

## Bank Kalbar's Educational Programs for MSME Revitalization and Community Economic Development

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### ABSTRACT

*Micro, Small, and Medium Enterprises (MSMEs) are crucial to Indonesia's economy, contributing approximately 60.5% to the Gross Domestic Product (GDP) and employing about 96.9% of the national workforce. Despite the large number of MSMEs and their potential GDP contribution, there is still room for improvement in exports. The government has taken various measures to support MSME development, including policies that encourage digital business growth and education-based training for MSMEs. In West Kalimantan Province (Kalbar), MSMEs play a vital role in regional economic development. Despite their potential, they face several challenges such as access to capital, financial management, and market access. The regional government and the Bank of West Kalimantan have collaborated to revitalize MSMEs post-COVID-19 through various programs, credit schemes, and educational initiatives or training sessions. This study employs both qualitative and quantitative methods with a case study approach. The research results indicate that MSMEs significantly contribute to West Kalimantan's economic development, despite being impacted by the pandemic. The internal and external revitalization strategies implemented by Bank Kalbar have assisted MSMEs in recovery and adapting to digital-based business models. The study concludes that MSMEs in West Kalimantan have the potential to continue growing and thriving as independent economic entities in a digital-based business environment. The revitalization of MSMEs is a result of collaboration between MSME actors, the government, and banking institutions to achieve regional economic stability and recovery.*

**Keywords :** Government collaboration, digital business growth, education-based training, MSME

### INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, contributing approximately 60.5% to the Gross Domestic Product (GDP) and employing about 96.9% of the national workforce. They are characterized by limited capital and assets, covering a wide range of businesses from micro to intermediate levels. Despite their significant contribution to the economy and workforce, the MSME ecosystem in Indonesia requires substantial improvement. The government has taken various steps to support MSME development, including policies that promote digital business growth through education and training programs (Aditya Dharma, 2019; R. N. K. Rambe, 2018).

Compared to other ASEAN countries, Indonesia has a significantly higher number of MSMEs. However, there is potential for further increasing their contribution to GDP, particularly in terms of exports. The government has launched various programs to support MSMEs, including fiscal incentives, financial assistance, and educational training, aiming to enhance their competitiveness, add value to the economy, and increase job opportunities in the sector (Iturrioz, Aragón, & Narvaiza, 2015; Westerlund & Svahn, 2008; Lee & Hallak, 2020; Tanner, Prayag, & Kuntz, 2022).



While the government has implemented empowerment programs and policies for MSME development, there are still significant challenges. A 2018 report by the Organization for Economic Cooperation and Development (OECD) highlighted the small scale of ongoing businesses in Indonesia compared to international standards, as well as low productivity in the MSME sector, indicating suboptimal efforts in MSME development. The lack of a coherent national MSME policy and synergy among development programs further constrains MSME growth in Indonesia.

To address these challenges, the government has undertaken various actions, including credit restructuring, working capital guarantees, and tax incentives. Collaboration between Bank Indonesia and the Ministry of Cooperatives and Small and Medium Enterprises aims to increase knowledge and access to MSME financing. Additionally, the government's PN-PEN program, launched during the COVID-19 pandemic, has provided significant stimulus for MSMEs, aiding in their recovery and substantial contribution to GDP and job creation.

Moreover, Indonesian MSMEs are increasingly transitioning to digital-based businesses in response to technological developments. Many MSMEs have entered the digital ecosystem, demonstrating their adaptation to modern business trends. This transition aligns with global business practices and enhances the competitive edge of Indonesian MSMEs on the international stage.

Despite the comprehensive efforts by the government and financial institutions to support MSME growth, there remains a notable gap in the research on the effectiveness of educational programs specifically tailored for MSMEs. Previous studies have predominantly focused on financial and policy support, often overlooking the critical role of education and training in fostering long-term MSME development and sustainability.

This study aims to fill this gap by examining the impact of Bank Kalbar's educational programs on the revitalization of MSMEs and community economic development in West Kalimantan. Unlike general training programs, Bank Kalbar's initiatives are uniquely designed to address the specific needs of MSMEs in the region, incorporating local economic conditions and business environments.

The novelty of this research lies in its focus on a regional development bank's role in providing targeted educational programs to enhance MSME capabilities. By investigating the specific case of Bank Kalbar, this study contributes to the broader understanding of how region-specific educational interventions can drive MSME growth and community economic development. This approach not only provides a detailed analysis of the programs' effectiveness but also offers insights into replicable models for other regions facing similar challenges.

## **METHODS**

This study employs a qualitative approach within a case study framework to understand the revitalization of MSMEs in West Kalimantan. Data is collected through observations, in-depth interviews, document analysis, and focused group discussions. Data analysis follows the "interpretative development theory" model to grasp the meaning expressed by groups regarding MSMEs. The study also incorporates a quantitative approach as a complementary method to strengthen findings, particularly in financial aspects. An exploratory sequential strategy is used to test and confirm qualitative findings and provide numerical dimensions to them. The qualitative approach in this research provides a comprehensive understanding of MSME revitalization and the role of Bank Kalimantan Barat.

## **RESULTS AND DISCUSSIONS**

### **Results**

Until 2021, West Kalimantan had 182,707 Micro, Small, and Medium Enterprises (MSMEs), predominantly micro (91.23%), followed by small (7.95%) and medium-sized businesses (0.81%) (Budiman & Herkulana, 2021; Setiawan, 2021). Pontianak City had the most MSMEs, with 39,868 units, primarily in the culinary sector. While MSMEs in West Kalimantan continue to grow, only 13,827 businesses have official business permits, as some consider them unnecessary due to their small size and the complexity of the permit process (Abidin, 2009; Noor & Setyawati, 2009). However, business permits are crucial for facilitating partnerships, gaining recognition, accessing capital, and protecting business locations. The government has simplified the MSME licensing process through the Online Single Submission (OSS) system (Setiawan, 2021).

MSMEs in West Kalimantan engage in various types of businesses, including weaving, handicrafts, and traditional culinary products. The region also features unique products from each district/city that are continuously developed to enhance the quality and marketability of MSME products (Darmajanti, Pattinasarany, & Triana, 2009).

The revitalization and empowerment of MSMEs in West Kalimantan face several challenges, including low productivity, limited access to capital and raw materials, a shortage of skilled labor, and inadequate integration with production and marketing networks. These challenges are compounded by factors such as low technology adoption, lack of business management skills, and overreliance on government assistance. Accessing capital remains a major challenge, especially during the COVID-19 pandemic, due to stringent collateral requirements and limited financing sources (Niode, 2009; Saptia & Yoga Edi, 2021). Other obstacles include work culture issues, lack of marketing knowledge, and difficulties in obtaining business permits (Abidin, 2009).

To address these challenges, the West Kalimantan Bank provides credit facilities to MSMEs under varying conditions based on business scale. The bank focuses on distributing credit to MSMEs as a crucial part of West Kalimantan's economy. MSME players also require mentoring, training, and support in business and marketing management. Clear and orderly licensing efforts are key to accessing financing and business development (Budiman & Herkulana, 2021; Setiawan, 2021).

However, MSMEs in West Kalimantan still face obstacles such as complicated permit procedures, the absence of a legal entity hindering tax burdens but also restricting access to capital, and weaknesses in product innovation, marketing strategies, and other business aspects (Noor & Setyawati, 2009; Darmajanti, Pattinasarany, & Triana, 2009).

### **Credit Products and Revitalization Efforts for MSMEs**

Bank Kalimantan is strongly committed to supporting the empowerment and development of MSMEs in the region. As a regional development bank, Bank Kalbar recognizes its role in supporting the economic policies and programs of the local government. The Provincial RPJMD of West Kalimantan for 2019-2023 highlights that the growth of the economy is largely driven by the consumption sector, and to further advance the economy, the focus is mainly on enhancing investments, trade, exports, and the development of MSMEs (Sudibyo, 2021).

However, West Kalimantan faces the classic problem of limited capital and low productivity in the MSME sector. This is due to various factors, including the low quality of the workforce, weak entrepreneurial competence, and limited access to capital, technology, and markets (Sila, 2009).

In response to this challenge, Bank Kalbar offers various credit schemes specifically designed for MSMEs to support their production and business development. The bank

believes that advancing MSMEs is key to sustainable economic growth in the region. Bank Indonesia official, Johansyah, also emphasized that the bank is always looking for opportunities to support businesses, whether big or small, as creating a conducive environment for businessmen is crucial for the growth of the banking and economic sectors of a country (Ghauri & Soutar, 2023).

Through partnerships with MSME players, Bank Kalbar offers various credit schemes, including those without collateral and with low interest rates, as well as support for digital technologies such as mobile and internet banking services. The bank is committed to helping MSMEs and small businesses grow and thrive in the long term (Paramitha, 2022).

One of the credit products offered by Bank Kalbar is KUM Cares, which is designed to help micro MSMEs and combat high-interest loan sharks. This credit program provides up to IDR 5 million without collateral, with a 5% annual interest rate and easy terms. In collaboration with the West Kalimantan Provincial Government and OJK West Kalimantan, Bank Kalbar actively promotes this program to help MSMEs, especially small businesses, avoid predatory lending practices and access capital at lower interest rates (Sudibyo, 2021).

### **People's Business Credit (Kredit Usaha Rakyat or KUR)**

West Kalimantan Bank has introduced the People's Business Credit Program (KUR) to assist Micro, Small, and Medium Enterprises (MSMEs) in the region. This program offers productive credit to eligible micro, small, or medium entrepreneurs to support their working capital or investments. The KUR scheme provides loans of up to IDR 500,000,000 with a low interest rate of 6% per year. The repayment period can be up to five years, with the possibility of extension based on certain conditions (Sila, 2009).

To apply for KUR, MSMEs need to meet several requirements, including obtaining approval from the Ministry and entering candidate debtor data into the Credit Information Program System (SIKP). Additionally, applicants must submit various documents such as a copy of their ID card, family card, marriage/divorce certificate, business permit, savings book, financial reports, and other relevant documents depending on the loan amount (Noor & Setyawati, 2009).

In 2022, Bank Kalbar has allocated a KUR quota of IDR 350 billion, which is an increase from the previous year. This quota is distributed among various sectors, including micro, super micro, and medium businesses throughout West Kalimantan. President Joko Widodo has supported the development of KUR clusters to facilitate the distribution of KUR to MSMEs, emphasizing the importance of clustering for more efficient credit distribution and to support the development of MSMEs (Ghauri & Soutar, 2023).

In addition to Bank Kalbar, Bank Indonesia is also actively supporting the growth of the real estate and MSME sectors through the Cluster Development Program. The cluster approach is chosen to improve efficiency and facilitate the growth of these sectors. The KUR program has proven to be beneficial for MSMEs, providing them with easy access to business capital. KUR recipients have used these funds to expand their businesses and enhance productivity, fostering a strong partnership between the bank and the entrepreneurs (Paramitha, 2022).

One successful example is an MSME in Pontianak City that used KUR to expand their soap production business called Omega. West Kalimantan Bank supported the development of this business through the KUR program, assisting MSME entrepreneurs in product development. Additionally, alumni of the Bogor Agricultural Institute (IPB) in West Kalimantan have played an active role in facilitating and maximizing the

distribution of KUR from Bank Kalbar, providing information and assistance to the public regarding KUR applications (Paramitha, 2022).

Aside from Bank Kalbar, Bank BRI is also actively distributing KUR in West Kalimantan, with research showing positive impacts of the program on the income and productivity of MSMEs. BRI Bank has a significant share in the online national distribution of KUR. Through these efforts, the KUR program has made a significant contribution to supporting the growth of MSMEs in West Kalimantan (Sila, 2009).

### **Funding iB Usaha Rakyat (Shari'ah) and KUM Sejahtera**

West Kalimantan Bank offers a financing product called iB People's Business, designed for Micro, Small, and Medium Enterprises and Cooperatives (UMKMK). This financing provides working capital and investment support with a guarantee facility for productive businesses. The criteria for this financing include being earmarked for businesses with decent productivity but not yet considered bankable, a maximum term of 36 months for working capital and 60 months for investment, direct distribution to MSMEs or through linkage institutions, maximum individual financing of IDR 500 million, and maximum financing of IDR 1 billion through linkage institutions with distribution up to IDR 100 million (execution pattern) (Iturrioz, Aragón, & Narvaiza, 2015).

Additionally, Bank Kalbar also offers KUM Sejahtera, which provides micro-business financing in the form of working capital and investment. This program has criteria such as a maximum credit of IDR 5 million to IDR 50 million, competitive interest rates, and a maximum term of three years for working capital and investment (Sudibyo, 2021).

Despite facing challenges in MSME credit congestion, Bank Kalbar has successfully managed this issue. The bank is very interested in serving MSMEs because they represent a large credit allocation, are widely spread, easy to serve, and have relatively low risk levels. By focusing on MSMEs, the bank can provide credit services to the public with high social sensitivity, in line with the integrated finance draft criteria for environmental, social, and governance sustainability in business decision-making for long-term profitability for clients and society as a whole (Lee & Hallak, 2020).

### **Strategies in Revitalizing and Empowering MSMEs Bank Kalbar: Driving Economic Growth and Equity in West Kalimantan**

As a regional development bank in West Kalimantan, Bank Kalbar plays a crucial role in supporting economic growth and equity in the region. One of the steps taken by Bank Kalbar is providing credit to Micro, Small, and Medium Enterprises (MSMEs) to support their capital needs. This aligns with efforts to bolster the local economy and enhance public welfare (Saptia & Yoga Edi, 2021).

In the context of tourism, Bank Kalbar is also committed to supporting the recovery and advancement of the tourism sector in West Kalimantan. One method is through participation in events like the Lively Tourism, MSMEs, and Finance Equator 2021, organized by the Bank Indonesia West Kalimantan Representative Office. Bank Kalbar extends symbolic credit to businesses in the tourism sector, including mobile artisans and souvenir vendors (Mulyaningsih & Darwin, 2021).

Extending credit to these MSME debtors is part of the National Economic Recovery (PEN) program, where Bank Kalbar partners with the government to revitalize the national economy. By providing working capital credit to MSMEs, Bank Kalbar contributes to stimulating demand and supply in the tourism sector (Harwiki, Malet, Lose, & Tengeh, 2021).

The Governor of West Kalimantan, Sutarmidji, has expressed support and appreciation for events like the Equator Festival 2021. The West Kalimantan Provincial Government also endeavors to provide facilities and infrastructure to promote MSME products and offer training opportunities. Efforts are underway to establish showrooms showcasing MSME products to inspire entrepreneurs to develop their businesses (Saptia & Yoga Edi, 2021).

According to research by Harwiki, Malet, Lose, and Tengeh (2021), government intervention plays a crucial role in accelerating the growth of MSMEs with an entrepreneurial spirit. The support provided to agricultural entrepreneurs in West Java is one such example of government intervention through knowledge transfer and mentorship (Harwiki et al., 2021).

As a regional development bank owned by the local government, Bank Kalbar has a primary mission to boost regional economic growth. It focuses on developing MSMEs as a key strategy to achieve this objective (Lee & Hallak, 2020).

In 2022, Bank Kalbar allocated credit to the MSME sector across districts and cities in West Kalimantan. This tangible step supports regional economic development. In a profile of credit distribution by Bank Kalimantan Barat to MSMEs across districts and cities in West Kalimantan Province throughout 2022, the contribution of Bank Kalbar is evident in driving economic growth across various regions in West Kalimantan (Sila, 2009).

Here's a brief description of economic growth sectors in some districts in West Kalimantan:

1. Regency  
A growing rate of economic growth indicates a healthy economy. Key sectors include agriculture, forestry, and fisheries. Bank Kalimantan Barat can focus on specific sectors to promote equity.
2. Bengkayang Regency  
This regency also exhibits disparities in economic growth. Bank Kalimantan Barat provides credit to advance certain sectors and minimize inequality.
3. Landak Regency  
Economic growth improvement signals an economic recovery. Bank Kalimantan Barat can assist in boosting sectors such as electricity procurement, gas, water supply, waste management, and service company sectors.
4. Mempawah Regency  
Positive economic growth in this district indicates progress. Bank Kalimantan Barat can support the growth of the food processing industry, beverages, tobacco, and textiles.
5. Ketapang Regency  
This regency has a good economic growth, especially in the service sector. Bank Kalimantan Barat can facilitate the growth of the service industry.
6. Pontianak City  
This city serves as the economic center of West Kalimantan. Bank Kalimantan Barat can focus on supporting the development of industrial and trade sectors.

Thus, Bank Kalbar plays a significant role in supporting economic growth and equity sectors in West Kalimantan. Through extending credit to MSMEs, supporting the tourism sector, and other initiatives, Bank Kalbar contributes to advancing the regional economy. By continuing to fulfill its role effectively, Bank Kalbar can become a key pillar in achieving inclusive and sustainable economic growth in West Kalimantan (Mulyaningsih & Darwin, 2021).

## CONCLUSION

In conclusion, Bank Kalbar is actively involved in supporting the growth and development of Micro, Small, and Medium Enterprises (MSMEs) in West Kalimantan through various strategic initiatives. These include providing credit to MSMEs, supporting the tourism sector, and participating in regional economic events. The bank's efforts align with the government's agenda to drive economic growth and equity in the region.

Bank Kalbar's initiatives have led to tangible outcomes, such as increased credit allocation to the MSME sector and economic growth in various districts and cities across West Kalimantan. The bank's focus on developing MSMEs as a key strategy for economic growth is evident in its mission and activities.

Overall, Bank Kalbar plays a crucial role in advancing the regional economy and promoting inclusive and sustainable growth. Through its continued efforts and strategic interventions, the bank is poised to be a cornerstone in the economic development of West Kalimantan.

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