

**MODEL DANA BERGULIR DALAM PENGEMBANGAN UMKM
DI KABUPATEN BANTAENG**

DISERTASI

Diajukan untuk memenuhi sebagian dari syarat memperoleh Gelar Doktor
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ABSTRAK

Gani, Irwanto (2024). Model Dana Bergulir Dalam Pengembangan UMKM Di Kabupaten Bantaeng.

Kabupaten Bantaeng memiliki potensi besar dalam pengembangan UMKM, khususnya di sektor menjahit dan konveksi. Namun, tantangan seperti akses modal terbatas, keterbatasan keterampilan manajemen, dan minimnya pendampingan usaha sering menghambat perkembangan. Sebagai solusi, pemerintah daerah menerapkan model dana bergulir berbasis dusun dan RW, bertujuan meningkatkan kapasitas kewirausahaan, mendorong inovasi, menciptakan lapangan kerja, dan mengurangi kemiskinan. Penelitian ini bertujuan mendeskripsikan pengalaman model tersebut menggunakan metode deskriptif kualitatif berbasis logic model dalam mengkonstruksi desain model. Responden penelitian terdiri dari pemilik UMKM penerima bantuan serta pejabat dari DPMDP3A dan DISKUMDAG. Hasil penelitian menunjukkan bahwa dana bergulir dikelola secara transparan melalui sinergi pemerintah daerah, UPTD PLUT, instansi terkait, lembaga swasta, dan perbankan daerah. Pelaksanaannya mencakup penguatan kapasitas, pemberian modal, pendampingan usaha, serta evaluasi dan pengawasan yang diatur dalam Peraturan Bupati Bantaeng Nomor 29 Tahun 2022. Pendampingan teknis oleh UPTD PLUT terbukti efektif, terutama dalam aspek bimbingan teknis dan pemantauan perkembangan usaha. Meski demikian, beberapa UMKM masih menghadapi kendala seperti keterbatasan kemampuan manajerial dan dampak dari faktor eksternal. Penelitian ini merekomendasikan peningkatan durasi dan intensitas pendampingan, penyelenggaraan pelatihan spesifik, serta pemantauan berkelanjutan untuk memastikan keberhasilan dana bergulir. Selain itu, usulan pengembangan komunitas bisnis sebagai inkubator diharapkan dapat mendukung kolaborasi dan berbagi praktik terbaik di antara pelaku usaha, sehingga memperkuat kemandirian ekonomi lokal. Model perguliran dana melibatkan aspek finansial, seperti koperasi simpan pinjam, Rembuk Dana, dan dana internal. Sementara itu, aspek non-finansial meliputi reinvestasi sosial, kontribusi komunitas, atau hibah produktif. Pendekatan ini diharapkan dapat memperkuat pertumbuhan UMKM secara berkelanjutan, meningkatkan daya saing mereka di pasar yang lebih luas, dan mendorong perekonomian berbasis komunitas.

Kata Kunci: Dana Bergulir, Kewirausahaan, Pemberdayaan masyarakat

ABSTRACT

Gani, Irwanto (2024). *The Revolving Fund Model in the Development of MSME in Bantaeng Regency.*

Bantaeng Regency holds great potential for MSME development, particularly in the sewing and garment sector. However, challenges such as limited access to capital, lack of managerial skills, and minimal business mentoring often hinder progress. As a solution, the local government has implemented a revolving fund model based on hamlets (dusun) and neighborhood units (RW), aiming to enhance entrepreneurial capacity, encourage innovation, create job opportunities, and reduce poverty. This study aims to describe the experiences of this model using a qualitative descriptive method based on a logic model to construct the model's design. Respondents include MSME owners receiving assistance as well as officials from DPMDP3A and DISKUMDAG. The results reveal that the revolving fund is managed transparently through the synergy of the local government, the UPTD PLUT, related agencies, private institutions, and regional banking. Its implementation involves capacity building, capital provision, business mentoring, as well as evaluation and supervision governed by Bantaeng Regent Regulation Number 29 of 2022. Technical assistance by UPTD PLUT has proven effective, particularly in terms of technical guidance and business progress monitoring. Nevertheless, some MSMEs still face challenges such as limited managerial skills and the impact of external factors. This research recommends increasing the duration and intensity of mentoring, organizing specific training, and conducting ongoing monitoring to ensure the success of the revolving fund. Additionally, the proposal to develop business communities as incubators is expected to support collaboration and the sharing of best practices among business actors, thereby strengthening local economic independence. The revolving fund model involves financial aspects such as savings and loan cooperatives, Rembuk Dana, and internal funds. Meanwhile, non-financial aspects include social reinvestment, community contributions, or productive grants. This approach is expected to strengthen MSME growth sustainably, enhance their competitiveness in broader markets, and promote community-based economic development.

Keywords: *Revolving Fund, Entrepreneurship, Community Empowerment*

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