

TINGKAT AKSESIBILITAS PENGUSAHA KECIL DALAM MEMPEROLEH KREDIT USAHA : STUDI TENTANG TINGKAT AKSESIBILITAS PENGUSAHA KECIL DALAM MEMPEROLEH KREDIT DARI BANK KREDIT DESA DI WILAYAH SEKITAR BENCANA LUMPUR PORONG SIDOARJO.

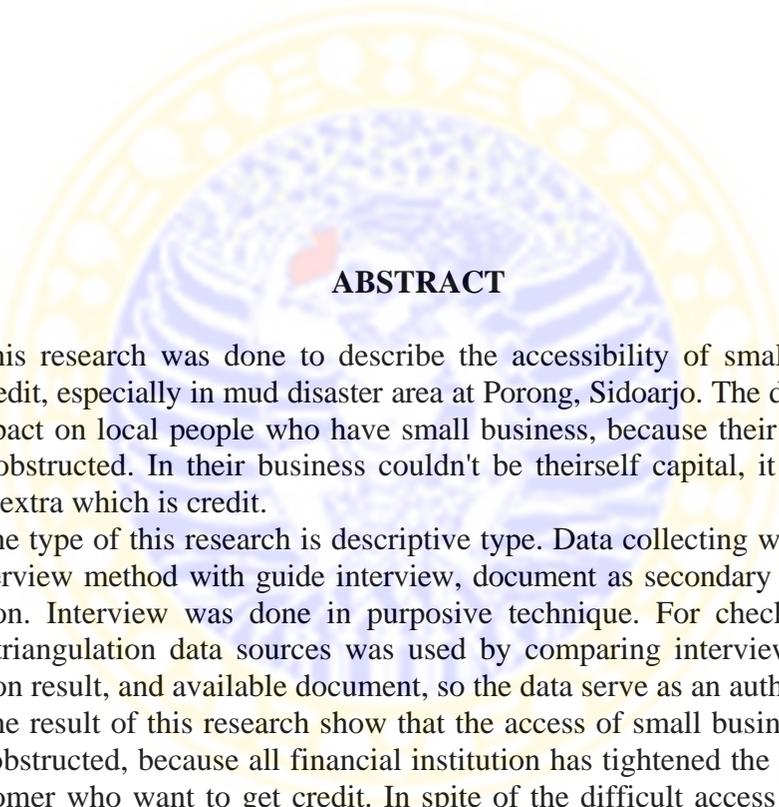
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2008

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LICENCES ; SMALLBUSINESS-LAW AND LEGISLATION



ABSTRACT

This research was done to describe the accessibility of small business in getting credit, especially in mud disaster area at Porong, Sidoarjo. The disaster has its direct impact on local people who have small business, because their access to get credit is obstructed. In their business couldn't be theirself capital, it should be to carp loan extra which is credit.

The type of this research is descriptive type. Data collecting was done by in depth interview method with guide interview, document as secondary resource, and observation. Interview was done in purposive technique. For checking the data validity, triangulation data sources was used by comparing interview result data, observation result, and available document, so the data serve as an authentic data.

The result of this research show that the access of small business in getting credit is obstructed, because all financial institution has tightened the procedure for new customer who want to get credit. In spite of the difficult access in credit, the existence of Bank Kredit Desa (BKD) has helped the local people in Sidoarjo to earn capital for their small business. The cognitive from people there was good about finance institution especially BKD. The behaviour which directed in getting credit good enough with started used that credit facility of BKD. The administratif birocracy which is used that institution according to the characteristic of poor people as member of BKD. With quick procedure, no collateral, afew administrative cost, hopefully become one of the alternative or reference for anybody which need modal addition not to big and can be any moment.

Key word: The accessibility of small business in getting credit.

