ABSTRACT

This study attempts to determine the factors affecting loan repayment revolving in Badan Keswadayaan Masyarakat (BKM) by using logistic regression model. The data used in this study is gathered from seconder data on 126 borrowers of Kelompok Swadaya masyarakat (KSM). Result of the study reveals that women group and loan size has significant and positive affect of loan repayment revolving, while income of group lending does not affect loan repayment revolving. This study also finds that BKM goals of financial sustainability and targeting of loans to women are not contradictory.

Key words: Badan Keswadayaan Masyarakat (BKM), loan repayment, Logistic Regression