

Research Article

The Role of Government in the Development of Smes in South Tangerang City

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ABSTRACT

The purpose of this study is to analyze the role of government in the development of SMEs in South Tangerang City and to evaluate the effectiveness of policies that have been implemented in supporting the SME sector in the area. This study uses a qualitative approach with a case study to explore the role of government in the development of SMEs in South Tangerang City through in-depth interviews with government officials and SME actors, as well as observation and documentation of related policies. The data collected were analyzed using the Miles and Huberman model which involves data collection, reduction, and presentation, as well as triangulation to ensure the validity of the findings. The results of the study are expected to provide comprehensive insights into the effectiveness of government policies in supporting SMEs. The results of the study show that the policies of the South Tangerang City government that support SME development through entrepreneurship training programs, capital facilitation, digitalization, and partnerships have a positive impact on SME turnover and production efficiency. These programs have also succeeded in increasing the managerial capacity and digital competitiveness of SMEs. However, challenges still exist in the distribution of policy benefits, especially related to access to information and complex administrative procedures, as well as technological limitations in remote areas. Therefore, a more inclusive strategy is needed, such as simplifying bureaucracy and improving technological infrastructure.

Keywords: Role of Government; SME Development; South Tangerang

1. INTRODUCTION

In 2020, Indonesia's economic conditions experienced a slowdown that caused a significant decline in the country's economy (Indayani & Hartono, 2020; Witjaksana et al., 2024; Yamali & Putri, 2020). As a result, a number of economic activities, including Micro, Small and Medium Enterprises (MSMEs), were disrupted. The impact of the COVID-19 pandemic on MSMEs is very large and detrimental. In addition, there is no certainty when this pandemic will end. MSME actors have to struggle hard to maintain their businesses, and many of them have been forced to go bankrupt due to the impact of this crisis. The decline in MSME sales turnover has occurred drastically and continuously.

The development of Small and Medium Enterprises (MSMEs) in Indonesia is an important aspect in improving the economy and public welfare (Aliyah, 2022; Hidayat et al., 2022; Windusancono, 2021). As a sector that is able to create jobs, reduce unemployment, and support economic equality, MSMEs receive great attention from the government. Although the Indonesian government has formulated various policies for the development of SMEs, there are still many challenges that SMEs must face, such as limited access to capital (Aini et al., 2024; Muharam et al., 2023), low product quality (Melati et al., 2024; Nasution, 2020), and lack of ability to adapt technology and digital marketing (Juwita & Handayani, 2022; Rohmana, 2023). This makes it difficult for SMEs to compete with large companies (Hadi & Zakiah, 2021), both locally and internationally, which have greater resources.

Role theory developed by Robert Linton explains that individuals act according to cultural expectations in social life, where their roles are determined by the positions they occupy, such as doctors, students, or entrepreneurs (Rusdiana et al., 2021). In the context of the role of the state, Plato proposed that the state must have four main virtues: wisdom, courage, discipline, and justice, which are the basis for governance (Azizah, 2021). Anderson (1975) emphasized that public policies are made by the government to achieve certain goals, either in the form of active actions or decisions not to act, which are always based on binding legal regulations. In modernization theory, social change is considered to occur gradually and linearly, where less developed societies follow the model of industrial countries as the ultimate goal of development (Papilaya, 2020). The concept of collaborative governance put forward by Emerson et al. (2012) emphasizes the importance of involving various parties in the public policy-making process in order to achieve common goals (Ihtiarni, 2023). In the

economy, MSMEs play an important role in economic growth and employment absorption, with characteristics that include quality human resources, utilization of technology, and broad access to promotion (Yusnita & Wibawa, 2020). MSMEs face various obstacles such as limited capital, lack of understanding of business strategies, and access to infrastructure and technology. The government has provided support through protection policies, business digitalization, and intervention programs during the pandemic, such as online training, implementation of QRIS, and ease of licensing. Government efforts also include developing a digital ecosystem for MSMEs and providing access to legal consultations. With these various programs, it is hoped that MSMEs can survive, develop, and increase their competitiveness in the digital economy era (Islami et al., 2021; Maharani & Nurlukman, 2023).

One of the areas that actively develops SMEs is South Tangerang City, which has various policies and programs to support this sector. The local government through the Cooperatives and SMEs Service has a crucial role in providing various facilities, training, and access to capital for SMEs. Along with the growing digital world and e-commerce, SMEs in South Tangerang also face new challenges in terms of product marketing. For this reason, various programs driven by the local government not only focus on increasing production capacity, but also help SMEs to be more adaptive to developing technology. One of them is the digital marketing training program, which facilitates SMEs in marketing their products through digital platforms. This policy is expected to increase the competitiveness of SMEs at the local and national levels, as well as open up wider market opportunities.

Although there are many government policies aimed at supporting SME development, challenges in their implementation remain. Many SMEs in South Tangerang have difficulty accessing capital, developing production capacity, and facing increasingly tight competition with large products from the industry. Therefore, this study aims to dig deeper into the role of the government in overcoming various problems faced by SMEs and identifying the most effective policies. Specifically, South Tangerang City has had a number of strategic programs designed to encourage SME growth, such as training programs, facilitating access to capital, and developing SME product markets. However, the implementation of this policy still requires further evaluation to ensure whether the existing policies are truly effective in supporting SMEs, especially in facing the challenges of globalization and technological developments.

Previous studies relevant to this topic include the role of the government in comprehensive coaching, mentoring, and training programs that can increase the competitiveness, productivity, and resilience of MSMEs in facing internal and external challenges, including economic crises and change (Novitasari, 2022). The implementation of PP No. 7 of 2021 provides convenience for cooperatives and MSMEs through simplification of licensing, incentives, and mentoring, but still faces challenges such as low productivity, operational quality, and compliance with regulations, so that socialization and increased understanding are needed so that MSMEs and cooperatives can develop and compete optimally (Chalim et al., 2022). The Medan City Regional Government, through the Cooperatives and MSMEs Service, has played an active role in encouraging MSMEs to move up a class by providing capital assistance, licensing and certification assistance, digitalization support, and e-commerce-based marketing, which can be a reference for optimizing the MSME sector in accordance with Law No. 20 of 2008 (Tambunan, 2023).

Initial observations in several areas in South Tangerang City show that most MSMEs still rely on traditional marketing and have not fully utilized digital platforms. In addition, there is a gap in managerial capabilities, where some MSMEs find it difficult to manage business finances and access financing from formal financial institutions. Although there have been many studies discussing the role of government in MSME development, there is still limited research that focuses on in-depth analysis of the impact of government policies, especially at the level of small cities or regions such as South Tangerang. This study aims to fill this gap by analyzing more specifically the successes and challenges faced in implementing government policies in this area. The uniqueness of this study lies in its approach which combines local case studies in South Tangerang City with economic development theory, as well as an emphasis on empowering digital technology for MSMEs. This study also focuses on evaluating the effectiveness of existing government policies, which is rarely done in previous studies. This research is very relevant because it can provide new insights for the South Tangerang City government in designing more effective policies to support MSMEs. In addition, this research will also contribute to MSMEs in the city in increasing their business capacity and competitiveness in the digital era. The purpose of this study is to analyze the role of government in developing SMEs in South Tangerang City and to evaluate the effectiveness of policies that have been implemented in supporting the SME sector in the area.

2. RESEARCH METHOD

In this study, the approach used is a qualitative approach with a case study research type. This approach was chosen because it aims to explore a deeper understanding of the role of government in the development of SMEs in South Tangerang City (Aspers & Corte, 2019; L. Haven & Van Grootel, 2019). Through this approach, researchers can explore various aspects of the policies implemented, the dynamics that occur in the field, and the impacts felt by SME actors. Thus, this study not only identifies the role of government, but also reveals the success, challenges, and effectiveness of policies in supporting the growth of the SME sector. The data sources in this study are divided into two categories, namely primary data and secondary data. Primary data were obtained through in-depth interviews with key informants who have direct

relevance to the research topic. The main informants in this study consisted of government officials at the South Tangerang City Cooperative and SME Service who were involved in the formulation and implementation of policies, SME actors who have received assistance or facilities from the government, and entrepreneurs involved in economic empowerment programs. Interviews with them are expected to provide perspectives on the policies that have been implemented and their impact on SME development. In addition, this study also uses secondary data obtained from various documents, such as the annual report of the Cooperatives and SMEs Service, government regulatory documents, and statistical data that describe the development of SME development programs. This secondary data plays a role in enriching the analysis and providing context to the policies being studied. Informants who contributed to this study have direct involvement in SME development. The Head of the Cooperatives and SMEs Service of South Tangerang City is one of the key informants who has broad insight into government policies and how these policies are implemented in the field. In addition, interviews were also conducted with SME actors who had received assistance, in order to explore their perspectives on the benefits they felt and the challenges they faced. Not only that, entrepreneurs or SME managers who are active in empowerment programs also become informants, so that this study can identify how government policies affect the direction and competitiveness of their businesses. Several other parties, such as educational institutions, financial institutions, and private organizations that collaborate with the government in SME development are also part of this study, so that the analysis carried out is more comprehensive.

Data collection techniques were carried out using three main methods, namely interviews, observations, and documentation. In-depth interviews with a semi-structured approach were used to gain a deeper understanding of government policies and how these policies were received and implemented by SMEs. In addition, observations were carried out by directly observing the implementation of policies and programs in the field, such as training, product exhibitions, and interactions between the government and SMEs. This technique aims to see the effectiveness of the program in real terms and identify challenges that arise in its implementation. On the other hand, documentation was carried out by accessing various official documents and reports that are relevant to SME development policies, so that the information obtained is more accurate and verified. To analyze the data, this study uses the Miles and Huberman data analysis model which consists of three main stages. The first stage is data collection, where all information from interviews, observations, and documentation is collected systematically. After that, data reduction is carried out, namely the process of filtering and compiling data based on its relevance to the focus of the research. Information that is considered irrelevant will be ignored, while the more important ones will be emphasized in the analysis. The last stage is data presentation, where the research results will be arranged in the form of a narrative that connects the findings in the field with existing policy theories. In this way, the study can clearly describe the role of government in SME development and the factors that influence the effectiveness of the policy. To ensure the validity of the data, this study uses triangulation techniques, namely triangulation of sources, methods, and researchers. Source triangulation is done by comparing data from various informants and information sources to ensure the consistency and accuracy of the findings. Method triangulation is done by comparing the results of interviews, observations, and documentation so that the data obtained is more valid. Meanwhile, researcher triangulation is done by asking for input from colleagues or experts in the field of public policy and SME development, so that the analysis carried out is more objective and in-depth. With a combination of systematic methods and strict data validation, this study is expected to provide more comprehensive insights into the role of government in SME development in South Tangerang City.

3. RESULTS AND DISCUSSION

3.1 The Role of Government in Supporting SME Development in South Tangerang City

In this study, data were collected through in-depth interviews with officials of the South Tangerang City Cooperative and SME Service, SME actors, and direct observations in the field. In addition, documentation in the form of policy archives, annual reports, and official publications were also analyzed to obtain a comprehensive picture of the government's role in supporting SME development. An interview with the Head of the South Tangerang City Cooperative and SME Service revealed that the local government has various strategic programs to support SME development. The Head of the Service stated, "We are committed to providing comprehensive support through training, capital facilitation, and opening market access for SME actors." The programs implemented include entrepreneurship training, providing capital assistance through People's Business Credit (KUR), and holding local product exhibitions.

One SME actor in the culinary field, Mrs. Sari, said that government assistance was very helpful in developing her business. "Through digital marketing training held by the government, I was able to increase sales significantly. In addition, capital assistance with low interest rates greatly lightens our burden as small business actors," said Mrs. Sari. Not all SME actors feel the same benefits. Mr. Ridwan, a handicraft entrepreneur, revealed the obstacles in accessing assistance programs due to procedures that were considered complicated. "We need more intensive assistance in managing administration so that it is easier to get assistance," he explained.

Field observations show that many MSMEs in South Tangerang City have utilized government programs to increase business capacity. In several MSME centers, there are more modern and efficient production facilities as a result of the production equipment assistance program from the local government. In addition, there are various local product exhibitions and bazaars that are regularly held in shopping centers and public spaces. On the other hand, observations also indicate a gap in program participation among MSMEs. MSMEs that have good access to information tend to find it easier to utilize government facilities, while MSMEs in outlying areas face limitations in accessing information and assistance. This shows that although government programs have been running well, there are challenges in equalizing access and information. Analysis of official documents such as the annual report of the South Tangerang City Cooperative and MSME Service shows that there has been an increase in budget allocation for MSME development in the last three years. In an effort to improve the competitiveness and sustainability of Small and Medium Enterprises (SMEs), the priority programs identified in this document include several strategic initiatives designed to support the comprehensive development of SMEs.

One of the main programs is Training and Mentoring. This training is carried out periodically and focuses on three key areas: financial management, digital marketing, and product innovation. Through this training, SMEs are expected to improve their understanding of effective financial management, utilize digital technology to market their products, and develop innovations that can attract consumer interest. The mentoring provided also aims to ensure that the knowledge gained can be practically applied in daily operations. In addition, the Capital Assistance program is one of the main focuses in supporting SME growth. In this case, facilitating access to financing sources is very important. Through the People's Business Credit (KUR) scheme and business capital grants, SMEs are given the opportunity to obtain the capital needed to develop their businesses. With this financial support, it is hoped that SMEs can expand, increase production capacity, and innovate further. Another program that is no less important is Market Access. To help SMEs market their products, holding local and national exhibitions is one of the strategies implemented. This exhibition not only provides an opportunity for SMEs to showcase their products, but also to network with other business actors. In addition, cooperation with e-commerce platforms is also a strategic step to expand market reach. By utilizing technology and digital platforms, SMEs can reach wider consumers, both domestically and abroad.

In addition, the document shows that there are periodic evaluations to assess the effectiveness of the program. Based on the results of the 2024 evaluation, around 65% of SMEs who participated in the training program reported an increase in turnover and competitiveness. However, the main challenges identified were the limited reach of the program in remote areas and the minimal participation of SMEs in the digitalization process. In understanding the role of the South Tangerang City government in developing SMEs, the theories explained previously are important references in analyzing the suitability between policies and the impacts felt by SMEs.

Role Theory proposed by Robert Linton states that individuals and organizations have roles that must be carried out in accordance with social and cultural expectations (Rusdiana et al., 2021). In this study, the South Tangerang City government acts as a facilitator and supporter of MSME development. The statement of the Head of the Cooperatives and MSMEs Service shows the government's commitment to providing entrepreneurship training, capital assistance, and market access for MSME actors. This confirms that the government has carried out its role as a social actor that supports the local economy through concrete policies and programs. Furthermore, Plato's Role of the State emphasizes the principles of wisdom, courage, discipline, and justice in governance (Azizah, 2021). In this context, the wisdom of the South Tangerang City government is reflected in various MSME capacity building programs, such as training, capital assistance, and promotion of local products. The government's courage is seen in organizing MSME product exhibitions and partnerships with e-commerce platforms to expand the market. Their discipline is manifested in the implementation of sustainable programs and periodic evaluations to ensure their effectiveness. Meanwhile, the principle of justice is evident in the government's efforts to provide equal access for all SMEs, although there are still challenges in equalizing information and accessibility.

Public Policy by Anderson (1975) is also relevant in analyzing the strategy of the South Tangerang City government. Anderson stated that public policy must be goal-oriented and have a real impact. The government has implemented clear and structured public policies, such as providing entrepreneurship training, capital assistance, and holding local product exhibitions (Papilaya, 2020). This policy aims to increase the competitiveness and sustainability of SMEs. Evaluations show that around 65% of SMEs who participate in training programs experience increased turnover and competitiveness, indicating that this policy is running well and providing real results for SME development. In addition, the Modernization theory put forward by Yamin & Haryanto (2017) highlights social changes that lead to the development of developed countries (Afandi & Erdayani, 2022). The digitalization program carried out by the government, such as digital marketing training and the use of e-commerce platforms, reflects steps towards modernity in the SME sector. With this program, SMEs in South Tangerang are increasingly encouraged to follow the digitalization trend and increase their competitiveness at the global level.

The Theory of Government Collaboration by Emerson et al. (2012) and Donahue & Zeckhauser (2011) also provides an important perspective in understanding how the government collaborates with various parties to achieve common goals (Ihtiarni, 2023). The South Tangerang City Government has demonstrated effective collaboration with the private sector

and SMEs in various programs. Collaboration with e-commerce platforms and holding local product exhibitions are clear evidence of this collaboration. In addition, the existence of mentoring and training programs shows the synergy between the government, SMEs, and related institutions in developing the local economic sector. Finally, the UMKM theory put forward by Ristanti et al. (2022) and Muljanto (2020) emphasizes the importance of the role of UMKM in the regional and national economy (Muljanto, 2020; Ristanti et al., 2022). Field findings show that government programs have had a positive impact on SMEs, especially in increasing their competitiveness and business sustainability. The government has understood the characteristics of SMEs that require support in various aspects, such as capital, marketing, and management.

The results of this study indicate that the South Tangerang City Government has played a significant role in supporting the development of SMEs, both through training programs, capital facilitation, increasing market access, and providing more adequate infrastructure. Various efforts made by the government have proven to have a positive impact, although there are still challenges that need to be overcome to ensure equal benefits for all SMEs. One of the main initiatives that has been running is an entrepreneurship training program that focuses on aspects of financial management, digital marketing, and product innovation. This training has provided real benefits for many SMEs, especially those with good access to information. Many of them reported increased turnover and competitiveness after participating in the training. However, there are still challenges in equalizing access, where some SMEs in remote areas face difficulties in obtaining information about this training program.

In addition to training, the government is also trying to facilitate capital through the People's Business Credit (KUR) program and other capital assistance. This program provides opportunities for SMEs to gain access to capital with low interest rates, so that they can develop their businesses without being burdened by high loan costs. However, not all SMEs can easily take advantage of this facility. Some of them face quite complicated administrative constraints, so the loan application process becomes an obstacle for those who do not understand banking mechanisms. Another effort made by the government is to open wider market access for MSME products, both through holding local product exhibitions and establishing partnerships with e-commerce platforms. This program allows MSMEs to reach wider consumers, even at the national level. However, there is a gap in access to technology and information between MSMEs in the city center and those in the outskirts. Some business actors in remote areas still experience limitations in adopting digital technology, so the benefits of this program are not fully distributed.

The government is also trying to increase the production capacity of MSMEs by providing more modern production tools and more adequate facilities. This assistance is expected to encourage MSMEs to improve the efficiency and quality of their products. Several business actors have felt the positive impact of this program, especially those who have access to more sophisticated production equipment. However, there are still obstacles in the distribution of these facilities, where some MSMEs still have difficulty obtaining assistance due to limited resource allocation. The implications of the findings of this study emphasize the need for strategic steps from the South Tangerang City Government in ensuring equal access to MSME development programs, especially for business actors in remote areas. This effort can be done by improving the information dissemination system and increasing administrative assistance so that MSMEs can more easily access various available programs. In addition, the scope of training also needs to be expanded, especially in terms of digitalization and technology utilization, so that all MSME actors, including those in remote areas, have stronger competitiveness. In terms of capital, the procedure for applying for assistance such as People's Business Credit (KUR) needs to be simplified so that it is more easily accessible to MSMEs in need. The government can also strengthen collaboration with the private sector, e-commerce platforms, banks, and training institutions to expand the reach of programs and increase the effectiveness of support for MSMEs. In addition, improving infrastructure, such as providing more modern production equipment and other supporting facilities, is also an important factor in encouraging MSME growth in a sustainable and equitable manner.

3.2 Government Programs and Policies Implemented to Encourage MSME Growth in South Tangerang City

The South Tangerang City Government has implemented various strategic policies to support MSME development, with the aim of increasing the capacity, competitiveness, and sustainability of local economic actors. One of the main policies implemented is the MSME institutional strengthening program, where the government routinely holds training for business actors to improve their managerial skills. The training materials include simple bookkeeping, digital marketing, and more efficient business management strategies. One of the training participants, Mr. Ahmad, said that this program helped him manage business finances more systematically. This effort is in line with the modernization theory put forward by Yamin and Haryanto (2017), which emphasizes the importance of increasing capacity as part of the transformation towards modernity.

In addition, the government also implements incentive and capital assistance policies by providing initial capital grants and facilitating People's Business Credit (KUR) with low interest. Based on existing documentation, the number of MSMEs that have access to capital has increased by 40%, showing the effectiveness of this policy in encouraging the growth of small businesses. This step is in line with the public policy theory put forward by Anderson (1975), which states that public policy

must be oriented towards solving community problems through concrete actions. With easier access to capital, SMEs can develop their businesses more freely (Papilaya, 2020).

In the current digital era, the government has also launched an SME digitalization program as part of an effort to increase their competitiveness in the wider market. This program includes e-commerce training and the provision of accounting software assistance to support SME operational efficiency. Observation results show that SMEs participating in this program experienced a significant increase in sales through online platforms. This initiative reflects the concept of collaborative governance put forward by Emerson et al. (2012), where the government works together with various parties to achieve common goals in advancing the SME sector (Ihtiarni, 2023).

In addition to supporting the digitalization aspect, the government is also building partnerships with the private sector and educational institutions to expand market access for SME products. One form of successful collaboration is the provision of promotional space for local products in large shopping centers, which has an impact on increasing the visibility and competitiveness of SME products. This step is in accordance with the views of Donahue and Zeckhauser (2011), who emphasized that partnerships between the public and private sectors can increase the effectiveness of policies and provide real benefits to the community (Ihtiarni, 2023). As a form of further support, the government also runs a business incubation program that provides technical guidance and mentoring for start-up SMEs. This program is designed to help business actors develop products, improve quality, and expand marketing networks. Ms. Lina, one of the program participants, stated that the guidance she received was very helpful in improving product quality and reaching a wider market. This program reflects the role theory put forward by Linton (1936), where the government functions as a facilitator and supporter in developing the community's economy (Rusdiana et al., 2021). With various policies that have been implemented, the South Tangerang City Government continues to strive to ensure that SMEs can develop sustainably and contribute more to the regional economy.

3.3 Government Challenges in Developing SMEs in South Tangerang City

Although various policies implemented by the South Tangerang City Government have had a positive impact on the development of SMEs, there are a number of challenges in the implementation of these programs that still need to be overcome. One of the main obstacles is unequal access to information, especially for SMEs located in remote areas. Observations show that business actors in the city center area find it easier to obtain information about government programs than those in the outskirts. As a result, many SMEs in remote areas do not know or have difficulty accessing various facilities and assistance that have been provided by the government. This inequality is a serious obstacle in ensuring that all SME actors can obtain the same benefits from the policies that have been designed.

In addition to access to information, the complexity of administrative procedures is also an obstacle that is often faced by SME actors. Mr. Ridwan, a business actor, said that the process of applying for capital assistance or training programs often requires various administrative requirements that are difficult to fulfill, especially for those who are not familiar with the bureaucratic system. This difficulty is in line with the findings of Hendrawan (2019), who stated that complex bureaucracy is often the main obstacle in developing SMEs. This convoluted process not only slows down access to assistance, but can also reduce SME participation in government programs that are actually designed to support them. Another challenge is the limited infrastructure and technology, which hinders SMEs from adapting to the digital era. Although the government has promoted the SME digitalization program, many business actors still have difficulty adopting technology due to lack of access to adequate devices and resources. According to research conducted by Muttaqien et al. (2022), low understanding of technology and limited infrastructure are the main factors that hinder the development of SMEs in the digital ecosystem (Muttaqien et al., 2022). Without broader support in terms of technology education and improving facilities, many SMEs are left behind in the increasingly digital-based market competition.

4. CONCLUSION

The South Tangerang City Government has played an active role in supporting the development of SMEs through various strategic programs, such as entrepreneurship training, capital facilitation, digitalization, partnerships, and business incubation. These programs have been proven to increase managerial capacity, access to capital, digital competitiveness, and marketing reach of SMEs. The results of the study show that this policy has a positive impact on the turnover and production efficiency of SMEs. However, there are still challenges in the equal distribution of policy benefits, especially related to access to information, complex administrative procedures, and technological limitations in remote areas. SMEs in remote areas have more difficulty accessing government programs than those in the city center. In addition, low understanding of technology hinders the implementation of digitalization in business. Therefore, a more inclusive and efficient strategy is needed, such as equal distribution of information, simplification of bureaucracy, and increasing support for infrastructure and technology education. By optimizing this policy, it is hoped that SMEs can develop more rapidly and contribute more to the regional economy in a sustainable manner. The implications of these findings indicate that the South Tangerang City Government policy has had a positive impact on the development of SMEs, but still needs to be improved in terms of equal access and effectiveness of implementation. Therefore, it is recommended that the government expand the

reach of information by utilizing more inclusive communication technology, simplify administrative procedures to facilitate access to capital, and improve technology education for SMEs, especially in remote areas. In addition, collaboration with the private sector and educational institutions can be strengthened to provide ongoing assistance. However, this study has limitations in terms of coverage and depth of analysis related to socio-economic factors that influence policy effectiveness, so further studies are needed to understand the specific challenges faced by various SME segments and the long-term impacts of the policies that have been implemented.

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