

THE ROLE OF DISKOPERINDAG IN SUPPORTING THE SUSTAINABILITY OF MSME IN BIMA CITY

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Abstract :

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in supporting economic growth, creating jobs, and improving community welfare. In Bima City, the MSME sector has experienced rapid growth, with the number of business units increasing significantly in recent years. However, despite having great potential, MSMEs in Bima City still face various challenges, such as limited access to capital, lack of use of digital technology, and low competitiveness against products from outside the region.

This study aims to analyze the role of the Cooperatives, Industry, and Trade Service (Diskoperindag) of Bima City in empowering MSMEs to improve the sustainability and competitiveness of their businesses. The research method used is a qualitative approach with data collection techniques through interviews, observations, and literature studies. The results of the study show that Diskoperindag of Bima City has various strategic programs in supporting MSMEs, including business management training, digital marketing, product innovation, and facilitation of access to People's Business Credit (KUR) and business certification. In addition, collaboration with financial institutions and product promotion through exhibition events also contribute to expanding the MSME market.

However, there are several obstacles in the implementation of the program, such as budget constraints, lack of ongoing assistance, and low awareness of MSME actors regarding the benefits of the available programs. Therefore, it is necessary to increase the effectiveness of the empowerment program through optimizing coordination between the government, business actors, and related stakeholders. In conclusion, the Bima City Trade and Industry Office plays an important role in improving the sustainability of MSMEs, but further efforts are still needed to overcome the challenges faced so that the MSME sector can develop more optimally and be highly competitive.

Keywords : *Diskoperindag, MSMEs, Sustainability*

Abstrak :

Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peran strategis dalam mendukung pertumbuhan ekonomi, menciptakan lapangan kerja, serta meningkatkan kesejahteraan masyarakat. Di Kota Bima, sektor UMKM mengalami pertumbuhan yang pesat, dengan jumlah unit usaha yang meningkat secara signifikan dalam beberapa tahun terakhir. Namun, meskipun memiliki potensi besar, UMKM di Kota Bima masih menghadapi berbagai tantangan, seperti keterbatasan akses permodalan, kurangnya pemanfaatan teknologi digital, serta rendahnya daya saing terhadap produk dari luar daerah.

Penelitian ini bertujuan untuk menganalisis peran Dinas Koperasi, Perindustrian, dan Perdagangan (Diskoperindag) Kota Bima dalam pemberdayaan UMKM guna

meningkatkan keberlanjutan dan daya saing usaha mereka. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data melalui wawancara, observasi, dan studi literatur. Hasil penelitian menunjukkan bahwa Diskoperindag Kota Bima memiliki berbagai program strategis dalam mendukung UMKM, termasuk pelatihan manajemen bisnis, pemasaran digital, inovasi produk, serta fasilitasi akses Kredit Usaha Rakyat (KUR) dan sertifikasi usaha. Selain itu, kolaborasi dengan lembaga keuangan dan promosi produk melalui event pameran juga berkontribusi dalam memperluas pasar UMKM.

Namun, terdapat beberapa kendala dalam implementasi program tersebut, seperti keterbatasan anggaran, kurangnya pendampingan berkelanjutan, serta rendahnya kesadaran pelaku UMKM terhadap manfaat program yang tersedia. Oleh karena itu, diperlukan peningkatan efektivitas program pemberdayaan melalui optimalisasi koordinasi antara pemerintah, pelaku usaha, serta stakeholder terkait. Kesimpulannya, Diskoperindag Kota Bima memainkan peran penting dalam meningkatkan keberlanjutan UMKM, namun masih diperlukan upaya lebih lanjut untuk mengatasi tantangan yang dihadapi agar sektor UMKM dapat berkembang secara lebih optimal dan berdaya saing tinggi.

Kata Kunci: *Diskoperindag, UMKM, Keberlanjutan*

INTRODUCTION

The role of the Department of Industry and Trade in empowering the welfare of MSMEs, where MSMEs are the center of attention because of their large contribution to economic growth. One of the efforts made by the Bima City government in overcoming social problems in society, through the Diskoperindag and MSMEs, one of which is by empowering business actors in Bima City to organize regional autonomy in a unified regional government administration system.

One of the government's efforts to improve people's welfare is in terms of increasing economic growth. MSMEs are business activities that are able to encourage economic growth and expand employment opportunities, provide economic services to the wider community, and can play a role in the process of equalizing and increasing people's income. In addition, MSMEs are one of the main pillars of the national economy that must receive the main opportunities, support, protection and development as widely as possible as a form of firm support for people's economic business groups (Awibi Nazhicol Amin, Eva Ana Rianti, Pramodya Hanggarany, 2023).

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in driving economic growth in various regions in Indonesia, including Bima City. MSMEs not only contribute to job creation, but are also one of the main sectors in supporting national economic stability. Based on data from the Ministry of Cooperatives and SMEs, the MSME sector contributes more than 60% of the national Gross Domestic Product (GDP) and absorbs more than 97% of the workforce in Indonesia. With this large contribution, the sustainability of MSMEs is an important aspect in inclusive and equitable economic development. However, despite having great potential, many MSMEs still face various challenges that can hinder their growth and competitiveness (Kemenkop UKM. , 2023).

As one of the cities in the province of West Nusa Tenggara (NTB), Bima City or known as Dana Mbojo, has a very large economic potential based on MSMEs. This city is located on the eastern part of Sumbawa Island, with a

population of 163,824 people in mid-2024 and a density of 694 people/km (Bima City BPS, 2024). Based on data from the Bima City Cooperatives, Industry, and Trade Service, the number of MSMEs has experienced rapid growth in recent years. In 2020, the number of MSMEs was recorded at 9,124 units, then increased drastically to 34,432 units in 2021, and reached 34,923 units in 2023 (Bima City Cooperatives, Industry, and Trade Service, 2023).

This growth shows that MSMEs have become the main sector that supports the economy of Bima City while also acting as an economic safety net for the community. However, despite experiencing significant growth in numbers, MSMEs in Bima City still face various challenges that hinder the sustainability of their businesses. One of the main obstacles is limited access to capital, where many business actors have difficulty in obtaining loans from formal financial institutions. In addition, the lack of utilization of digital technology is also a significant obstacle, especially in terms of marketing and business transactions. MSMEs in Bima City must also compete with products from outside the region that are more innovative and have a wider distribution network. On the other hand, the lack of training and business assistance from related parties causes business actors to have difficulty in increasing their capacity in business management and product development.

The empowerment strategy implemented by the Bima City Trade Office has succeeded in improving the quality of MSMEs through an Islamic economic-based approach, such as providing sharia-based capital and business assistance. This shows that support from the local government has a significant impact on the sustainability of MSMEs. However, further research is needed to determine whether a similar program implemented by the Bima City Cooperatives, Industry, and Trade Office (Diskoperindag) has the same effectiveness in increasing the competitiveness of local MSMEs (Ropiul Amri et al., 2023).

As an institution responsible for empowering MSMEs, the Bima City Trade and Industry Office has a strategic role in supporting the sustainability of MSMEs through various policies and programs. One of the efforts made is to provide training and increase business capacity, where the Trade and Industry Office organizes training in business management, digital marketing, and product innovation to increase the competitiveness of MSMEs. In addition, the Trade and Industry Office also collaborates with banks and other financial institutions to provide access to people's business credit (KUR) and soft loans for MSMEs. Not only that, the Trade and Industry Office also helps MSMEs in obtaining business certification, distribution permits, and promotional support through local product events and exhibitions, so that they can increase market access for small and medium business actors. This shows that a good communication and coordination approach between the government and MSME actors is a major factor in the success of the empowerment program (Syahrullah, MA, & Zuhri, 2024).

RESEARCH METHOD

Research on the role of the Cooperatives, Industry, and Trade Service (Diskoperindag) in supporting the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Bima City can use a descriptive research method with a qualitative approach. This approach aims to describe in depth the phenomena that occur, especially related to the role of Diskoperindag in empowering MSMEs in Bima City. The qualitative descriptive method allows researchers to understand the context, process, and interactions that occur between Diskoperindag and MSME actors (Subhekti, 2020).

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The data sources used in this study are primary data and secondary data. Primary data obtained directly from the field through interviews and observations. Interview: Conducted with officials of the Bima City Trade and Industry Office, MSME actors, and other related parties to obtain information regarding empowerment programs, challenges faced, and the impact of policies implemented. Observation: Direct observation of the implementation of MSME empowerment programs organized by Diskoperindag, such as training, workshops, and product exhibitions.

Secondary data obtained from official documents, reports and relevant literature. Documentation: Collecting and analyzing related documents, such as Diskoperindag annual reports, MSME statistical data from the Central Statistics Agency (BPS), local government policies related to MSMEs, and relevant scientific publications.

FINDINGS AND DISCUSSION

The Role of Diskoperindag in Supporting the Sustainability of MSMEs in Bima City.

The sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Bima City is highly dependent on the support of the local government, especially through the role of the Cooperatives, Industry, and Trade Service (Diskoperindag). One of the main challenges faced by MSMEs is limited access to capital, markets, and technology. To overcome this problem, Diskoperindag runs various empowerment programs aimed at increasing the competitiveness of MSMEs and ensuring the sustainability of their businesses in the long term.

In terms of capital, Diskoperindag collaborates with banks and other financial institutions to provide access to low-interest financing for MSMEs. This program aims to overcome capital constraints that are often the main obstacle in developing small businesses. In addition, Diskoperindag also provides assistance in financial management so that MSMEs are more structured in managing their income and expenses.

In terms of marketing, Diskoperindag actively organizes various promotional activities, such as local product exhibitions and UMKM bazaars. This step aims to increase the visibility of Bima City's UMKM products, both in local and national markets. In addition, with the increasing development of the digital era, Diskoperindag also encourages UMKM players to utilize e-commerce platforms and social media as a marketing tool. However, there are still obstacles in adopting this technology, especially for business actors who are not familiar with digital marketing. Therefore, training and mentoring in the field of business digitalization are important aspects that continue to be developed.

Business legality is also a major concern in efforts to support the sustainability of MSMEs. Many business actors do not yet have a Business Identification Number (NIB) or halal certification, which can be an inhibiting factor in expanding their market network. Diskoperindag plays a role in facilitating business licensing and assisting MSMEs in meeting the required legality standards. With clear legality, MSMEs not only have easier access to capital, but also have greater opportunities to collaborate with government agencies and large companies.

Although various efforts have been made, the challenges faced by MSMEs in Bima City are still quite complex. In addition to limited capital and marketing, low business and digital literacy among business actors is also an obstacle in the development of MSMEs. Therefore, synergy is needed between the government, MSME actors, and the private sector in creating a more inclusive and sustainable business ecosystem.

Overall, the role of Diskoperindag in supporting the sustainability of MSMEs in Bima City is very strategic. Through various empowerment programs, capital facilitation, and support in marketing and business legality, Diskoperindag strives to create a conducive environment for the growth of MSMEs. In order for these programs to run more effectively, continuous evaluation and improvement need to be carried out, and collaboration with various parties must continue to be improved. With the right steps, MSMEs in Bima City can continue to grow and contribute to regional economic growth.

Obstacles and barriers and solutions faced by Diskoperindag of Bima City in encouraging the development and sustainability of MSMEs

In an effort to encourage the development and sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Bima City, the Cooperatives, Industry, and Trade Service (Diskoperindag) faces various obstacles and barriers. Some of the main challenges faced include limited access to capital, low business and digital literacy among MSME actors, limited market access, and regulations and bureaucracy that often inhibit the growth of small businesses.

One of the biggest obstacles is access to capital. Many MSMEs in Bima City have difficulty in obtaining capital loans due to lack of collateral or limited administrative documents such as Business Identification Number (NIB) and structured financial reports. In addition, the process of applying for loans to banking institutions is often considered complicated and takes a long time, so that many MSME actors end up relying on limited personal capital. To overcome this obstacle, Diskoperindag seeks to facilitate access to capital by collaborating with

financial institutions and offering a revolving fund assistance program that is more easily accessible to MSMEs.

In addition to capital, low business and digital literacy is also a significant obstacle in the development of MSMEs. Many business actors do not yet have an adequate understanding of financial management, marketing strategies, or the use of digital technology to expand the market. Lack of skills in using e-commerce platforms and social media makes it difficult for MSMEs to compete in the digital era. As a solution, Diskoperindag routinely holds business training and mentoring that covers aspects of financial management, digital marketing, and product innovation so that MSMEs can develop further and survive in increasingly competitive market competition.

Limited market access is also a challenge for MSMEs in Bima City. Many local products have great potential but find it difficult to penetrate national and international markets due to limited distribution and promotion networks. To overcome this, Diskoperindag plays a role in facilitating exhibitions and bazaars of MSME products and encouraging cooperation with digital marketplaces to increase exposure of local products to a wider market. However, a more aggressive strategy is still needed in expanding the distribution network so that MSME products in Bima City can be better known and in demand.

Complex regulations and bureaucracy are also obstacles in the development of MSMEs. Some business actors have difficulty in managing business permits and legality, such as halal certification and product distribution permits. The long administrative process and lack of understanding of regulations make many MSMEs reluctant to take care of official permits. To overcome this problem, Diskoperindag tries to provide assistance in the business legality process and simplify the permit management procedure to make it more accessible to MSME actors.

Overall, the obstacles and barriers faced by Diskoperindag in encouraging the development of MSMEs in Bima City are quite complex. However, with various efforts that have been made, such as capital facilitation, business training, digital promotion, and regulatory simplification, it is hoped that MSMEs can continue to develop sustainably. The success of these programs requires synergy between the government, MSME actors, and the private sector so that a more inclusive and competitive business ecosystem can be created in Bima City.

CONCLUSION

Diskoperindag Bima city has a crucial role in supporting the development and sustainability of MSMEs through various programs, such as capital facilitation, increasing business and digital literacy, expanding market access, and simplifying the business licensing process. However, in its implementation, there are still various obstacles, such as limited access to capital, low understanding of business actors regarding digital marketing, and regulations that are often considered complicated by MSMEs.

To overcome these challenges, Diskoperindag has taken strategic steps, such as collaborating with financial institutions to facilitate access to loans, holding business training for MSMEs, and encouraging digital marketing through e-

commerce platforms. Although there are still various obstacles, these efforts demonstrate the government's commitment to creating a more inclusive and competitive business ecosystem.

The success of these programs does not only depend on government policies, but also on the readiness and active involvement of MSMEs in utilizing various existing opportunities. With synergy between the government, business actors, and the private sector, it is hoped that MSMEs in Bima City can continue to develop sustainably and provide positive contributions to regional economic growth.

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