

Empowerment Model of Micro, Small, and Medium Enterprises at Dinas Koperasi aan UKM Kabupaten Bandung

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ABSTRACT

Micro-enterprises in Bandung Regency face systemic challenges, including limited capital access, fragmented empowerment programs, and weak post-training monitoring. Despite efforts by the Cooperatives and SMEs Office (DISKOP-UKM), gaps persist in achieving sustainable outcomes. This study evaluates DISKOP-UKM's empowerment model, identifies implementation barriers, and proposes an enhanced framework integrating multi-stakeholder collaboration and digital solutions. A qualitative case study approach was employed, analyzing data from interviews, field observations, and DISKOP-UKM documents (2023–2025). Thematic analysis aligned findings with Chambers' (1995) empowerment elements: *people-centered*, *participatory*, *empowering*, and *sustainable*. Current programs lack post-empowerment tracking and proactive stakeholder engagement. Successful interventions (e.g., Kopontren's community-based model) highlight the potential of penta-helix collaboration and digital tools for scalability. The study recommends (1) adopting A-B-C-G-M partnerships to expand resources, (2) developing digital monitoring systems, and (3) diversifying capital access. These strategies address systemic inefficiencies and align with regional development goals, offering a replicable model for similar contexts.

INTRODUCTION

MSME actors are part of society who choose to run businesses to meet their living needs, yet their capabilities remain relatively limited (Alansori & Listyaningsih, 2022; Fauji et al., 2022; Singh et al., 2018; Soetjipto et al., 2023; Widjaja et al., 2024). Most MSMEs operate in weak conditions, with only a small fraction achieving true independence. Empowering these micro, small, and medium enterprises requires systematic and sustainable efforts, as it involves multiple stakeholders and targets groups that lack business autonomy (Gunawan et al., 2023; Hasanah & Driss, 2023; Hisyam & Fitriyah, 2024; Nawangsari & Wardhani, 2022; Permatasari et al., 2021). Effective empowerment must be people-centered, participatory, empowering, and sustainable. It should not be a one-time activity but include follow-up measures like mentoring until entrepreneurs achieve self-sufficiency. Unfortunately, many programs fail to create tangible change, with participants remaining stagnant even after training.

A successful example is the Al-Ittifaq Islamic Boarding School Cooperative (Kopontren) in Rancabali District, Bandung Regency. This farmer-led cooperative developed a community-based economy, established an internationally compliant agricultural processing system, and partnered with Islamic boarding schools nationwide, becoming a model for cooperative economic development. However, observations from the Bandung Regency Cooperatives and SMEs Office reveal persistent micro-enterprise weaknesses, particularly their lack of competitiveness. Key issues include weak human resource capacity, with most entrepreneurs imitating products without mastering business fundamentals; limited access to formal capital due to stringent requirements, pushing many toward high-interest informal lenders; fragile business networks, as most operate independently to avoid perceived loss of autonomy; and a lack of permits like Business Identification Numbers (NIB), excluding them from empowerment programs (Gupta & Barua, 2016; Hadiyati, 2022; Pandey & Gupta, 2020; Utami, 2023; Zaky & Zainuddin Hamidi, 2022).

This study focuses on micro-enterprise empowerment models—the weakest MSME segment—and aligns with the Bandung Regency Cooperatives and SMEs Office's Micro Business Empowerment and Development Sector. The research evaluates whether the current model adheres to four parameters: being people-centered (prioritizing entrepreneurs' needs), participatory (involving stakeholders), empowering (fostering independence), and sustainable (ensuring long-term viability). Three core questions guide the study: (1) How is micro-enterprise empowerment implemented? (2) What factors hinder its success? (3) What model could work better? The findings aim to uncover local potential, identify field challenges, and propose actionable solutions.

The research holds dual significance. Theoretically, it enriches MSME empowerment literature and public administration studies. Practically, it provides recommendations for the Cooperatives and SMEs Office, MSME observers, and entrepreneurs in Bandung Regency. By addressing systemic gaps—from skill-building to access to capital—this study seeks to transform micro-enterprise empowerment from fragmented interventions into a cohesive, impact-driven framework. This research advances MSME empowerment literature by introducing three novel contributions: (1) a penta-helix collaboration framework (A-B-C-G-M) that expands Chambers' (1995) empowerment model through structured partnerships with academics, businesses, communities, government, and media; (2) a digital monitoring solution to address the critical gap in post-empowerment sustainability tracking, leveraging DISKOP-UKM's (2025) existing SIBANGKIT MSME application; and (3) diversified capital access strategies that move beyond revolving funds to include private-sector partnerships, tackling banking exclusion—a persistent challenge in Bandung Regency's micro-enterprise sector. These innovations collectively address systemic inefficiencies in stakeholder coordination, program evaluation, and financing, offering a replicable model for regional MSME development.

METHODS

This study focuses on the Bandung Regency Cooperatives and Small and Medium Enterprises Office, which implements regional government policies for cooperative development and MSME empowerment. Using a qualitative case study approach, the research examines the Office's Micro Business Empowerment Strategy through field observations, interviews, and document analysis to understand its real-world implementation and effectiveness.

The exploratory methodology allows for in-depth investigation of empowerment practices while identifying key relationships between variables. By analyzing qualitative data from multiple sources, the study aims to provide comprehensive insights that can inform policy improvements and

practical solutions for micro-enterprise development in the region. The case study approach was specifically chosen to capture the complex realities of MSME empowerment while maintaining theoretical relevance.

RESULTS

Potential of Micro, Small, and Medium Enterprises in Bandung Regency

The potential of Micro, Small, and Medium Enterprises, especially Micro Enterprises in Bandung Regency is very large, and from time to time it is predicted to continue to increase along with the increasing development in the Bandung Regency area, including to tourist areas (Tourism Villages) which are increasing in number in the Bandung Regency Area and remote areas that are the connecting route to neighboring regency/city areas such as Cidaun District, Cianjur Regency, and Pameungpeuk District, Garut Regency. This is also supported by the better and smoother traffic in the Bandung Regency area which is believed to be able to improve the development of transportation and the world of tourism in Bandung Regency, especially with the increasing number of tourist villages which are expected to become centers of community growth in general, including the potential of Micro Enterprises in particular.

Regional Apparatus Related to Micro Business Empowerment in Bandung Regency

In accordance with the Bandung Regent Regulation Number 104 of 2023 concerning the Duties, Functions, and Work Procedures of the Cooperatives and Small and Medium Enterprises Office (DISKOP-UKM), the management of Micro Enterprises, including in this case, the Micro Business Empowerment Model is the full duty and responsibility and authority of the Cooperatives and Small and Medium Enterprises Office. This happens because in the Cooperatives and Small and Medium Enterprises Office there is a field that handles Micro Enterprises, namely the Empowerment and Development of Micro Enterprises Sector, so it can be said that everything about Micro Business Empowerment and Development activities is under the authority of the Cooperatives and Small and Medium Enterprises Office. As for if there is involvement with other government agencies that are also more or less related to Micro Business empowerment activities, then the management is under the coordination of the Bandung Regency Cooperatives and Small and Medium Enterprises Office.

It should be noted that until approximately 2017, DISKOP-UKM became part of the Bandung Regency Cooperatives and Small and Medium Enterprises, Industry, and Trade Office (DISCOPERINDAG). Since 2017 it has been separated from the Industry and Trade Sector which since 2017 has become a separate agency, namely the Bandung Regency Industry and Trade Office.

Overview of Micro Business Empowerment and Development

The following is an overview of staffing at the Cooperative, Small and Medium Enterprises Office, which is divided into 3 (three) fields, namely the Institutional and Cooperative Empowerment Sector, the Cooperative Assessment and Supervision Sector, and the Micro Business Empowerment and Development Sector, plus 1 (one) Technical Implementation Unit (UPTD) of the Integrated Business Service Center (PLUT), as follows:

Table 1. Staffing Recapitulation Bandung Regency UKM DISCO

No	Assignment Field	Total
1	Head of Service	1

No	Assignment Field	Total
2	Secretariat	21
3	Institutional Sector and Cooperative Empowerment	13
4	Field of Assessment and Supervision of Cooperatives	11
5	PPUM Field	11
6	UPTD Integrated Business Service Center KUKM	11
Total		68

Source: DISKOP-UKM Kabupaten Bandung, 2025

Based on the table above, it can be seen that each section and UPTD PLUT is organized by around 11 (eleven) employees to as many as 13 (thirteen) employees. Of the 68 employees of DISKOP-UKM, there are 33 non-ASN employees with the following assignment details.

Tabel 2. Recapitulation of Non-ASN Personnel DISKOP-UKM Kabupaten Bandung

No	Assignment Field	Total
1	Past Daily Energy	7
2	Experts	10
3	Field Cooperative Extension Officer (PPKL)	3
4	Cooperative Companion	3
5	MSME Companion	1
6	PLUT Companion	5
7	Packaging Energy	4
Total		33

Source: DISKOP-UKM Kabupaten Bandung, Januari 2025

In addition, as revealed above, in each sub-district there are also MSME Assistants who are companions who are provincial employees who are stationed in each sub-district. Thus, in Bandung Regency there are as many as 31 MSME Assistants who, although not part of the DISKOP-UKM employees, are very helpful in collecting data and directing Micro Business actors in the region to be able to contact the agency.

The role of Micro Business Assistants in the sub-district is very large as a bridge (mediator) between Micro Business actors and the Bandung Regency Small and Medium Business Cooperative Office, especially for Micro Business actors who are in sub-districts that are very far from the center of the Bandung Regency government, which makes it difficult for Micro Business actors in distant sub-district locations. in terms of time and also the cost of visiting the Cooperative Office.

Discussion

Overview of MSME Empowerment at the Bandung Regency Cooperatives and SMEs Office

In general, micro business empowerment activities carried out at the Bandung Regency Cooperatives and SMEs Office have been held for many years by DISKOP-UKM, even since they joined DISPERINDAG in a larger agency, namely DISCOPERINDAG. Based on observations in DISKOP-UKM, Micro Business Empowerment Activities have succeeded in providing empowerment efforts through education and training activities, providing licensing facilitation, business consulting, and other activities to around 40,000 residents of Bandung Regency, with a total activity plan of various alternative activities of approximately 2,000 MSME actors every year.

DISKOP-UKM has also succeeded in establishing partnerships with the private sector in the field of food retail sales, namely Kunafe Bandung. The partnership cooperation carried out is in the form of granting a special place permit for Kunafe Bandung to occupy a location in Bandung Regency, precisely in the Sabilulungan Complex which is the main gateway to the Bandung Regency

Complex, and the tourist area of the South Bandung area, while for DISKOP-SMEs to get facilities for Micro Business actors to be able to sell their products produced by them who have passed the empowerment and product curation at UPTD PLUT KUKM at the Kunafe Bandung outlet aforementioned.

The Office of Cooperatives and Small and Medium Enterprises has made various Standard Operating Procedures (SOPs) in the Field of MSME Empowerment and Development, especially Micro Enterprises, the SOPs in question include the following:

1. SOP for the Preparation of Materials for the Formulation of Operational Technical Policies for Micro Business Empowerment;
2. SOP for the Preparation of a Framework of Reference for Micro Business Empowerment;
3. SOP for the Preparation of the Micro Business Empowerment RKA;
4. SOP for the Preparation of the Micro Business Empowerment DPA;
5. SOP for the Implementation of Entrepreneurship Training for MSMEs;
6. SOP for the Implementation of Construction of Household, Small Industry, and Medium Industries;
7. SOP for the Preparation of Implementation Reports on Micro Business Empowerment Activities;
8. SOP for the Evaluation of the Implementation Report of Position Duties (LPTJ) within the scope of Micro Business Empowerment;
9. SOP for Employee Work Target Assessment (SKP) within the Scope of Micro Business Empowerment;
10. SOP for the Preparation of Materials for the Formulation of Technical Policy for Partnership and Product Promotion;
11. SOP for the Preparation of Partnership and Product Promotion Work Plan;
12. SOP for the Preparation of Framework for Partnership and Product Promotion;
13. SOP for the Preparation of RKA Partnership and Product Promotion;
14. SOP for the Preparation of DPA for Partnership and Product Promotion;
15. SOP for Partnership Implementation and Product Promotion;
16. SOP for the Preparation of Reports on the Implementation of Partnership Activities and Product Promotion'
17. SOP for Evaluation of Job Task Implementation Report (LPTJ) within the Scope of the Partnership and Product Promotion Section;
18. SOP for Employee Work Target Assessment (SKP) for the Scope of Partnership and Product Promotion;
19. SOP for Payment of Dagulir Bedas Interest Subsidy;
20. SOP for Application for Micro Business Certificate related to the Submission of Intellectual Property Rights (IPR)

Thus, technically operationally, the Cooperatives, Small and Medium Enterprises Office is equipped with readiness in terms of work plans, considering that the SOPs that have been made have concerns the activities of the Cooperatives, Small and Medium Enterprises Office from planning to monitoring and evaluation activities.

Elements of MSME Empowerment

The activities (models) of empowering micro, small, and medium enterprises in the District Cooperatives and SMEs Office as stated in the previous sections will be revealed based on the elements of community empowerment as stated by Chambers (1995:45). The elements of community empowerment are as follows: people centered, participative, empowering, and sustainable.

People Centered

The first element of the sub-parameter of the research is people centered, which indicates that empowerment programs and activities must consider the community, especially Micro Business actors so that they are not only the object of empowerment, but can also be the subject of empowerment so that it is expected to increase the success of empowerment activities, because the activities are centered on Micro Business actors, in the sense that empowerment activities in various forms pay attention to the needs, interests and desires of Micro Business actors. It can be said that every activity held is always based on the same needs of prospective education and training participants.

Participative

Activities to empower micro business actors are relatively participatory, involving community activities. This is because the sources of empowerment participants organized by the Cooperatives, Small and Medium Enterprises Office come from community requests through musrenbang, and also come from the council's aspiration activities.

The annual activity plan for the PPUM Sector is planned for approximately 2,000 Micro Business actors, with various activities needed by Micro Business actors, and various sources of participants.

Based on the source of origin of the participants, the empowerment activities organized by the Empowerment and Development of Micro Enterprises Division of the Cooperatives and Small and Medium Enterprises Office were attended by participants who originated/sourced from: 1) e-pokir (main thoughts – aspirations of council members), which is a proposal from the Members of the Regional House of Representatives of Bandung Regency to send their constituents to the empowerment activities to be carried out; 2) PD (Regional Apparatus), is a prospective participant submitted by other regional apparatus (agency) who also has an interest in fostering MSMEs, especially for Small and Medium Enterprises; 3) Topdown, are participants who come from official superiors, namely the regent and deputy regent which usually occurs from the results of visits to the regions; 4) Musrenbang (Development Planning Deliberation), is a participant who is sourced from the requests of the cadres through the Musrenbang program in the form of proposals for activities from the bottom up in stages which are carried out every fiscal year.

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To increase the participation of Micro Business actors in empowerment activities, the Cooperatives and Small and Medium Enterprises Office created an application under the name SIBANGKIT MSME with the aim that MSME empowerment programs organized by the agency can be accessed by Micro Business actors more easily. However, the SIBANGKIT MSME application cannot be used to record records about the activities of Micro Business actors, especially regarding the business sustainability of the actors.

Empowering

Empowerment activities organized by the Office of Cooperatives, and Small and Medium Enterprises have the potential to empower micro business actors, this is based on the fact that there are empowerment activities that provide benefits that provide benefits more than just education and training, but are also accompanied by the provision of consultations carried out by the staff of the Micro Business Empowerment and Development Division who come to consult. The Cooperatives and Small and Medium Enterprises Office has tried to always accompany and monitor the activities of Micro Business actors after they participate in education and training activities organized by the agency.

Another program that can be said to be empowering is the provision of facilitation to several Micro Business actors to obtain licenses and certificates that can provide quality assurance for products produced by Micro Business actors, with reduced costs from the supposed costs and even free.

The licenses and certificates that can be facilitated by the Office of Cooperatives, Small and Medium Enterprises are: NIB (Business Identification Number), distribution permits for PIRT (Household Industrial Products) products, Halal certificates, and IPR certificates for Micro Business brands.

Of the four licensing facilitations provided by the Bandung Regency Cooperatives and Small and Medium Enterprises Office to Micro Business actors, the facilitation of the Business Identification Number (NIB) is the most important form of licensing, and the main thing that must be owned by MSME entrepreneurs including Micro Enterprises. It can be said that NIB is the key to opening the gate for the Micro Business community to be officially grouped into entrepreneur groups, and recorded at the One-Stop Integrated Investment and Licensing Office (DPMPTSP) of Bandung Regency.

In addition, the Cooperative Office also has a program that can be said to be a flagship program in the form of providing revolving funds for eligible Micro Business actors, which is expected to meet the funding limitations faced in general by Micro Business actors. This revolving fund is given without collateral and also without interest from Micro Business actors. This can happen because the Agency has prepared that the interest that must be paid to the bank has been borne by the agency, because it has been explained every year.

There are three levels or stages of revolving fund facilitation, namely IDR 2,000,000.00 (two million rupiah), IDR 5,000,000.00 (five million rupiah), and IDR 10,000,000.00 (ten million rupiah). The revolving fund stage begins with the smallest amount, which is IDR 2,000,000.00 (two million rupiah). If Micro Business actors who receive revolving fund facilitation can smoothly and on time return the principal of the revolving fund, then the person concerned can be given revolving funds in the next stage/amount.

Based on the 2023 Report on the Implementation of Regional Apparatus of the Diskop-SME, it was reported that the realization of the Revolving Fund program of the Cooperatives, Small and Medium Enterprises Office in 2023, there were 2,039 Micro Business actors who received distributions from Bank Jabar and Banten (bjb), and as many as 10,551 people who received revolving fund disbursements through BPR Kerta Raharja. The number of recipients of Revolving Fund facilitation activities until 2023 is 12,590 people. The amount of recipients of the Revolving Fund is adjusted to the budget allocation received by DISKOP-UKM for the principal lent and the allocation of loan interest payments on the Revolving Fund.

The hope of this revolving fund program is related to efforts so that Micro Enterprises actors who are classified as weak economic groups are not tempted to seek loans from sources that cannot be accounted for, such as "pinjol" and mobile banks better known as "emok banks", which have been proven to be detrimental to their borrowers.

The provision of Revolving Fund facilitation provided by the Cooperatives and Small and Medium Enterprises Office until now is still the main source that can be expected by Micro Business actors, considering the difficulty of MSME actors, especially Micro Enterprises, in obtaining sources of capital from banking institutions.

The UPTD Center for Integrated Business Services for Cooperatives, Micro, Small, and Medium Enterprises also has other more specific tasks, namely that UPTD PLUT-KUKM can provide consulting services to Micro Enterprises that want to increase the marketability and competitiveness of their products, so that they can improve the quality of the products they produce so that they can be sold in modern high-end stores, by providing curation activities for Micro Business products. UPTD Center for Integrated Business Services for Cooperatives, Micro, Small, and Medium Enterprises has tried to carry out guidance to Micro Business actors in the Bandung Regency area by providing consultation in the business they run and at the same time Curating the products produced by Micro Businesses, so that the products produced can meet at least the minimum standards to be able to penetrate the modern market in the surrounding area.

Sustainable

In order to ensure the success of the Micro Business empowerment program, the Cooperatives, Small and Medium Enterprises Office, assisted by the UPTD of the KUKM Integrated Business Service Center, opened a wide door for Micro Business actors who want to consult as part of the mentoring program for Micro Business actors.

In addition to the Cooperatives, Small and Medium Enterprises Office, there are MSME assistants in each sub-district that can be used by Micro Business actors to consult and to get further assistance. The efforts that have been and are being carried out by the Cooperatives and Small and Medium Enterprises Office, especially in the Field of Micro Business Empowerment and Development, even with a limited number of employees, are able to carry out Micro Business Empowerment activities in an orderly and smooth manner because they get support from outside the agency, especially from MSME assistants in each sub-district. Based on the matters as stated above, the Cooperatives and Small and Medium Enterprises Office has carried out many Micro Business Empowerment activities in the Bandung Regency area.

Factors Causing Ineffectiveness of Micro Business Empowerment

The Empowerment Strategy for Micro, Small, and Medium Enterprises at the Bandung Regency Cooperatives and SMEs Office, in its implementation, cannot avoid inhibiting factors so that the implementation, although it can be said to have been implemented, has not reached the most

optimal level, as for the inhibiting factors as the cause of the suboptimal Micro Business Empowerment include the following:

1. Not all micro business actors are consistent in carrying out their business activities because many of the micro business actors who do their business are associated with the existence of work as a source of livelihood. If a person does not have a job, or a worker is affected by layoffs (Termination of Employment) from his company where he works, then he will run his business. However, when Micro Business actors get jobs again, they will also leave their businesses.
2. There are no facilities, devices, or applications that are able to monitor the business sustainability of Micro Business actors after the training education carried out in their empowerment efforts

Micro Business Empowerment Model

Based on the results and discussion of research obtained from observation and field research activities on the Strategy for Empowerment of Micro, Small, and Medium Enterprises at the Cooperatives and Small and Medium Enterprises Office of Bandung Regency. Basically, the empowerment activities that have been carried out by the agency have shown good results, in the sense that they have been carried out using the approach of the empowerment elements suggested by Chambers, but nevertheless in some cases there are still shortcomings in the achievement, so it is necessary to propose alternative empowerment models that may be able to provide more optimal results than those that have been achieved.

The alternative empowerment model that can be offered as an effort to increase effectiveness in Micro Business empowerment strategy activities include. The addition of material in empowering Micro Business actors towards the implementation of basic strategies in doing business can be in the form of expansive/offensive strategies such as diversification strategies that can be offered, or in the form of defensive strategies to survive with the same product through a turnaround strategy to find new locations, or through efforts to implement digital marketing.

2. Involve other parties who have an interest and concern for policies on the Empowerment Strategy for Micro, Small, and Medium Enterprises at the Bandung Regency Cooperatives and Small and Medium Enterprises Office. The parties that may be involved by DISKOP-UKM are elements of Penta Helix A-B-C-G-M which consists of:

- a. Academician;
- b. Business (private sector)
- c. Community (Community, cooperatives, similar business groups)
- d. Government (other government agencies)
- e. Media (Media, journalists, social media)

3. Providing alternative solutions regarding access to capital other than revolving funds from business and banks, so that it can be expected to increase the chances of success for the Micro, Small, and Medium Business Empowerment Model at the Bandung Regency Cooperatives and Small and Medium Enterprises Office.

4. Excavation of in-depth information on the responses, perceptions and views of informants on the Micro, Small, and Medium Enterprises Empowerment Model at the Bandung Regency Cooperatives and Small and Medium Enterprises Office, in accordance with their respective roles.

Research Novelty

The Micro Business Sector which is part of the MSME Sector has a very wide scope with a very diverse (heterogeneous) variety of business fields, regional characteristics that are also different from one region to another, so that the Micro Business sector cannot be generalized by only

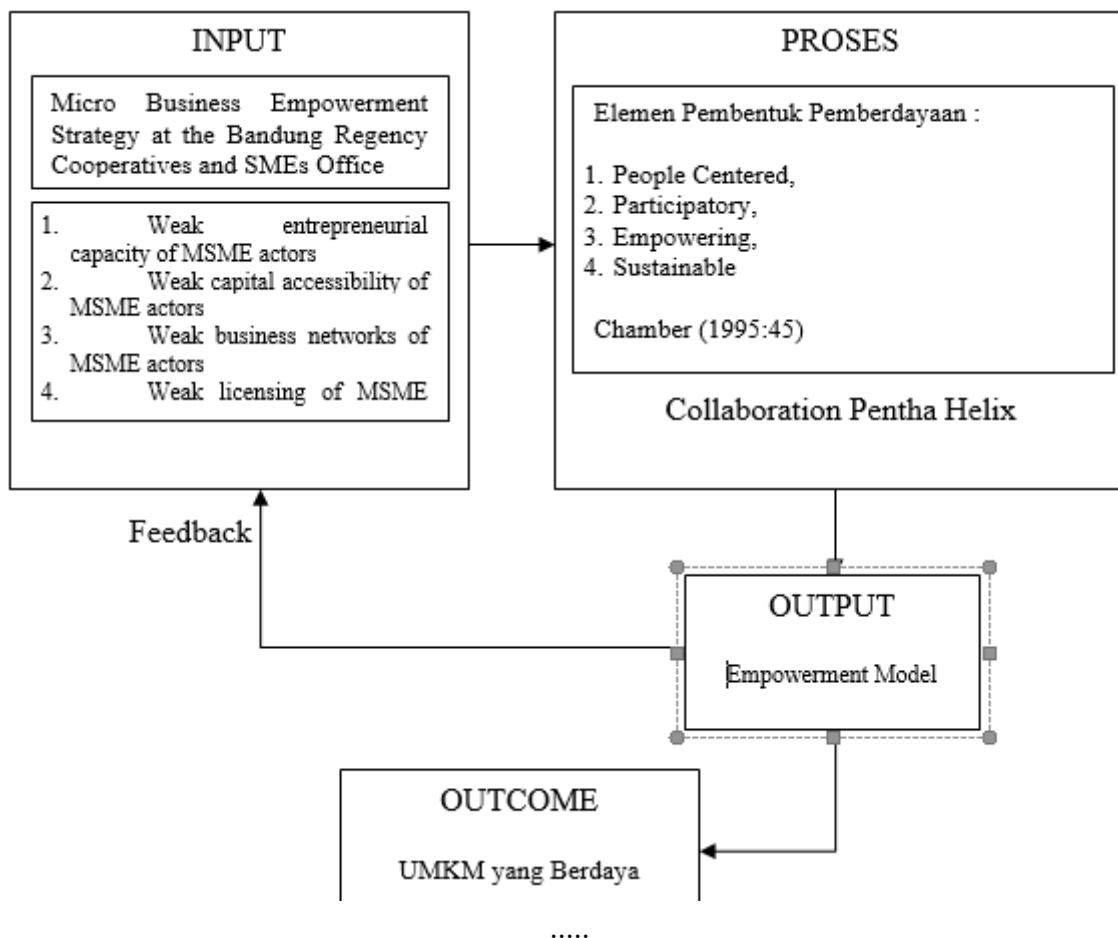
classification based on business capital and annual sales results. Regarding the empowerment model based on the opinion of Chambers (1999:45), it is possible to add one or two other elements that can increase the working power of the empowerment strategy, or add activities in the implementation of an element.

Elements that may need to be added to the elements that shape community empowerment (Micro Business actors) include:

1. Adding more organized collaboration elements by involving other stakeholders who are also observers of the Micro Business sector, such as by adding a collaboration model of the pentha helix which involves:
 - a. Academician,
 - b. Business (private),
 - c. Community (community of business groups),
 - d. Government (other official apparatus), and
 - e. Media (media, journalists).

So that by involving many parties who carry out activities collaboratively, the success rate will be higher.

2. The addition of activities or materials in the existing elements, especially in the empowering element, can be added elements of business tips in education and training. This is intended so that Micro Business actors who participate in empowerment activities, are also given insights, knowledge, and if possible with skills that can formulate basic models that can be done.



CONCLUSION

The current Micro, Small, and Medium Enterprises (MSME) empowerment model at the Bandung Regency Cooperatives and SMEs Office faces several challenges, including limited budget allocation restricting program coverage, lack of monitoring systems to track post-empowerment business sustainability, and difficulties in connecting MSMEs with formal financing. Additionally, implementation is hindered by passive staff engagement, insufficient outreach to remote areas, and a need for improved work ethic and entrepreneurial understanding among office personnel. Proposed alternatives include fostering penta-helix collaboration (academics, private sector, community, institutions, and media) and developing sector-based business communities to enhance synergy and collective growth. Future research should explore digital solutions for program monitoring, innovative funding mechanisms to expand capital access, and capacity-building strategies to improve staff proactiveness and effectiveness in empowerment initiatives.

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