ANALISIS KINERJA DANA BERGULIR TERHADAP PENGEMBANGAN USAHA MIKRO DAN KECIL

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Abstract
This research to evaluate the patterns of managing financials which run out through, 3 success achievement, they are succeed in sending, succeed in using and succeed in returning, also to analyze the efforts to solve any problems of sending financial and make progress in processing "income generating" through the using of financials runs out. The research held in six nominees regencies in profience Central Java which is carried out to 398 micro effort and small field no farming. The data collection of primary carried out through survey of respondents based to questioner with items loaded materials consious of Effort of body shape, the sources of financial efforts, distributing the financial run out, the use of financial runs out, returning the debt also evaluated the success of financial run out. The result of research shows that as totally the financial distribution run out could so well, the run out financial run out financial could be used well, also the majority of financial run out user had returned it well and only the consequences of debt, this result claims that the management of run out financial in research regions showed the saitsfield working.

Keyword: Financial run out, 3 success of run out financial management

Pendahuluan
Sampai saat ini telah banyak penelitian dan kajian yang membahas permasalahan mendasar yang dihadapi Usaha Mikro dan Usaha Kecil. Beberapa penelitian sebelumnya, termasuk kajian Biro Pusat Statistik (BPS), menyimpulkan bahwa salah satu permasalahan mendasar yang menghambat pengembangan Usaha Mikro dan Usaha Kecil terkait dengan rendahnya aksesibilitas terhadap keuangan formal. Kondisi ini menyebabkan mayoritas dari mereka cenderung menggunakan penambahan usahanya kepada modal sendiri yang relatif terbatas dan sumber-sumber informal lain, seperti rentenir, yang nantinya lebih mudah, lebih nyaman dan lebih cepat layanannya walaupun sebenarnya bila dikelaskan memiliki cost of fund relatif lebih mahal.


Keberadaan dana-dana bergulir tersebut diharapkan memberikan manfaat kepada Usaha Mikro dan Usaha Kecil antara lain: 1) membeaskan Usaha Kecil (terutama sentra-sentra industri...