

## ***ABSTRACT***

Micro, small, and medium enterprises (UMKM) are the biggest national economic actors, they reach 99,99% of business actors in Indonesia. UMKM have essential role in Indonesian economy, mainly because they are able to absorb labor-force amount to 97,04% of the available productive labor. One of potentials UMKM in Kalinyamatan, Jepara is monel micro enterprises. They are being developed and increase significantly every year. Ironically, that the production value is the smallest among other UMKM in Jepara. It is mainly because of the lack of capital. Therefore, Department of UMKM in Jepara tries to help developing micro monel enterprises by providing credit assistance.

Purpose of this study was to see the difference in micro monel before and after credit service Department of UMKM in Jepara in terms of capital, production, sales turnover, employment and profit. Research object, namely monel micro enterprises that receive this credit service in Kalinyamatan as many as 35 micro monel. Type of data collected are primary and secondary data. Data analysis methods include validity test, reliability test, and wilcoxon sign rank statistic test.

Based on calculation of wilcoxon sign rank p-value for capital variable obtained for 0,000 ( $0,000 < 0,05$ ), which means there were differences in capital variable before and after credit service of Department of UMKM in Jepara, or increased by 259%. Calculation of wilcoxon sign rank test p-value of production amounted to 0,000 ( $0,000 < 0,05$ ). It means, the production difference before and after credit service of Departement of UMKM in Jepara, where production increased by 157%. For variable of sales turnover obtained a p-value of 0,000 ( $0,000 < 0,05$ ), which means there were differences in sales turnover variable after credit service of Departement of UMKM in Jepara, namely an increase of 176%. Wilcoxon sign rank test for the labor variable showed p-value of 0,000 ( $0,000 < 0,05$ ) which means there were a difference in labour (hours) on micro monel before and after credit serfice of Departement of UMKM in Jepara, where there was an increase of 25% of working hours. For profit variable, wilcoxon sign rank test showed a p-value 0,000 ( $0,000 < 0,05$ ), which means there were a difference profit before and after credit service of Departement of UMKM in Jepara or increase by 188%.

**Key Words:** Micro Monel, Capital, Production, Sales Turnover, Employment, Profit.