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MSME MANAGEMENT STRATEGIES IN MUNA REGENCY IN FACING ECONOMIC CHALLENGES

STRATEGI PENGELOLAAN UMKM DI KABUPATEN MUNA DALAM MENGHADAPI TANTANGAN PEREKONOMIAN

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ABSTRACT
The MSME sector in Indonesia plays a significant role in the economy; however, many MSME entrepreneurs still face substantial challenges, particularly in accessing capital, marketing, and business management. In Muna Regency, despite the government's various policies and programs to support MSME management, these challenges remain major obstacles to the development of this sector. Although several studies on MSME management in Indonesia have been conducted, there has been no in-depth study on the effectiveness of MSME management policies, especially in Muna Regency, which has unique economic and social characteristics. This study employs a descriptive qualitative research design with interviews of five key informants involved in MSME management in Muna Regency to analyze the challenges faced and the strategies implemented. The findings of this study provide important insights into the need for more targeted policies and collaboration between the government, financial institutions, and MSME entrepreneurs to address existing constraints, particularly in improving access to financing and expanding markets. The results of this research are expected to contribute to the theoretical development of MSME management literature and offer practical recommendations for government policies and MSME entrepreneurs to enhance competitiveness in the digital era.
Keywords: Digitalization of MSMEs; Government Policy; MSME Management; MSME Financing; Economic Challenges

ABSTRAK
Sektor UMKM di Indonesia memiliki peran yang penting dalam perekonomian, namun banyak pelaku UMKM yang masih menghadapi tantangan besar, terutama dalam hal akses terhadap modal, pemasaran, dan pengelolaan usaha. Di Kabupaten Muna, meskipun pemerintah telah melaksanakan berbagai kebijakan dan program untuk mendukung pengelolaan UMKM, tantangan tersebut tetap menjadi hambatan utama bagi perkembangan sektor ini. Meskipun telah ada beberapa penelitian terkait pengelolaan UMKM di Indonesia, belum ada kajian yang mendalam mengenai efektivitas kebijakan pengelolaan UMKM khususnya di Kabupaten Muna yang memiliki karakteristik ekonomi dan sosial yang unik. Penelitian ini menggunakan desain penelitian deskriptif kualitatif dengan wawancara terhadap lima informan kunci yang terlibat dalam pengelolaan UMKM di Kabupaten Muna untuk menganalisis tantangan yang dihadapi serta strategi yang diterapkan. Temuan penelitian ini memberikan wawasan penting mengenai perlunya kebijakan yang lebih tepat sasaran dan kolaborasi antara pemerintah, lembaga keuangan, dan pelaku UMKM untuk mengatasi kendala-kendala yang ada, terutama dalam meningkatkan akses terhadap pembiayaan dan memperluas pasar. Hasil penelitian ini diharapkan dapat memberikan kontribusi teoritis dalam pengembangan literatur pengelolaan UMKM, serta memberikan rekomendasi praktis bagi kebijakan pemerintah dan pelaku UMKM dalam meningkatkan daya saing di era digital.
Kata kunci: Digitalisasi UMKM; Kebijakan Pemerintah; Pengelolaan UMKM; Pembiayaan UMKM; Tantangan Ekonomi

1. INTRODUCTION

Indonesia's economy, especially at the regional level, is highly dependent on the Micro, Small and Medium Enterprises (MSMEs) sector. The MSME sector plays an important role in creating jobs, reducing poverty rates, and driving local economic growth. According to data from the Central Statistics Agency (BPS), the MSME sector in Indonesia contributes more than 60% to the country's Gross Domestic Product (GDP) and absorbs more than 97% of the national workforce (BPS, 2022). Therefore, the success and survival of MSMEs has a great influence on the economic welfare of the community, especially in areas with a low economic growth rate, such as Muna Regency.

Muna Regency, located in Southeast Sulawesi Province, is one of the regions that relies heavily on the MSME sector for its economy. MSMEs in Muna Regency are mostly engaged in the agriculture, handicrafts, and local processed food sectors. However, even though this sector has great potential, MSMEs in Muna still face various challenges that hinder their growth. Some of the main problems faced are limited access to capital, low managerial quality, and limited product marketing in the wider market (Alamsyah & Hasan, 2022; Claria, 2021; Syukron et al., 2022). These factors cause many MSMEs in Muna Regency to not develop optimally, even though they have quality products and wide market potential.

In facing these challenges, the Muna Regency government together with related institutions have implemented various strategies to support MSMEs. These programs include entrepreneurship training, low-interest capital assistance, and the promotion and development of MSME product marketing through digital platforms (Ismail, 2023; Kurniasi et al., 2021; Putri et al., 2022). These strategies aim to increase the capacity of MSME actors, both in terms of managerial, technical, and marketing, so that they can compete in local, regional, and national markets. However, the implementation of this policy still needs to be evaluated to find out the extent of its effectiveness in overcoming the challenges faced by MSMEs.

Several previous studies have shown that the success of MSME management is greatly influenced by the ability of business actors to adapt to technological changes and market dynamics (Andreani & Madhna, 2022; Firm firms, 2022; Istiqomah, 2023). Digitalization, as one of the important aspects in MSME management, is the key to increasing the competitiveness of MSMEs, especially in facing increasingly complex economic challenges. In the context of Muna Regency, despite efforts to facilitate the digitization of MSMEs, the level of technology adoption is still limited. Therefore, a more in-depth study is needed to understand how the MSME management strategy implemented can affect the continuity and development of businesses in this area.

This study aims to analyze the management strategy of MSMEs in Muna Regency in facing existing economic challenges. The main focus of this study is to identify government policies and related institutions in supporting MSME management, as well as how MSME actors respond to and implement these strategies. Through interviews with relevant informants, this study seeks to provide a clearer picture of the challenges faced by MSMEs in Muna Regency, as well as the efforts that can be made to improve their competitiveness in the market.

Gap or Research Problem It is undeniable that although the MSME sector has received significant attention from the government, the challenges faced by MSME actors in Muna Regency are still very large. Despite the various support programs from the local government, such as entrepreneurship training and capital assistance, many MSME actors still experience difficulties in accessing the resources needed to develop their businesses. The existing program has also not fully succeeded in answering the main problems faced by MSMEs, namely the limitations of product marketing and the low adoption of technology among business actors. This shows that there is a gap between the policies implemented and the real needs faced by MSME actors in the field (Poerwanto et al., 2024; Sari, 2020; Wijaya, 2024).

Furthermore, there is not enough research that in-depth examines the effectiveness of MSME management programs that have been implemented in Muna Regency. Existing research generally only highlights general aspects of MSME management in Indonesia, without paying special attention to the economic and social context in areas such as Muna Regency. The absence of a comprehensive evaluation of the impact of this policy on the development of local MSMEs causes difficulties in determining whether the strategies implemented have been effective or not. Therefore, it is important to identify and analyze more deeply the obstacles faced by MSME actors in Muna so that the policies implemented can be more targeted and more effective in supporting the growth of this sector.

The importance of this research lies in the urgency to deeply understand the challenges faced by MSMEs in Muna Regency and how the management strategies implemented can provide solutions to these problems. Although the MSME sector has great potential to contribute to the regional economy, MSMEs in Muna Regency still face various obstacles that hinder their growth, such as limited access to capital, limited markets, and low technology adoption (Ali et al., 2022; Chaniago & Sayuti, 2019; Judijanto et al., 2024). This research is very relevant because it offers a new perspective to identify and analyze the gap that exists between the policies implemented by the government and the reality faced by MSME actors. The findings of this study are expected to provide strategic recommendations that can overcome these problems from the root of the problem, so that MSMEs in Muna Regency can be more competitive and sustainable in the long term. Thus, this research is expected not only to contribute to academic literature, but also to have a practical impact in the development of more targeted policies.

Therefore, this study aims to explore and analyze the management strategies of MSMEs in Muna Regency in facing existing economic challenges. The main focus of this research is to explore the factors that affect the success or failure of MSME management, as well as to understand the policies and programs that have been implemented by local governments and related institutions. This research also aims to evaluate the extent to which existing policies can solve the problems faced by MSME actors, especially in terms of access to financing, marketing, and digitalization. By exploring information from relevant informants, this study aims to provide a clearer picture of the problems faced and solutions that can be implemented to encourage the development of MSMEs in the area.

Thus, the results of this study are expected to contribute to the formulation of MSME development policies in Muna Regency and other areas that face similar problems. The findings resulting from this study are also expected to provide practical recommendations for more effective MSME management, taking into account the growing economic challenges.

2. METHODS

This study uses a qualitative descriptive research design to examine the management strategy of MSMEs in Muna Regency in facing economic challenges. This design was chosen because the goal is to describe in depth the phenomena that occur in MSMEs without changing or manipulating existing variables. This research focuses on understanding the situation and problems faced by MSMEs, as well as the strategies implemented by the government and related institutions to support this sector. The data analysis technique used is thematic analysis, where researchers identify key themes based on interviews with relevant informants (Ariescy et al., 2021; Arifudin et al., 2021; R. Dewi et al., 2022). The researcher hopes that the research findings can provide a clear picture of the economic challenges faced by MSMEs in the area.

As part of the qualitative research, the approach used is descriptive to dig deep into the data through interviews with informants who have direct knowledge and experience related to MSMEs in Muna Regency. This research aims to reveal the informant's perspective on MSME management policies and the challenges faced in running a business. Data collection was carried out by means of semi-structured interviews that allowed the flexibility to dig deeper into the information, according to the answers given by the informants. With this approach, researchers can gain a more holistic and comprehensive insight into the problems faced by MSMEs in Muna Regency. The data obtained were then analyzed by qualitative analysis methods that focused on discovering the main themes relevant to the research objectives.

The instrument used in this study was interviews with five main informants, consisting of the Head of the Cooperative and MSME Office, local MSME entrepreneurs, local economic academics, representatives of microfinance institutions, and the Head of the Regional Economic Development Section. Interviews are conducted using semi-structured interview guidelines to ensure that each relevant topic can be thoroughly discussed. The data collection procedure begins with the identification of key informants, followed by the scheduling of interviews and the conduct of interviews in person. All interviews are conducted face-to-face or through an online platform, depending on the availability of informants. The data obtained from the interviews were then recorded, transcribed, and analyzed to identify patterns and themes related to MSME management and economic challenges in Muna Regency.

3. RESULTS AND DISCUSSIONS

3.1. Results

Based on interviews with five informants who have a key role in the management of MSMEs in the area, several important findings were found that can provide a clear picture of the challenges faced and the strategies implemented by various related parties.

3.1.1. Government Policies in MSME Management

Based on an interview with the Head of the Muna Regency Cooperatives and MSMEs Office (ZH), it was found that the local government has implemented various policies to support the management of MSMEs. One of the main policies is the provision of entrepreneurship training and managerial assistance which aims to improve the skills of MSME actors. In addition, the researcher also obtained information that local governments provide capital assistance in the form of grants and low-interest loans to encourage the sustainability of MSME businesses. ZH stated, "We also encourage the digitalization of MSMEs by providing access to training on online marketing and online store management." This shows the government's efforts to increase the competitiveness of MSMEs in the midst of increasingly rapid technological development.

3.1.2. Challenges Faced by MSMEs

The challenges faced by MSMEs in Muna Regency are very diverse, and this is also reflected in interviews with local entrepreneurs (AT). According to AT, the main challenge faced is the marketing and distribution of products that are limited to the local market. AT explained, "Our products are of good quality, but they are limited to a small local market." Other obstacles faced are limited capital for business development, as well as difficulties in obtaining quality raw materials. This is exacerbated by the high interest rate on loans that burden MSME actors. This condition indicates that access to external resources is still a significant problem in developing MSME businesses in Muna Regency.

3.1.3. The Role of Technology and Innovation in MSME Management

Increasing the competitiveness of MSMEs in Muna Regency is also highly dependent on innovation and adaptation to technology, as suggested by DR. IR, a local economic academic. DR. IR emphasized the importance of digitalization to expand market reach and improve operational efficiency. In his interview, DR. IR stated, "Digitalization is the key so that MSMEs can reach a wider market." In addition, DR. IR also emphasized the need for training programs in financial management and marketing to increase the competitiveness of MSMEs, so that business actors can manage their businesses more efficiently and professionally. This shows that technology and managerial capacity building are key factors that need to be considered to support the continuity and growth of MSMEs in Muna Regency.

3.1.4. Better Access to Financing

One of the aspects that is very concerning in this study is the issue of access to financing for MSMEs. Representatives from microfinance institutions (RN) revealed that many MSME actors have difficulty accessing loans due to a lack of collateral or understanding of available financial products. RN explained, "The main obstacles faced by MSMEs are the lack of collateral to apply for credit, as well as a limited understanding of the financial products available." Therefore, microfinance institutions are striving to provide more flexible financing, such as microloans with low interest rates and longer tenors. With this kind of support, MSME actors are expected to be able to access financing that is more affordable and in accordance with their business needs.

3.1.5. Government Policies to Support Economic Transformation

The Head of the Regional Economic Development Section of Muna Regency (SL) explained that the local government has implemented policies that support economic transformation through the development of MSMEs. One of the main policies is to encourage MSMEs to switch to digital platforms by providing training related to e-commerce and online marketing. SL stated, "We support them to improve the quality of their products in order to compete in a wider market, both locally and nationally, through various promotional programs and exhibitions." This reflects the efforts of the local government in helping MSMEs to adapt to changing market dynamics that are increasingly leading to digitalization.

Overall, the results of the study show that although the local government has implemented various policies to support the management of MSMEs, the challenges faced by MSME actors in Muna Regency are still very large. Limited access to capital, low managerial skills, and limited marketing only in the local market are the main obstacles in managing MSMEs. Therefore, collaboration between the government, financial institutions, and MSME actors is very important to create an ecosystem that supports the growth and competitiveness of MSMEs in Muna Regency. Increasing the capacity of MSMEs, both through managerial training and digitalization, is expected to be the main key in overcoming existing economic challenges and encouraging the growth of the MSME sector in this area.

This study revealed several important findings related to the MSME management strategy in Muna Regency in facing economic challenges. Based on interviews with various informants who have an important role in the development of MSMEs, it was found that the main challenge faced by MSME actors is limited access to capital and markets. Most local entrepreneurs revealed difficulties in obtaining sufficient financing to develop their businesses. For example, AT, a local MSME entrepreneur, stated that "our products are of good quality, but limited to a small local market," which indicates problems in the distribution and marketing of products. This indicates that many MSMEs in Muna Regency have not been able to optimize the wider market potential. On the other hand, government policies, especially those implemented by the Cooperatives and MSMEs Office, focus on providing entrepreneurship training and low-interest capital assistance, which are designed to overcome these obstacles. ZH, Head of the Cooperatives and MSMEs Office, revealed that they have also encouraged the digitization of MSMEs by providing online marketing training to expand market reach.

In addition to challenges related to access to financing and markets, MSME business management in Muna Regency is also faced with limited managerial capacity and technical skills. Based on the findings of DR. IR, a local economic academic, digitalization and innovation in marketing are very important to increase the competitiveness of MSMEs. Digitalization not only allows MSMEs to reach a wider market, but also to manage their businesses more efficiently. DR. IR emphasized, "Digitalization is the key so that MSMEs can reach a wider market." However, not all MSME actors in Muna Regency are ready to switch to digital platforms. Many MSME actors have difficulty understanding technology and choose to survive with limited traditional marketing methods. This shows that there is a gap in understanding and technological skills between MSME actors and the needs of an increasingly modern market. Therefore, there is a need for a more intensive and structured training program so that MSMEs can adopt technology more effectively.

Another challenge found in this study is the problem of access to financing which is still the main obstacle for many MSMEs in Muna Regency. Microfinance institutions, as explained by RN, representatives of financial institutions, provide more flexible financing, such as microloans with low interest rates and longer tenors. However, many MSME actors have not made optimal use of this program due to a lack of understanding of how to apply for a loan and the applicable formal requirements. RN revealed, "The main obstacles faced by MSMEs are the lack of collateral to apply for credit, as well as a limited understanding of the available financial products." This shows that financial literacy among MSME actors is still low and needs to be improved so that they can take advantage of the various financing facilities available. Therefore, it is important for financial institutions to increase education and training efforts on financial management to MSME actors. Overall, the results of this study show that although government policies already exist, collaboration between the government, financial institutions, and MSME actors is urgently needed to create an ecosystem that supports sustainable and highly competitive MSME management.

3.1.6. Discussion

One of the main problems identified in this study is the limited access to capital faced by MSME actors in Muna Regency. Based on the results of interviews with informants such as AT and RN, despite the existence of capital assistance programs and low-interest loans, many MSME actors have difficulty accessing these resources. This research reveals that many MSME actors do not have enough collateral to meet loan requirements or do not have adequate knowledge about the available financial products. This is in accordance with the findings in the study by (Anjayani & Febriyanti, 2022; Aprilia et al., 2022; R. Dewi et al., 2022)which stated that low financial literacy is the main obstacle in accessing financing for MSMEs in Indonesia. Therefore, the solution proposed by researchers to overcome this problem is through increasing financial literacy for MSME actors and introducing a more flexible microfinance model. In this way, access to financing that is more affordable and in accordance with the needs of MSME actors can be achieved, which in turn will strengthen the competitiveness of the MSME sector in Muna Regency.

One of the biggest challenges faced by MSME actors in Muna Regency is the limited market reach and product marketing that is only in the local market. Based on an interview with AT, it was revealed that although the products produced are of high quality, their distribution is still limited to a small market. These findings reflect the gap between government policies that support digitalization and the need for MSME actors to expand their markets. Research by (Nursansiwi et al., 2022; Pamungkas et al., 2022; Wijayanto et al., 2022) shows that digitalization has great potential to expand market access for MSMEs, but the biggest challenge is the lack of understanding and readiness to adapt to technology. Researchers argue that to overcome this problem, more intensive digital marketing and e-commerce training programs need to be introduced and implemented. By educating MSME actors in utilizing digital platforms for marketing and distribution, they can expand their market reach to the national and international levels, as well as increase the competitiveness of their products in the global market.

This study also found that many MSME actors in Muna Regency face challenges in terms of business management and technical skills. The results of the interview with DR. IR emphasized that increasing managerial capacity and technical skills is very important to increase the competitiveness of MSMEs. Research by (Alexandra & Eriandani, 2022; Apriani, 2019; N. Dewi, 2021) revealed that MSMEs that have strong managerial skills are better able to survive and thrive in the midst of fierce market competition. In this context, researchers argue that efforts to improve managerial capacity through thorough and continuous training will be crucial to address this issue. Therefore, governments and related institutions need to design more structured training programs, which include not only technical skills but also the ability to plan and manage businesses more effectively. Thus, MSME actors will be better prepared to face economic challenges and compete in an increasingly global market.

This study also shows that local government policies in Muna Regency have focused on economic transformation through the development of MSMEs, especially by encouraging digitalization and improving product quality. Despite significant efforts from the government, the challenges faced by MSMEs show that the implementation of this policy has not been fully effective in responding to the needs of MSME actors. As explained by SL, Head of the Regional Economic Development Section, the government encourages digitalization through training related to e-commerce and online marketing. However, the results of this study reveal that many MSME actors are still having difficulty adapting to technology. Therefore, the researcher argues that government policies need to be more aimed at improving the quality and effectiveness of this training program. Closer collaboration between the government, financial institutions, and MSME actors is urgently needed so that the policies implemented are more in line with the real needs of MSME actors and can be more effective in encouraging the growth of this sector.

Finally, although there have been various policies implemented by the government to support MSMEs, the results of this study reveal that limited resources, be it capital, skills, or market access, are still the main barrier. Therefore, researchers argue that the solution to address this problem should involve a more collaborative approach between governments, financial institutions, and the private sector. Research by (Afsari & Rachmawati, 2019; Arianti & Azzahra, 2020; Bahtiar & Saragih, 2020; Hidayati et al., 2024) shows that collaboration between the public and private sectors can accelerate the development of MSMEs by providing greater resources and wider market opportunities. The researcher also emphasized the importance of the role of financial institutions in providing access to financing that is more flexible and in accordance with the needs of MSMEs. By strengthening this collaboration, a better MSME management ecosystem can be created, which will ultimately increase the competitiveness and sustainability of MSMEs in Muna Regency. This collaboration is expected to reduce the existing gap and help MSMEs to develop more rapidly in the midst of increasingly complex economic challenges.

4. CONCLUSION

Based on the results of this study, it can be concluded that although various government policies and programs have been implemented to support the management of MSMEs in Muna Regency, major challenges are still faced by MSME actors in terms of access to financing, marketing, and managerial capacity. The findings of this study show that the main obstacles faced are limited access to affordable capital, difficulties in expanding the market, and lack of skills in managing businesses effectively, especially in terms of digitalization. Government policies that focus on entrepreneurship training, digitalization, and capital assistance need to be improved in implementation so that they can be more effective in meeting the real needs of MSME actors. Therefore, it is important to increase collaboration between the government, financial institutions, and MSME actors to create a more supportive ecosystem for the sustainability and competitiveness of MSMEs in Muna Regency. Thus, more targeted and sustainable policies are expected to overcome existing challenges and encourage the growth of MSMEs more optimally.

The findings of this study provide benefits both theoretically and practically. Theoretically, this study enriches the literature on MSME management, especially in the context of areas that have distinctive economic and social challenges, such as Muna Regency. This research also contributes to the understanding of the gap between the policies implemented and the real needs of MSME actors at the local level. Practically, these findings can be used as a basis for formulating more effective policies in supporting the MSME sector, especially in the aspects of financing, marketing, and managerial capacity building. In the context of strategy management, this study shows the importance of implementing innovation and digitalization in developing small and medium enterprises, as well as the need for policies that support the ability of MSMEs to adapt to market and technological changes.

4.1. Limitations and Suggestions of Future Research

This research has several limitations. First, the number of samples is limited and only includes MSME actors and main stakeholders in Muna Regency, so this finding cannot necessarily be generalized to other regions with different social and economic conditions. Second, this study focuses more on aspects of government policies and challenges faced by MSME actors, without discussing more deeply the role of financial institutions or other external factors that affect the management of MSMEs. Therefore, further research is recommended to expand the scope of the sample and involve more variables that can affect the performance of MSMEs. Future research can also examine more in-depth alternative financing models that can be accessed by MSMEs and their impact on business sustainability in areas such as Muna Regency.

The researcher also suggested that future research emphasize more on longitudinal analysis to see the development of MSMEs over time, given the rapid economic and technological changes. In addition, research that focuses more on the evaluation of digitalization policies and innovations in marketing can provide deeper insights into the success or failure of the implementation of these policies. Thus, further research is expected to provide more comprehensive and practical recommendations to support the development of MSMEs in similar areas, as well as enrich understanding of the factors that determine the success of MSMEs in Indonesia.

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