

## **ABSTRAK**

### **Evaluasi Program Dana Bergulir Koperasi pada Dinas Koperasi dan Usaha Kecil Menengah Provinsi Daerah Istimewa Yogyakarta Tahun 2017**

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Penelitian ini bertujuan untuk: (1) mengetahui mekanisme dan tata cara pengajuan dana bergulir koperasi, (2) mengetahui besar persentase aset, pembiayaan, modal, SHU, jumlah anggota dan jumlah tenaga kerja koperasi di Provinsi DIY antara sebelum menerima dana bergulir dengan sesudah menerima dana bergulir pada tahun pertama, tahun kedua dan tahun ketiga, (3) mengetahui pengaruh dana bergulir koperasi terhadap pengembangan aset, pembiayaan, modal, SHU, jumlah anggota dan jumlah tenaga kerja koperasi di Provinsi DIY antara sebelum menerima dana bergulir dengan sesudah menerima dana bergulir pada tahun pertama, tahun kedua dan tahun ketiga. Hasil penelitian menunjukkan proses penyaluran dana bergulir dilakukan dengan mekanisme dan tahapan yang baik. Dinas Koperasi dan Usaha Kecil Menengah berperan sebagai perantara dan ikut bertanggung jawab dalam menyeleksi dan menetapkan penerima dana bergulir, menyalurkan dan menagih kembali dana bergulir. Berdasarkan perhitungan menggunakan rumus persentase pengembangan usaha diperoleh hasil nilai aset setelah menerima dana bergulir pada tahun pertama (2018) mengalami penurunan sebesar 1,82%, tahun kedua (2019) mengalami peningkatan sebesar 7,21% dan tahun ketiga (2020) mengalami peningkatan sebesar 10,28%. Peningkatan nilai pembiayaan setelah menerima dana bergulir pada tahun pertama (2018) sebesar 1,56%, tahun kedua (2019) mengalami peningkatan sebesar 6,87% namun tahun ketiga (2020) mengalami penurunan sebesar 5,47%. Peningkatan nilai modal setelah menerima dana bergulir pada tahun pertama (2018) sebesar 3,80%, tahun kedua (2019) sebesar 10,22% dan tahun ketiga (2020) sebesar 14,74%. Peningkatan SHU setelah menerima dana bergulir pada tahun pertama (2018) sebesar 15,57%, tahun kedua (2019) sebesar 43,66% namun tahun ketiga (2020) mengalami penurunan sebesar 7,68%. Peningkatan jumlah anggota koperasi setelah menerima dana bergulir pada tahun pertama (2018) sebesar 4,84%, tahun kedua (2019) sebesar 16,15% dan tahun ketiga (2020) sebesar 13,22%. Peningkatan jumlah tenaga kerja setelah menerima dana bergulir koperasi pada tahun pertama (2018) sebesar 1,72%, tahun kedua (2019) sebesar 1,72% dan tahun ketiga (2020) sebesar 8,62%.

Kata Kunci : Dana bergulir, Koperasi, Aset, Pembiayaan, Modal.

## **ABSTRACT**

### ***Evaluation of the Cooperative Revolving Fund Program at the Office of Cooperatives and Small and Medium Enterprises of the Special Region of Yogyakarta in 2017***

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*The purposes of this research were: (1) finding out the mechanism and procedure to propose revolving fund at cooperative, (2) finding out the percentage of asset, funding, capital, surplus (SHU), cooperative member and employee in Yogyakarta before and after receiving revolving fund in the first year, second year and third year, (3) finding out the effect of cooperative revolving fund towards asset development, funding, surplus, the number of cooperative member and employee in Yogyakarta before and after receiving revolving fund in the first year, second year and third year. The results of the research showed that the revolving fund had been distributed with a good mechanism and stage. The office of cooperative small and medium enterprises had a role as a medium and it was responsible for selecting and determining revolving fund receivers. It was responsible in distributing and collecting the revolving fund. Based on the calculation using the growth rate formula, the asset value after receiving the revolving fund in the first year (2018) was decreased with a total 1,82%. Meanwhile, in the second year (2019) there was an increased number with a total percentage 7,21%. Furthermore, in the third year (2020) there was an increased number with a total 10, 28%. The funding value was increased after receiving the revolving fund in the first year (2018) with a total 1,56%. There was also an increase in the second year (2019) with total percentage 6,87%. However, there was a decrease in the third year (2020) with total percentage 5,47%. The capital value increased after receiving revolving fund in the first year (2018) with total percentage 3,80%, in the second year (2019) with total percentage 10,22% and in the third year (2020) with total percentage 14,74%. There was an increase of the cooperative surplus after receiving revolving fund in the first year (2018) with total percentage 15,57%, also in the second year (2019) with total percentage 43,66%. However, there was a decrease in the third year (2020) with total percentage 7,68%. The members of cooperative also increased after receiving revolving fund in the first year (2018) with total percentage 4,84%, also in the second year (2019) with total percentage 16,15% and in the third year (2020) with total percentage 13,22%. The number of employee increased after receiving the revolving fund in the first year (2018) with total percentage 1,72%, also in the second year (2019) with total percentage 1,72% and in the third year (2020) with total percentage 8,62%.*

*Keywords:* *Revolving fund, Cooperative, Asset, Capital.*