

# **THE EVALUATION OF PEOPLE'S BUSINESS CREDIT DISTRIBUTION ON MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) IN BANTUL REGENCY, SPECIAL PROVINCE OF YOGYAKARTA**

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## **ABSTRACT**

This research aimed to evaluate the policy of People's Business Credit based on the view's of MSMEs which were non-debtors and MSMEs which were debtors in Bantul Regency. This study was classified as applied research. Samples were taken using non probability sampling (convenience sampling). Samples collected were 114 MSMEs, consists of 82 MSMEs which were non-debtors and 32 MSMEs which were debtors. Data analysis conducted through descriptive quantitative method. The results of this research showed that there were 82 MSMEs which have not utilized People's Business Credit as a source of micro financing. The reasons were fear of taking risk, had not any intention to take credit, the amount of capital were adequate, and complex requirements to take credit. Meanwhile there were 32 MSMEs which had already accessed People's Business Credit and utilized as additional capital, purchase of production equipment, pay rent, and promotion. The majority of MSMEs had not any constraints to access People's Business Credit as an alternative of micro financing.

*Kata Kunci: evaluation, People's Business Credit, MSMEs*