

Impacts on Micro Credit Program for Small- Medium Enterprises in Java Island 2016

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Thesis title: Impacts on Micro Credit Program for Small-Medium Enterprises in Java Island 2016

Research problem/question: How is the function of Micro Credit Program impacts on credit amount and total revenue from the point of view of small-medium enterprises and what are the another factors that correlated with decision making on the total amount of credit taken?

Summary:

Micro Credit Program is a governmental program from Indonesia's minister of economy since 2007 to help micro, small, and medium scale enterprises that categorized as the active and productive business but not yet bankable to gain a credit. It believed that Micro Credit Program is a tools to help development and increase the competitiveness of small-medium enterprises. The aims of this research is prove the successful behind the Micro Credit Program after the regulations change in 2015 with the sample data of Micro Credit Program's debtor in 2016 and particularly in Java Island to determine the function of the program from the point of view of small-medium enterprises related on the impacts of credit amount and total revenue, also looking for another aspects that correlated with the decision making on deciding the amount of credit taken by the debtors.