y.123}} = \sqrt{1 - 0,593} = 0,679$ . Therefore, the equation of substructure path I is  $\hat{Y} = 0,303X_1 + 0,376 X_2 + 0,184 X_3 + 0,679$ .

Path coefficient value  $p_{31} = 0,226$ ; and  $p_{32} = 0,336$ , while the residual coefficient ( $\epsilon_2$ ) obtains =  $\sqrt{1 - R_{3.12}} = \sqrt{1 - 0,267} = 0,856$ . Therefore, the equation of substructure path II is  $\hat{X}_3 = 0,226X_1 + 0,336 X_2 + 0,856$ . The final model of path diagram of the four variables can be seen in figure 1 (attached).

According to the calculation, path coefficient ( $p_{y1}$ ) = 0,303 with  $t_{count} = 3,435$  where the  $t_{table} (\alpha=0,05; 116) = 1,98$  and significance value =  $0,001 < \alpha = 0,05$ . It indicates that  $t_{count} > t_{table}$ , which means  $H_0$  is rejected and  $H_1$  is accepted. The finding indicates that training ( $X_1$ ) has direct positive effect on income ( $Y$ ), which means that the better training, the better income they will earn. Path coefficient ( $p_{y2}$ ) = 0,376 with  $t_{count} = 4,164$  where the  $t_{table} (\alpha=0,05; 116) = 1,98$  and significance value =  $0,00 < \alpha = 0,05$ . It indicates that  $t_{count} > t_{table}$ , which means that  $H_0$  is rejected and  $H_1$  is accepted. The finding indicates that Capital support ( $X_2$ ) has direct positive effect on income ( $Y$ ), which means the better capital support, the better income they will earn. Path coefficient ( $p_{y3}$ ) = 0,184 with  $t_{count} = 2,460$  where the  $t_{table} (\alpha=0,05; 116) = 1,98$  and significance value =  $0,015 < \alpha = 0,05$ . It indicates that  $t_{count} > t_{table}$ , which means that  $H_0$  is rejected and  $H_1$  is accepted and path coefficient  $p_{y3}$  is significant. Tthe finding indicates thatt entrepreneurship attitude skill ( $X_3$ ) has direct positive effect on Income ( $Y$ ), which means that the better entrepreneurship attitude skill, the better income they will earn. Path coefficient ( $p_{31}$ ) = 0,226 with  $t_{count} = 2,079$  where  $t_{table} (\alpha=0,05; 116) = 1,98$  and significance value =  $0,040 < \alpha = 0,05$ . It indicates that  $t_{count} > t_{table}$ , which means that  $H_0$  is rejected and  $H_1$  is accepted. The finding indicates that Training ( $X_1$ ) has direct positive effect on Entrepreneurship Attitude Skill ( $X_3$ ), which means that the better training, the better entrepreneurship attitude skill. Path coefficient ( $p_{32}$ ) = 0,336 with  $t_{count} = 3,092$  where  $t_{table} (\alpha=0,05; 116) = 1,98$  and significance value =  $0,003 < \alpha = 0,05$ . It indicates that  $t_{count} > t_{table}$ , which means that  $H_0$  is rejected and  $H_1$  is accepted. The finding indicates that Capital support ( $X_2$ ) has direct positive effect on entrepreneurship attitude skill ( $X_3$ ), which means that the better capital support, the better entrepreneurship attitude skill.

The result of path coefficient Substructure I calculation can be seen in table 1, substructure II in table 2 (attached). Output coefficients in table 1 and 2 show that all of the studied path coefficients has Sig. Value less than  $\alpha=0,05$  with positive coefficient.

The result of the study shows: (1) training has direct positive effect on the income of transmigrator

housewives; (2) capital support has direct positive effect on the income of transmigrator housewives; (3) entrepreneurship attitude skill has direct positive effect on the income of transmigrator housewives; (4) training has direct positive effect on entrepreneurship attitude skill of transmigrator housewives; (5) capital support has direct positive effect on entrepreneurship attitude skill of transmigrator housewives.

#### 4. Discussion

The empirical finding indicates that: First, training has direct positive effect on income. This empirical finding strengthens a study conducted by Santika (1995), regarding to the training and motivation on the productivity of employers in Bank Jabar shows that (1) training provides significant contribution up to 14,69% to the employers, and (2) simultaneously, training and motivation give significant contribution up to 16,56% to employers. The similarity of the two researches is both of them discuss training to improve working quality. The difference is that the present study perceives the impact of training on the income, while the research conducted by Ragam Santika perceives the impact of training on working productivity.

Besides, the result of the study supports the theory proposed by Moekijat (1981) stating that the general objections of the training are: (1) to develop skill, so that the the job can be accomplished quickly and effectively; (2) to develop skill, so that can be accomplished rationally.

The above mentioned ideas mean that one possess skill to work effectively and efficiently as well as the job can be accomplished rationally, it is beneficial and increase the income.

The transmigrators of Tjujuhbelas sub district, Bengkayang West Kalimantan who once involved in training carried out by *PNPM Mandiri Perdesaaan*, has already taken the benefit of the entrepreneurship training. The clear beneficial is that the increasing of working productivity on the related job, and some of the research sample which mostly housewives, currently has already earned money.

*Second*, capital support has direct positive effect on income. The empirical finding support the result of the study conducted by Mariyah (2009) entitled *pengaruh Bantuan Pinjaman Langsung Masyarakat (BPLM) terhadap pendapatan dan efisiensi usahatani padi sawah di Kabupaten Penajam Paser* (The effect of Direct Loan on The Income and efficiency of Farming in Penajan Paser District) which indicates that the program has positive effect on the increase of production and farmer's income in PPU district as well as has give impact to the farmer who does not get the loan.

According to the empirical finding and the previous researches, it can be concluded that capital support affects to the increase of the income. Capital support should notice the benefit of the loan to the increase of productivity.

The result of the study is along with the Sumodiningrat (2011) stating that "the effort to improve skill obtains added value, at least it should be access betterment on the four things as follows: ..... (4) akses terhadap sumber pembiayaan. Di sini, koordinasi dan pengembangan sistem kredit kecil yang menjangkau masyarakat bawah perlu dilanjutkan dan ditingkatkan".

The idea mentioned above indicates that capital plays pivotal role to the future entrepreneur to conduct their activities. As well as the capital support for transmigrators in Tjujuhbelas sub district, Bengkayang, West Kalimantan give impact to the increasing of income of the people.

*Third*, entrepreneurship attitude skill has positive effect on the income. It plays important role to someone in order to make business decision. The result of the present study is along with Taufik (2013), the result of the analysis shows that the attitude of a cattleman has significant effect on the income which is measure by Revenue Cost Ratio. The present study and the study conducted by Taufik, et al., both find out the effect of attitude on the income, the difference is on the studied focus attitude. The present study is related to entrepreneurship attitude while Taufik, et al. is related to cattleman attitude in general in doing their activities.

Furthermore, Longenecker, et al. (2001) mentions that businessman is those who has higher needs to be met and has desire to take risk moderately, has strong self-confidence, and business skill. To instill entrepreneurship, it can be done by do a betterment in mental behavior; laziness, inferiority, and self-dependence should be turn to a strong believe to be successful in the future.

The above idea provides a description that entrepreneurship attitude plays pivotal role to someone in order to make a quick and appropriate decision.

*Fourth*, training has direct positive effect on entrepreneurship attitude skill. It is along with Surachman (2011) which indicates that the result analysis of data correlation of development quality variable and entrepreneurship attitude variable indicates that the regression equation of development quality variable and entrepreneurship attitude variable is  $\hat{Y} = 19,0704 + 0,7575 X3$ . The result of significance test of regression equation show that;  $F_h = 68,5625 > F_t(0,01) = 7,08$ , so the equation regression is significance and since  $F_h = 0,6285 < 1,88 = F_t(0,05) = 1,88$ , so the regression equation is linear. According to the significance and linearity tests, it can be concluded that regression equation  $\hat{Y} = 19,0704 + 0,7575 X3$  is significant and linear. It means the occurred functional correlation of entrepreneurship attitude variable and development quality variable is reliable and is in the range of a straight line, so that the regression equation indicates that each score increasing of

development quality variable will be followed by the increasing of entrepreneurship attitude skill as many as 0,7575, in 19,0704 constantan. The result of the study reveals that entrepreneurship attitude skill can be created from the experience and learning process includes entrepreneurship training. The present study and the study conducted by Surachman are bring up the effect of learning experience (including entrepreneurship) on entrepreneurship attitude skill. The difference I the model of entrepreneurship learning, the present study concerns on non-formal trainings while Surachman more concerns on the development process.

The result of the present study is also along with the study conducted by Ain (2013) which employed quantitative approach. The result of the study show that there is effect of entrepreneurship education and training on entrepreneurship attitude as many as 31,4%. Entrepreneurship education, training and achievement, simultaneously, affect to entrepreneurship attitude skill of students at *SMK N 1 Cerme* as many as 8,1%, and entrepreneurship education is considered to be able to increase entrepreneurship attitude skill of students at *SMK N 1 Cerme*.

The result of the study is also along with the training concept proposed by Dearden (in Kamil, 2010) who argues that training basically includes learning process and aims at achieving certain competence or working efficiency. As a training result, the participants are expected to be able to respond based on the situation given. The training commonly aims at improving a job related to the situation. The above idea emphasize on the effect of training on one's ability to respond to the situation occurred.

*Fifth*, capital support has direct positive effect on entrepreneurship attitude skill. It is along with Tulus (2002) asserts that capital is one of the important production factors for every small, medium or large business. At the same time, Neti (2007) mentions that start up a business, capital is one of the important factors. Therefore, a business cannot be run with the absence of capital. The idea indicates that if the capital of a business is fulfilled it will affect to the one's decision in running the business.

In addition, Azwar (2002) mentions several factors which affect to the one's above attitude, most of it is external factors. Therefore, the individual will adopted certain attitude. This factor basically based on the persuasion strategy to change the attitude. Persuasion is defined as an effort to change one's attitude by instilling idea, thoughts, opinions and newest facts through communicative messages.

The above mentioned idea asserts that one's attitude will be created by persuasion which is considered as external factor, in terms of availability of working capital is able to create one's attitude in entrepreneurship.

## 5. Conclusion

According to the result and discussion of the study, it can be concluded: (1) Training has direct positive effect on the income of transmigrator housewives in Tujuhbelas sub district, Bengkayang, West Kalimantan. The direct effect indicates that a positive changing on training variable will turn the income of the transmigrator housewives into positive changing; (2) Capital support has direct positive effect on the income of transmigrator housewives in Tujuhbelas sub district, Bengkayang, West Kalimantan. The direct effect indicates that a positive changing on capital support variable will turn the income of the transmigrator housewives into positive changing; (3) Entrepreneurship attitude skill has direct positive effect the income of transmigrator housewives in Tujuhbelas sub district, Bengkayang, West Kalimantan. The direct effect indicates that a positive changing on entrepreneurship attitude skill variable will turn the income of the transmigrator housewives into positive changing; (4) Training has direct positive effect on entrepreneurship attitude skill of transmigrator housewives in Tujuhbelas sub district, Bengkayang West Kalimantan. The direct effect indicates that a positive changing on training variable will turn the entrepreneurship attitude skill of the transmigrator housewives into positive changing; (5) Capital support has direct positive effect on entrepreneurship attitude skill of transmigrator housewives in Tujuhbelas sub district, Bengkayang West Kalimantan. The direct effect indicates that a positive changing on capital support variable will turn the entrepreneurship attitude skill of the transmigrator housewives into positive changing.

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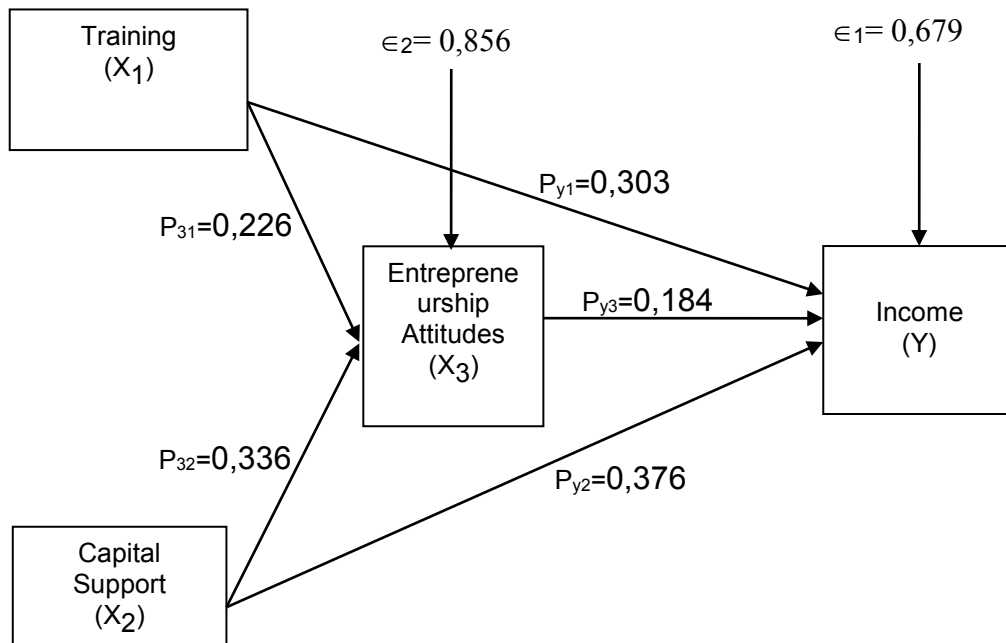
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Figure 1. Final Model Diagram



Tabel 1. Output SPSS ( $X_1, X_2 \& X_3 \rightarrow Y$ )

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	143.737	323.867		.444	.658
	TRAINING	9.052	2.635	.303	3.435	.001
	CAPITAL SUPPORT	.094	.022	.376	4.168	.000
	ENTRE- ATT	5.882	2.390	.184	2.460	.015

a. Dependent Variable: INCOME

Tabel 2. *Output SPSS (X<sub>1</sub> & X<sub>2</sub> → X<sub>3</sub>)*

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	93.615	9.173		10.206	.000
	TRAINING	.211	.101	.226	2.079	.040
	CAPITAL SUPPORT	.003	.001	.336	3.092	.003

a. Dependent Variable: ENTRE- ATT