

ABSTRAK

Analisis Program Bantuan Modal Usaha Produktif Dalam Pemberdayaan Pelaku Usaha Mikro Kecil Menengah Di Kota Palembang Oleh Dinas Koperasi Kota Palembang

Penelitian ini bertujuan untuk menganalisis dampak Program Bantuan Modal Usaha Produktif terhadap omzet dan pemberdayaan pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Palembang, serta mengidentifikasi tantangan dan peluang dalam pelaksanaan program tersebut. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara mendalam terhadap sepuluh pelaku UMKM penerima bantuan dari Dinas Koperasi Kota Palembang. Hasil penelitian menunjukkan bahwa program ini memberikan dampak positif terhadap peningkatan omzet dan keberlangsungan usaha sebagian besar responden. Namun, terdapat pula tantangan seperti keterbatasan nilai bantuan, kurangnya pendampingan, serta kesenjangan dalam akses informasi program. Di sisi lain, program ini membuka peluang bagi pelaku usaha untuk mengembangkan jaringan pemasaran dan memperluas kapasitas usaha. Oleh karena itu, diperlukan optimalisasi pelaksanaan program melalui pendampingan yang berkelanjutan dan evaluasi berkala agar dampaknya lebih merata dan berkelanjutan.

Kata kunci: UMKM, Bantuan Modal Usaha, Pemberdayaan, Dampak, Program Pemerintah

ABSTRACT

Analysis of Productive Business Capital Assistance Program in Empowering Micro, Small and Medium Enterprises in Palembang City by the Palembang City Cooperative Office

This study aims to analyze the impact of the Productive Business Capital Assistance Program on the turnover and empowerment of Micro, Small, and Medium Enterprises (MSMEs) in Palembang City, as well as to identify the challenges and opportunities in its implementation. The research uses a descriptive qualitative approach, with data collected through in-depth interviews with ten MSME actors who received assistance from the Palembang City Cooperative Office. The results indicate that the program had a positive impact on increasing turnover and sustaining business operations for most respondents. However, several challenges were identified, such as limited assistance amounts, lack of post-program mentoring, and gaps in access to program information. On the other hand, the program created opportunities for business owners to expand their marketing networks and business capacity. Therefore, the implementation of the program needs to be optimized through continuous mentoring and periodic evaluation to ensure more equitable and sustainable outcomes.

Keywords: *MSMEs, business capital assistance, empowerment, impact, government program*