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Original Research Article

Implementing a Local Government Revolving Fund Program for MSMEs: Evidence from West Kutai, Indonesia

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Abstract: Local government financing can expand access to capital for micro, small, and medium-sized enterprises (MSMEs), but implementation depends on the capacity of public organizations to combine accessible services with financial accountability. This study examines the implementation of a revolving fund program in West Kutai Regency, Indonesia, and identifies its enabling conditions and barriers. A descriptive qualitative approach combined semi-structured interviews, observation, and documentary analysis. Informants were selected purposively from program implementers and MSME beneficiaries. Data were examined through condensation, display, and conclusion verification, using Edwards' communication, resources, disposition, and bureaucratic structure as the analytical framework. Findings indicate that socialization, staff coordination, applicant assistance, and formal operating procedures supported continued service delivery. However, information outreach was uneven, financing and facilities were constrained, and staff had not received dedicated credit-analysis training. Beneficiaries described waiting approximately two to four months from application to disbursement. Geographic and weather conditions disrupted field activities, incomplete documents required repeated verification, and installment records remained dependent on manual confirmation. The study suggests that procedural continuity and staff commitment coexist with unresolved access and timeliness problems. Implementation improvements should prioritize wider outreach, applicant preparation, stage-specific service tracking, staff development, and integrated payment records. The findings contribute a contextual account of how organizational capacity and territorial conditions shape public financing delivery without establishing causal effects on enterprise performance.

Keywords: Policy Implementation, MSME Financing, Revolving Funds, Local Government, Public Service Delivery.

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1. INTRODUCTION

Access to finance remains a practical obstacle for MSMEs in developing economies. Businesses may have viable activities but lack the collateral, records, or institutional connections required by formal lenders. Evidence from African manufacturing enterprises demonstrates that collateral requirements and contextual inequalities can discourage credit applications and restrict access (Simba *et al*., 2024). Indonesian studies similarly identify financing-access obstacles and the importance of matching enterprise characteristics with lender requirements (Agustin *et al*., 2023; Hasibuan & Marliyah, 2024). These concerns make public financing relevant to discussions of both enterprise development and inclusive service delivery.

Government intervention can take the form of direct lending, subsidies, or credit guarantees. Although these instruments differ, each requires decisions about eligibility, risk allocation, monitoring, and institutional responsibilities. Research on ASEAN financing arrangements examines credit guarantees as a means of mitigating lending risks (Taghizadeh-Hesary *et al.*, 2022). Evidence from Italy further shows that public guarantees have different implications for short- and medium-term financial conditions, highlighting the importance of beneficiary selection and sustainability (Gai *et al.,* 2023). Simulation-based research also emphasizes cooperation and reliable risk information among governments, banks, and guarantee institutions (Mei *et al.,* 2024). Directly managed revolving funds raise related implementation questions, while placing

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day-to-day lending responsibilities within public organizations.

In Indonesia, the literature has examined bank-based credit programs, borrower decisions, financing access, and public information activities. Gobel (2017) and Mulyana *et al*., (2020) analyze implementation of the People's Business Credit program in different institutional settings. Pradnyawati and Sulindawati (2023) examine lending decisions in relation to interest rates, procedures, service quality, and collateral, while Puspitasari and Musaroh (2018) investigate bank-level determinants of MSME lending. Community outreach in Payakumbuh addresses knowledge of financing channels and business management (Arnayulis *et al*., 2023). These contributions establish the relevance of organizational and applicant-side conditions, but do not fully explain the delivery of a local government revolving fund in a geographically dispersed service area.

The service perspective is particularly important because nominal availability of financing does not ensure practical accessibility. An applicant must learn about the program, prepare documents, pass assessment, receive funds, and comply with repayment administration. Public-service scholarship emphasizes inclusion, responsiveness, and clear procedures (Denhardt & Denhardt, 2003; Dwiyanto, 2018; Ratminto & Winarsih, 2015). The Ombudsman Republik Indonesia (2023) report provides a national context of public-service oversight, while Otoritas Jasa Keuangan (2024) supplies the banking-finance context. Neither establishes the performance of the local program; that requires direct examination of its implementation.

This study investigates the revolving fund program administered by the technical implementation unit for cooperative and MSME revolving funds in West Kutai Regency, East Kalimantan. The program operates within a local institutional framework associated with Regent Regulation No. 78 of 2014. Its lending cycle includes application verification, business assessment, field surveys, committee decisions, disbursement, and repayment monitoring. Geographic dispersion and uneven administrative readiness make this setting useful for examining how formal procedures operate under practical constraints.

The study asks how the program is implemented and what conditions support or hinder its delivery. Edwards' (1980) model organizes the analysis through communication, resources, disposition, and bureaucratic structure. The contribution lies in explaining how these dimensions interact with territorial access and applicant readiness across the lending cycle. The article focuses on implementation processes and reported experiences, rather than causal impacts on business growth or household welfare.

2. METHODS

2.1 Research Design and Setting

A descriptive qualitative design was used to examine implementation in its organizational and territorial context. This approach supports examination of participants' experiences and the meanings attached to service processes (Creswell & Poth, 2018). The study was conducted at the West Kutai revolving fund unit, referred to here as the UPT. The analysis covered communication with applicants, staffing and financing capacity, staff attitudes, operating procedures, and enabling or constraining conditions. Administrative lending records for 2023–2025 provided contextual information; the 2025 series covers January–April only.

2.2 Informant Selection and Coding

Informants were selected purposively because of their responsibilities in program implementation or direct experience of receiving financing. The interview material used here contains accounts attributed to the UPT head, operational personnel, and three MSME beneficiaries. Table 1 defines the codes used to cite interview evidence. Codes identify the level of attribution retained in the interview records and should not be interpreted as a complete participant census. The administrative account does not consistently distinguish separate staff members, and beneficiary quotations are not linked consistently to individual identifiers. Consequently, beneficiary excerpts use a group-level code rather than an invented individual attribution.

Table 1: Interview codes and evidentiary roles

Code	Informant category	Contribution to analysis
I01	Head of the UPT	Program communication; staffing; financing; procedures; monitoring; implementation barriers
I02	Operational personnel account	Interstaff coordination; credit assessment; administrative verification; repayment follow-up
BG	MSME beneficiary accounts	Three recipients are described in the interview narrative; quotations report information access, assistance, waiting time, and payment-record experiences

Note: BG is a collective attribution code, not a fourth individual informant. Different BG quotations may originate from different beneficiaries. Interviews are cited in the Results using codes only and are not listed as published references.

2.3 Data Collection and Analysis

Data collection combined semi-structured interviews, observation, and documentation. Interviews explored program information, eligibility procedures, staff capacity, field assessment, waiting times, monitoring, and repayment administration. Semi-

structured interviewing allowed participants to describe experiences beyond fixed response categories (Kvale & Brinkmann, 2015). Observation addressed service interactions, information displays, facilities, and administrative work. Documentary material included organizational arrangements, operating procedures, and disbursement records.

Data analysis followed the interactive sequence of condensation, display, and conclusion drawing and verification (Miles *et al.,* 2014). Accounts were organized into Edwards' (1980) four dimensions, alongside themes concerning enabling conditions and implementation barriers. Evidence was compared across implementer and beneficiary perspectives and against observation and documentary descriptions. Divergent accounts were retained: for example, managerial assessments of staffing adequacy were considered alongside reported workload pressures. This comparison supported interpretive triangulation; it does not establish that each managerial assertion was independently audited.

Interview excerpts were translated from Indonesian into English for presentation, preserving their substantive meaning. They are translations of recorded quotations, not additional interviews. No statistical ranking of implementation dimensions or causal attribution of outcomes was performed. Figure 1 summarizes the analytical relationships examined; its arrows indicate organizing relationships, not estimated effects.

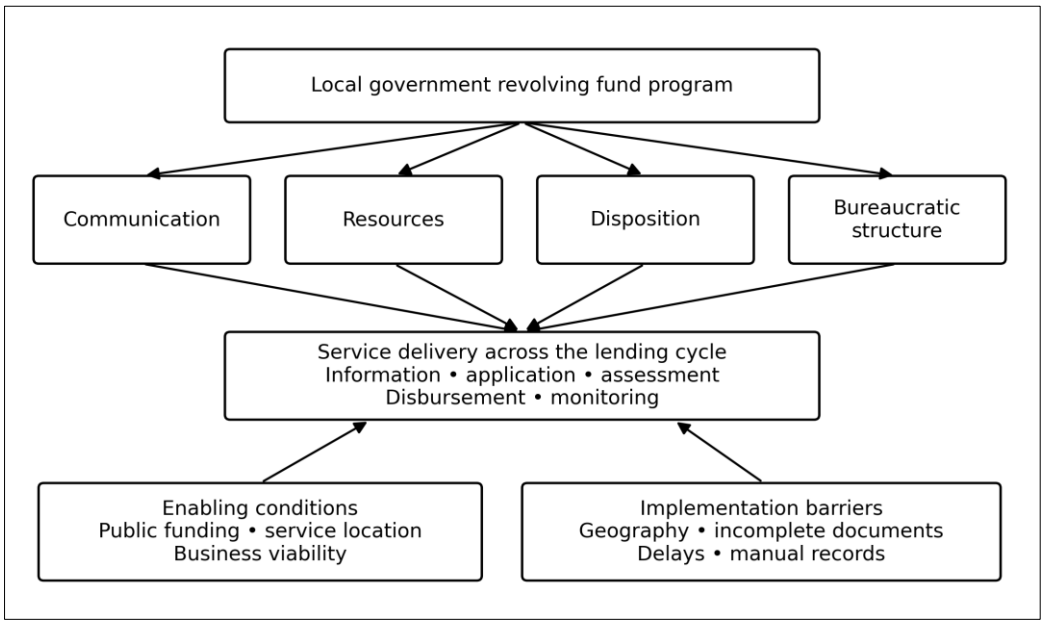


Figure 1: Analytical framework for examining implementation across the lending cycle

Source*: Adapted conceptually from Edwards (1980); enabling conditions and barriers reflect the empirical themes.*

3. RESULTS

3.1 Administrative Context of Lending

The administrative series records IDR 2.125 billion disbursed to 37 MSMEs in 2023 and IDR 2.590 billion to 40 MSMEs in 2024. The respective increases were approximately 21.9% in disbursed value and 8.1% in recipient count. January–April 2025 records IDR 745 million and 10 recipients (Table 2). Because this is a partial-year observation, it cannot demonstrate an annual decline relative to the preceding complete years. The records also do not report total applications, rejection rates, repayment performance, or a denominator for assessing population coverage.

Table 2: Recorded revolving fund disbursements

Period	Disbursed amount (IDR)	Recipient MSMEs	Coverage of record
2023	2,125,000,000	37	Full year
2024	2,590,000,000	40	Full year
2025	745,000,000	10	January–April only

Source: UPT administrative disbursement data. Calculated changes compare 2023 and 2024 only. Recipient counts are annual records and do not establish unique recipients across years.

3.2 Communication and Information Access

Program communication relied on direct socialization, brochures, leaflets, information boards, and consultation at the service office. The UPT head described repeated communication as necessary to maintain understanding:

> *"The target of socialization is MSME operators. All subdistricts have received*

> *information, but the information is updated every year. The media used include brochures, leaflets, proposals, and other media. For people to understand the program, socialization must be conducted continuously." (I01, Interview, 2026).*

Operational coordination continued through application verification, business analysis, field surveys, and committee decisions. The operational account emphasized continued contact about borrowers' situations:

> *"Technical communication among staff remains maintained, and staff coordinate with one another regarding MSMEs, both those experiencing problems and those performing well who may be considered for further financing." (I02, Interview, 2026).*

The three beneficiary accounts described receiving initial information through a friend, a relative, or the UPT directly. One beneficiary reported clear procedural explanations:

> *"The information provided was easy to understand, and the officers explained the procedures in detail so that we knew the stages of applying for credit." (BG, Interview, 2026).*

The accounts indicate that information could be understandable once received, while outreach depended partly on informal networks. A managerial statement that all subdistricts had received information therefore does not establish that all eligible businesses had been reached.

3.3 Resources and Operational Capacity

Five employees were reported to handle the credit program. The managerial account regarded this staffing level as sufficient for current service delivery:

> *"There are five employees handling the credit program, and for now they are still sufficient to provide services to the community." (I01, Interview, 2026).*

Observation descriptions nevertheless indicate that some employees performed more than one service function when applications increased. This suggests operational flexibility and workload concentration rather than a demonstrated staffing deficit. The head also reported a gap in formal training:

"So far, there has been no specific training related to credit analysis." (I01, Interview, 2026).

Operational personnel described using the 5C approach to assess character, capacity, capital, collateral, and business conditions:

> *"Eligibility assessment uses the 5C principles: Character, Capacity, Capital, Collateral, and Condition, as stated in the analysis report for each MSME." (I02, Interview, 2026).*

The use of assessment criteria coexisted with reliance on workplace experience instead of dedicated training. Financing and facilities were also constrained:

> *"The revolving funds currently available are still insufficient, and funding shortages occur almost all the time." (I01, Interview, 2026).*

Basic facilities included a service room, computers, and credit-document archives. Their availability supported routine administration, but the accounts described further needs in facilities and data management. The material does not quantify budget adequacy, staff productivity, or facility capacity.

3.4 Disposition and applicant assistance

Staff commitment was expressed through continued service provision, coordination, and assistance with documentation. The head described organizational motivation under resource constraints:

> *"The employees' commitment is to advance the UPT UPDB KUMKM, even under conditions of limited resources." (I01, Interview, 2026).*

Beneficiary accounts provided a service-level counterpart to this statement:

> *"The service provided by the officers was good, and during the application process we were always guided when requirements needed to be completed." (BG, Interview, 2026).*

Field surveys and 5C assessments were described as safeguards for objective selection. The head reported that no deviations had been found, but this remains an interview assertion rather than an independent audit finding. Evidence supports a theme of commitment and assistance; it does not establish disposition as the statistically or causally most influential dimension.

3.5 Bureaucratic Structure and Monitoring

The program used formal operating procedures and assigned functions for document verification, technical assessment, field surveys, committee deliberation, disbursement, and follow-up. The head summarized the sequence as follows:

> *"Checking when the documents come in, a disposition from the leadership, checking in the field, and then a committee meeting." (I01, Interview, 2026).*

The administrative workflow described approximately three to four working days for an administrative-analysis stage and one to three working days for disbursement after approval when documents were complete. These are stage-specific descriptions, not a verified total service deadline. Monitoring and evaluation extended beyond initial lending:

> *"Monitoring is carried out at least twice a year, while evaluation is conducted quarterly,*

semiannually, and annually." (I01, Interview, 2026).

The operational account described an initial monitoring visit approximately three months after funds were received. Overdue loans were addressed through messages, visits, and warning letters, with unresolved cases reportedly referred for cooperation with the State Assets and Auction Service Office. These arrangements show a described control structure but do not provide numerical evidence of repayment success.

Table 3: Synthesis of implementation dimensions

Dimension	Supporting evidence	Unresolved issue
Communication	Repeated socialization; written information; staff coordination; clear explanations	Uneven outreach; dependence on informal referrals
Resources	Five staff; basic facilities; 5C assessment; public financing	Workload concentration; no dedicated credit-analysis training; funding constraints
Disposition	Applicant assistance and stated commitment under constraints	Commitment does not eliminate waiting times or demonstrate audited integrity
Bureaucratic structure	Defined verification stages; committee decisions; monitoring and follow-up	Stage-specific procedures do not establish timely end-to-end service

3.6 Enabling Conditions and Implementation Barriers

Public budget support enabled lending to continue, while the location of the service office facilitated consultation for the beneficiaries interviewed. Business viability and collateral supported assessment and risk control. These conditions had context-dependent implications: a centrally located office could be accessible to some recipients while field access remained difficult across the wider territory.

Geography and weather disrupted surveys, monitoring, and collection activities. The head identified the fieldwork constraint directly:

"The factors that most hinder program implementation are weather conditions and the terrain when going into the field." (I01, Interview, 2026).

Incomplete applications also generated repeated verification. Operational personnel identified recurrent missing items:

"The requirements most often incomplete are bank accounts, the business identification number, business permits, and collateral." (I02, Interview, 2026).

Across the three beneficiary accounts, application-to-disbursement time was described as approximately two to four months. Two excerpts illustrate the concern:

"The process from application to disbursement took around three months. We hope the disbursement process can be faster." (BG, Interview, 2026).

"It took around four months, and we hope the loan disbursement process can be accelerated." (BG).

Accounts do not consistently specify whether waiting time began at initial submission or after complete documentation. Consequently, the reported intervals cannot be treated as standardized processing-time measurements. They nonetheless identify timeliness as a substantive service concern.

Repayment administration created a further burden because payment confirmation was not automatically integrated with UPT records:

"When we make a loan payment, we hope the UPT can receive a payment notification without us having to send the proof again." (BG, Interview, 2026).

Table 4: Enabling conditions and barriers across the service cycle

Condition	Evidence or manifestation	Implementation implication
Public financing	Budget allocation enables revolving lending	Continuity depends on financing capacity and recovery
Office location	Interviewed beneficiaries could consult in person	Access for recipients cannot represent all remote businesses
Business viability and collateral	Survey and 5C-based assessment	Supports risk control; may also constrain inclusion
Geography and weather	Field visits delayed or rescheduled	Assessment and monitoring depend on territorial access
Incomplete documents	Repeated requests for accounts, NIB, permits, and collateral	Applicant preparation and verification workload interact
Waiting time	Approximately two to four months in beneficiary accounts	Need for tracking of complete applications and each service stage
Manual payment confirmation	Borrowers resubmit proof of installments	Need for reconciliation and integrated payment records

4. DISCUSSION

4.1 Procedural Continuity and Practical Accessibility

The findings show an implementation arrangement that maintained lending operations while facing unresolved outreach and timeliness problems. Edwards' (1980) model makes these differences visible: communication supported understanding among reached applicants, resources constrained delivery capacity, disposition supported assistance, and bureaucratic structure organized control. Implementation should therefore be assessed as a connected process rather than through the presence of each dimension alone. This interpretation is consistent with the distinction between policy intentions and the coordination required to deliver them in practice (Pressman & Wildavsky, 1973), and with attention to interorganizational communication, resources, and contextual conditions (Van Meter & Van Horn, 1975).

The Indonesian KUR literature provides useful comparisons. Mulyana *et al*., (2020) identify communication and bureaucratic problems in access to credit, while Gobel (2017) examines implementation within a bank unit. West Kutai adds a public organizational setting in which the same unit handles communication, assessment, administration, and borrower follow-up. Informal referrals may supplement outreach, but they cannot demonstrate equitable access. Agustin *et al*., (2023) emphasize the relationship between enterprise eligibility and reachable lending services, while Arnayulis *et al.*, (2023) illustrate the role of financing information and business guidance through community outreach.

4.2 Commitment within Resource Constraints

Positive staff attitudes contributed to assistance and operational continuity. From a public-service perspective, helping applicants complete requirements is consistent with serving citizens and facilitating participation (Denhardt & Denhardt, 2003). Inclusive service provision requires attention to the ability of different groups to use services, rather than assuming that the existence of a service office ensures access (Dwiyanto, 2018). However, commitment should not be treated as a substitute for training, sufficient financing, or clear workloads. The evidence does not establish that individual dedication can sustainably compensate for organizational constraints.

The distinction matters because satisfaction with staff conduct coexisted with lengthy waits. Good interpersonal service is one part of the service experience; certainty of procedures and time is another (Ratminto & Winarsih, 2015). The national oversight context described by Ombudsman Republik Indonesia (2023) reinforces the relevance of examining service delivery, but national findings should not be transferred directly to this unit. Locally, measurable workload and stage-specific processing information would help identify whether additional staff, training, or process redesign should take priority.

4.3 Risk Control and the Boundaries of Inclusion

The 5C approach and field surveys provide an operational rationale for careful allocation of repayable funds (Kasmir, 2018). Yet collateral and documentation can simultaneously serve risk management and restrict access. Simba *et al*., (2024) demonstrate how collateral-based credit assessment can contribute to exclusion in African contexts. Hasibuan and Marliyah (2024) discuss financing-access obstacles in Indonesia, while Pradnyawati and Sulindawati (2023) show the relevance of lending procedures, service quality, and collateral to borrower decisions. These comparisons support examination of applicant preparation and proportionate assessment, without assuming that every rejected or delayed application reflects unfair treatment.

Financing constraints also operate beyond the service office. Puspitasari and Musaroh (2018) investigate bank-level determinants of MSME lending, and Otoritas Jasa Keuangan (2024) provides the broader banking statistics. The local evidence complements these supply-side perspectives by showing the service interactions through which applicants encounter financing. Public guarantees studied by Gai *et al*., (2023) and ASEAN arrangements examined by Taghizadeh-Hesary *et al*., (2022) further indicate why expanded lending requires attention to risk and sustainability. Because the UPT uses direct revolving lending, these studies are comparative evidence rather than evaluations of an identical instrument. Soebiantoro and Haryanti (2024) provide a literature-based discussion of access to capital, complementing the field evidence without supplying an independent estimate of local program performance.

4.4 Digital Records and Coordination

The payment-confirmation complaint identifies a specific opportunity for administrative improvement: reliable reconciliation between bank transactions and borrower accounts. Saputri *et al*., (2023) discuss digital operational systems for microfinance institutions, while Sanga and Aziakpono (2025) demonstrate that digital financing development has heterogeneous effects and depends on institutional conditions. These studies support a staged approach to modernization. Integrated records should address documented duplication and verification problems before more extensive technologies are proposed.

Mei *et al*., (2024) emphasize information quality, responsible behavior, and coordinated institutional participation through simulation. Applied cautiously to this setting, the implication is that coordination requires dependable information as well as regular communication. A practical sequence would include a documented application checklist, dates for each processing stage, a borrower status record, and

reconciled installment entries. Digitalization alone cannot resolve insufficient funds, weather disruptions, or missing applicant documents.

4.5 Contribution and Limitations

The study contributes a contextual explanation of how public financing delivery combines interpersonal assistance, procedural controls, resource constraints, and territorial barriers. Its analytical contribution is the coexistence of operational continuity with incomplete accessibility and timeliness. Commitment and coordination help keep the service functioning, but the evidence does not establish that the program achieves equitable coverage or improved enterprise performance. This distinction offers a useful basis for interpreting implementation in local financing organizations.

Several limitations delimit the findings. Beneficiary evidence concerns three recipients and does not represent rejected applicants, non-applicants, or all remote businesses. Role-level attribution limits comparisons among individual respondents. Dates, duration, and a complete participant census are not consistently specified in the available interview records. Waiting-time accounts have inconsistent starting points; administrative disbursements lack application and repayment denominators; and 2025 records cover only four months. The qualitative design and single setting support contextual interpretation rather than statistical generalization. Claims about integrity or universal procedural compliance would require additional audit and transaction-level evidence.

5. CONCLUSION

The West Kutai revolving fund program was delivered through repeated communication, staff assistance, credit assessment, formal procedures, and monitoring. Public financing and coordinated work supported continuing operations. However, information outreach remained uneven, financial and facility capacity was constrained, and geographic conditions, incomplete applications, prolonged waits, and manual installment confirmation complicated access. The findings distinguish a functioning administrative arrangement from demonstrated effectiveness in equitable and timely financing delivery.

Program improvement should prioritize outreach to underserved areas, assistance with documentation before submission, transparent tracking of each application stage, dedicated training in credit analysis and service management, and integrated payment reconciliation. Resource expansion should be informed by verified demand, workload, and repayment data. Future research should include rejected and discouraged applicants, compare different local programs, and examine complete processing and repayment records to assess accessibility and financial sustainability more directly.

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