

ABSTRACT

Micro enterprises are the largest group (96%) in Indonesia with the characteristics of low-income and engaged in informal sector. One obstacle in the development of micro enterprises are limited capital and limited accesess to capital source.

This reaserch is a case study of a group loans for micro enterprises by Department of Cooperatives and MSEs in Semarang in District of Pekunden, Semarang City. The purpose of this study is to analyze the differences in capital, sales turnover, and profit of the micro enterprises which is obtain loan.

Data analysis in this research using descriptive analysis, validity test, realibility test, and Wilcoxon sign rank test. Samples are analyzed as many as 48 respondents who received loans from Department of Cooperatives and MSEs.

The analysis showed that the loan from Department of Cooperatives and MSEs can help the micro enterprises in District of Pekunden to increase capital, sales turnover, and profit that is refer to the variable differences of capital, sales turnover, and profit after seeing before and after obtained the loan. This implies that the lending program of the government through the provision of a loan can help the micro enterprises development.

Key Words : micro enterprises, loans of Department of Cooperatives and MSEs Semarang City, capital, sales turnover, profit