

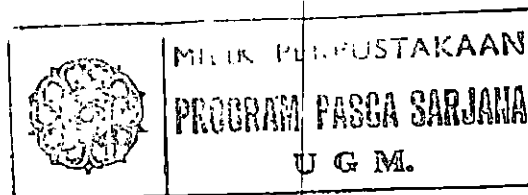
INTISARI

Tujuan dari penelitian ini adalah untuk mengetahui (a) perbedaan *trend* perkembangan kredit mikro Kupedes sektor pertanian dan kredit mikro Kupedes sektor non pertanian pada Bank Rakyat Indonesia Unit X Kanca Purwodadi, (b) kinerja kredit mikro Kupedes sektor pertanian dan kredit mikro Kupedes sektor non pertanian yang diukur dari perbedaan jumlah *Non Performing Loan* (NPL) kredit pada Bank Rakyat Indonesia Unit X Kanca Purwodadi, dan (c) perbedaan rata-rata kenaikan dan pertumbuhan pinjaman antara kredit mikro Kupedes sektor pertanian dan kredit mikro Kupedes sektor non pertanian pada Bank Rakyat Indonesia Unit X Kanca Purwodadi.

Metode dasar yang digunakan dalam penelitian ini adalah metode penelitian deskriptif analitis. Data yang dianalisa adalah data sekunder berupa laporan statistik perkreditan (STP) yang dilaporkan BRI Unit Kanca Purwodadi. Lokasi penelitian dibatasi hanya pada tiga kantor unit pembantu Kanca Purwodadi, yaitu Unit Boloh, Unit Pengkol, dan Unit Depok. Metode analisis data yang digunakan menggunakan metode grafik, ANOVA, Uji perbedaan rerata dan kecenderungan (*trend*).

Hasil penelitian menunjukkan bahwa *trend* pertumbuhan *outstanding* kredit mikro Kupedes sektor pertanian pada BRI Unit lebih tinggi dibandingkan dengan kredit mikro Kupedes sektor non pertanian dengan tingkat pertumbuhan masing-masing 0,20% dan 0,17% per tahun selama lima tahun terakhir (1998 – 2002). Selanjutnya, rata-rata NPL kredit mikro Kupedes sektor pertanian lebih rendah 0,12% dibandingkan dengan NPL kredit mikro Kupedes sektor non pertanian. Namun keduanya masih tetap di bawah 5% yang dipersyaratkan oleh Bank Indonesia.

Hasil analisis yang lain menunjukkan bahwa secara statistik terdapat perbedaan yang sangat signifikan kinerja kualitas kredit (NPL) antara kredit mikro Kupedes sektor pertanian dan sektor non pertanian pada BRI Unit X Kantor Cabang BRI Purwodadi, dimana kinerja kualitas kredit (NPL) sektor pertanian cenderung mengalami penurunan



ABSTRACT

The purpose of this research is to identify (a) the trend differences in the Kupedes micro credit development in both agricultural and non-agricultural sector in Unit X of Purwodadi Branch of Bank Rakyat Indonesia, (b) the performance of Kupedes micro credit in both agricultural and non-agricultural sector assessed in terms of the different in the amount of Non Performing Loan (NPL) credit in Unit X of Purwodadi Branch office of Bank Rakyat Indonesia and (c) the difference in average increase and growth of loans in Kupedes micro credit in agricultural and non-agricultural sector in Unit X of Purwodadi Branch Office of Bank Rakyat Indonesia.

The main method adopted in this research was analytic descriptive method. The data analyzed was secondary data in the form of credit statistic statements (STP) reported by Purwodadi Branch Office of BRI. The research location was restricted to three assistant offices of Purwodadi branch office, namely Boloh, Pengkol and Depok units. Graph method, ANOVA, trend and mean difference test was adopted to analyze the data.

The result showed that the growth of outstanding Kupedes micro credit in the agricultural sector is higher than that in the non-agricultural sector with the annual growth rates for five years (1998-2002) are 0.20% and 0.17% respectively. In addition, the average NPL of Kupedes micro credit in agricultural sector is lower 0.12% compared to that in non-agricultural sector. Both, however, are still below 5% as conditioned by Bank Indonesia.

Furthermore, there is a significant difference in the performance of credit quality (NPL) of Kupedes micro credit in the agricultural and non-cultural in Unit X of Purwodadi Branch Office of BRI, where the performance of credit quality (NPL) in the agricultural sector decreased.