

## **ABSTRACT**

*Micro, small and medium enterprises (MSMEs) have a strategic role in Indonesia's economic growth and development. In 2018 MSMEs succeeded in contributing to GDP by 60 percent, opening employment for 96.8 percent of the workforce or absorbing around 116.73 million people. MSME also has an important role in driving the economic growth of Semarang City. However, capital constraints are still a classic problem that is hampering the progress of MSMEs. Semarang City Government through the Cooperative and UMKM Office has released a loan program called Wibawa Credit. After running for 2 years this program has not been able to used maximally, this can be seen from the total of 14.386 registered MSMEs, only around 1,114 have applied for an authoritative credit facility or around 7.7 percent. The purpose of this study is to analyze the changes in sales turnover, operating income, number of buyers or customers and working hours at MSMEs before and after obtaining the Credit Authority.*

*This study uses primary data through the distribution of questionnaires to 85 respondents of SMEs in Semarang city who obtained Wibawa Credit. Furthermore this study uses validity test, reliability test, and a Wilcoxon Signed Rank Test to determine differences in sales turnover, profit, number of buyers or customers and hours of work between before and after receiving assistance Wibawa Credit.*

*The validity and reliability test results show that the questionnaire distributed to 85 respondents was valid and reliable. On the results of the Wilcoxon Signed Rank Test of 85 respondents appears that the level of significance shows  $<0.05$ , which means that there are significant differences, such as the difference in the level of sales turnover, operating income, the number of buyers or customers and working hours after obtaining Wibawa credit from the Semarang City Cooperative and MSMEs Office. The differences are in the forms of an increase in sales turnover by 50.69 percent, an increase in operating profit by 48.82 percent, an increase in the number of buyers or customers by 33.4 percent, and an increase in working hours by 14.81 percent.*

*Keywords: Fostered MSMEs, Wibawa Credit, Differences in sales turnover, profit, number of buyers or customers and hours of work*