

ABSTRACT

Business development is a crucial aspect for Micro and Small Enterprises (MSEs), particularly for those receiving financing from the Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy, as part of efforts to encourage optimal growth and business sustainability. This study aims to analyze the effect of financing and business assistance on the development of MSEs that are clients of Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy. The theories employed in this research are the Resource-Based View Theory and Stewardship Theory. This research adopts a quantitative method with the population consisting of clients of Bank Wakaf Mikro Sunan Gunung Jati Ba'alawy. The data used in this study include both primary and secondary data. Multiple linear regression analysis was conducted using SPSS version 27. The results indicate that financing has a significant positive effect on MSE development. Similarly, business assistance also has a significant positive effect on MSE development. This study is expected to provide useful insights for Bank Wakaf Mikro in enhancing the effectiveness of its financing and assistance programs to strengthen the sustainable development of its clients' businesses.

Keywords: *MSE Development, Financing, Business Assistance.*