

ABSTRACT

MSMEs are one of the important things of the Indonesian Economy including employment, equitable distribution and poverty alleviation. Nevertheless, MSMEs are faced with variety of problem. Based on BPS Survey the problem is the limited funds. The government has overcoming this problem by giving a microcredit through banks called Kredit Usaha Rakyat. According to BPS survey result, one of the regency in Central Java that has biggest problem is Tegal Regency.

This research aims to analyze the MSMEs before and after receiving microcredit from Kredit Usaha Rakyat (KUR) Bank BRI in terms of income, profits and labor. The object of this study was a sample of 100 of MSMEs in Tegal Regency who used microcredit provided by BRI. This study using Wilcoxon Test to see the difference after and before using KUR BRI.

The results show that microcredit provided by BRI has a significant impact on income, profits, labor on MSMEs in Tegal Regency.

Keywords: MSMEs, Kredit Usaha Rakyat, Microfinance, Community Empowerment