

ABSTRACT

Micro, small, and medium enterprises (MSMEs) are the largest part of people economic activities which reached 57,90 million units, or 99,99% of the existing businesses in Indonesia. The most fundamental obstacles encountered in the development of MSMEs in Indonesia is limited capital and difficulty of accessing capital sources. This research will discuss the revolving credit assistance for micro enterprises by the Department of Cooperatives and MSMEs Semarang. The purpose of this study is to analyze the prospects and development of micro enterprises in Semarang City in terms differences of capital, production, sales turnover and profit of the micro enterprises which is obtained the revolving credit assistance.

This research using survey data from 36 micro enterprises who received revolving credit assistance from Department of Cooperatives and MSMEs Semarang. Data analysis in this study using validity and reliability test, descriptive analysis, and the Wilcoxon sign rank test to determine the development of micro enterprises and R/C ratio analysis is used to analyze business prospects of micro enterprises after received the revolving credit assistance.

The results showed that the revolving credit assistance from Department of Cooperatives and MSMEs Semarang can help the micro enterprises in Semarang city to increase capital, production, sales turnover and profit that is refer to the variable differences of capital, production, sales turnover and profit after seeing before and after obtained the revolving credit assistance. Revenue analysis shows the calculation of the R/C ratio > 1 , then it can be argued that financially micro enterprises has a viable prospects to be developed. This concludes that the government assistance programs through the provision of a revolving credit can help the prospects and development of micro enterprises.

Keywords : Micro enterprises, revolving credit assistance Department of Cooperatives and MSMEs Semarang City, capital, production, sales turnover, profit, prospects and development of micro enterprises.