; Influence of Credit Policy and Implementation of Credit of Tabur Puja Against Development of Micro Enterprise in 27 Posdaya throughout Jabodetabek

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ABSTRACT


Generally, the purpose of the research are: 1) Analyzing credit of policy and implementation of credit of tabur puja and their influences to development of micro enterprise in 27 Posdaya throughout Jabodetabek, 2) Testing hypothesis on relationship between analyzing credit policy, and its influences to development of micro enterprise, 3) Testing hypothesis on relationship between Analyzing credit of policy, and its influences to implementation of credit of tabur puja, 4) Testing hypothesis credit of policy and its direct influences or through implementation of credit of tabur puja to development of micro enterprise. Unit of analysis are 27 Posdaya throughout Jabodetabek. Observation unit are 300 respondents, and method of research is explanatory survey. Results of descriptive analysis are: a) highest influence to development of micro enterprise is implementation of credit of tabur puja (51.84%), then credit policy (49.00%). Results of credit police and its direct influences or through implementation of credit of tabur puja to development of micro enterprise are: 1) Direct influence of credit police to implementation of credit of tabur puja equal to (6.76%), 2) Indirect influence of credit police to development of micro enterprise equal to (26.01%). The dominant dimension that influence to credit of policy are procedures and requirements of credit and credit period, then dimension that influence to implementation of credit are officer services and monitoring, then dominant dimension that influence to development of micro enterprise is business profit. Credit policy and credit implementation tabur puja, significantly influence the development of micro-enterprises in 27 Posdaya throughout Jabodetabek. credit policy significantly influence the implementation credit tabur puja on 27 Posdaya throughout Jabodetabek. There is a significant relationship between the implementation of credit of tabur puja and development of micro enterprises on 27 Posdaya throughout Jabodetabek. There is significant influence between the credit policy either directly or through the implementation of credit of tabur puja to the development of micro enterprises in 27 Posdaya throughout Jabodetabek.

Keywords: influence of credit policy, implementation of credit, development of micro enterprise, posdaya, tabur puja.