

ABSTRACT

Micro enterprises are the largest group of entrepreneurs from all businesses in Indonesia , reaching 98.79 % of all businesses in Indonesia. However the still frequently encountered micro entrepreneurs who lose and even insolvent. One of the problems faced by micro entrepreneurs in developing a micro intreprenuers is the low capital . In obtaining capital , the micro intreprenuers that is dominated by the lower layers of society deemed unfit bank (unbankable) . Therefore , as a non - bank financial institutions KSU Peranan Utama Arta Sejahtera providing venture capital loan assistance with the procedures easier .

Purpose of this study was to see the difference in micro enterprises before and after get credit service from KSU Peranan Utama Arta Sejahtera in terms of capital, sales turnover, profit, and number of hours worked. Research object, namely micro enterprises that receive this credit service of KSU Peranan Utama Arta Sejahtera in Semarang as many as 75 micro enterprises. 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 for capital variable obtained p-value as big as 0,000 ($0,000 < 0,05$) which means there were differences significant in capital variable before and after credit service of KSU Peranan Utama Arta Sejahtera, namely an increase by 34,5%. Calculate of wilcoxon sign rank for sales turnover variable obtained p-value as big as 0,000 ($0,000 < 0,05$) which means there were significant differences in sales turnover variable before and after credit service of KSU Peranan Utama Arta Sejahtera, namely an increase by 9,6%. For profit variable optained p-value as big as 0,000 ($0,000 < 0,05$) which means there were diffenrences in profit variable before and after credit service of KSU Peranan Utama Arta Sejahtera, namely an increase by 14,8%.

Based on calculation of wilcoxon sign rank for number of hours worked variable obtained p-value as big as 0,305 ($0,305 > 0,05$) which means it does not happen a significant difference in the number of hours worked variable on micro enterprises before and after service kredit of KSU Peranan Utama Arta Sejahtera, where the number of hours worked increased by only 0,68% after credit service of KSU Peranan Utama Arta Sejahtera.

Key words: Micro Enterprises, Micro Credit, Cooperative, Capital, Sales Turnover, Profit, Number of Hours Worked.