Partisipasi UMKM Debitur Kur (Kredit Usaha Rakyat) Mikro Terhadap Keberhasilan Implementasi Kebijakan Kur Mikro Oleh Bri Unit Wonocolo Kota Surabaya

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Abstract

Poverty is a state problem that can not be fully addressed although it has made a variety of policies to overcome it, both policy that are the empowerment and non-empowerment. In 2007 a new policy of empowering the people that is People's Business Credit (KUR) began to be introduced to the public. KUR is provided working capital loans to micro, small and medium enterprises and cooperatives (UMKM-K) which has the objective to improve the people's business for well developed, with the ultimate goal to improve the welfare, opening up employment and reduce poverty. The purpose of this study was to to know the participation of UMKM debtors of KUR micro in the program of KUR micro, then conducted research on debtors of KUR micro BRI unite Wonocolo in Surabaya city. Data collected includes primary data and secondary data. Primary data is data derived from the information or resource person under investigation. While secondary data from documents that will support and strengthen the primary data for analysis. The results concluded that the results obtained is still a lack of participation of UMKM debtors of KUR micro in the program KUR micro. The lack of participation due to lack of communication obtained by the debtors so that the behavior of debtors to participate is still low.

Keywords: implementation of KUR policy, Participation.