ABSTRACT

Ledre Pisang is one of the Micro, Small and Medium Enterprises typical food processing Bojonegoro. In developing their business, Ledre Pisang business actors have a problem of limited capital. To overcome this problem, Micro People Business Credit program from BRI Bank is expected to have a positive impact on Ledre Pisang businesses. The purpose of this study was to analyze the impact of Micro People Business Credit to the development of the Ledre Pisang Business in Padangan District.

This study used 4 variables, namely the variables of business capital, sales turnover, profit and working hours. Primary data through a questionnaire method to 47 respondents processed using SPSS version 23 and secondary data as a support in this study. there was the provision of Micro People Business Credit from BRI Bank to Ledre Pisang businesses in Padangan District.

The results showed that after receiving Micro People Business Credit from BRI Bank there was an increase in business capital, sales turnover, profit and working ours by the Ledre Pisang business in Padangan District. Business capital increased by 196 percent after obtaining KUR Mikro from Bank BRI. Average sales turnover increased by 172 percent after obtaining KUR Mikro from Bank BRI. Operating profit also increased by 185 percent after obtaining KUR Mikro from Bank BRI. Furthermore, the average working hours increased from 10.46 hours to 42.27 hours after obtaining Kur Mikro from Bank BRI.

Keywords: Micro and Small Enterprises, Micro People Business Credit, Capital, Sales Turnover, Profit, and Working Hours.