

ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) in Indonesia have a major role in the economy. Since the monetary crisis hit Indonesia, UMKM did not experience bankruptcy due to the crisis. MSMEs in Central Java in 1999 controlled 30% of National MSMEs and can be used as alternative options that can be used to develop the local economy. One group of food processing MSMEs fisheries sector in Pati Central Java which has a good potential is the Joint Business Group (KUB) Rukun Mina Barokah.

The purpose of this study is to investigate developmental differences in KUB Rukun Mina Barokah before and after getting credit assistance from the Department of Marine and Fisheries Pati terms of capital, labor, the number of buyers, the total sales, and profits. The object of research is KUB Rukun Mina Barokah in Juwana as many as 45 small micro enterprises. Type of data collected are primary data and secondary data. Methods of data analysis include validity test, reliability test, and Wilcoxon sign rank test statistic.

Based on the results of Wilcoxon sign rank test statistics, obtained venture capital in the variable p-value of 0.000 ($0.000 < 0.05$). This means there is a significant increase in venture capital variable that is equal to 13%. In labor variables obtained p-value of 0.000 ($0.000 < 0.05$). This means there is a significant improvement on the labor variable that is equal to 15%. In the variable number of buyers obtained p-value of 0.000 ($0.000 < 0.05$). This means there is a significant increase in the variable number of buyers that is equal to 27%. On total sales acquired variable-p value of 0.000 ($0.000 < 0.05$). This means there is a significant increase in total sales variable that is equal to 30%. In the variable gain obtained p-value of 0.000 ($0.000 < 0.05$). This means there is a significant increase in the variable gain that is equal to 32%.

Keywords: *KUB Rukun Mina Barokah, Department of Marine and Fisheries Credit Pati, Business Capital, Labor, Number of Buyers, Total Sales, Profit.*