

THE INFLUENCE OF KURDA ON FINANCIAL PERFORMANCE AND ECONOMIC GROWTH OF MSMEs IN GUNUNGKIDUL IN THE NEW NORMAL ERA

by Adeng Pustikaningsih, S.E., M.Si., Indarto Waluyo, S.E., M.Acc., CPA., Ak., Merinda Noorma Novida Siregar, S.Pd., M.Pd., Ahmad Samlawi, S.E., M.Si., Bambang Suprayitno, S.E., M.Sc., Nisa Vebriana, Nisa Ulfa Nurjanah, Mira Anjani, Umni Alviatunsani, Dwi Atmoko

ABSTRACT

This research aims to find out what the condition of MSMEs in Gunungkidul was before the Covid-19 pandemic, what the condition of MSMEs in Gunungkidul was after KURDA (Regional People's Business Credit), what the financial performance of MSMEs was after KURDA, and how the economic growth of MSMEs was after KURDA. This research is qualitative research by reviewing a number of relevant articles. The results of several articles were analyzed and summarized to form the results of this research. The results of this research show that there was an increase in visitor trends and the number of tourist attractions before the pandemic, the condition of MSMEs in Gunungkidul after KURDA can help MSMEs to obtain capital in a relatively easy way with low interest. Then, the performance of MSMEs seen from income, capital, asset turnover, sales and production has an impact on improving the financial performance of MSMEs. Finally, regarding the economic growth of MSMEs after KURDA, MSME actors can contribute to regional income.

Kata Kunci: KURDA (Regional People's Business Credit), financial performance, economic growth