
**ANALYSIS OF THE EFFECTIVENESS OF THE KUR LOAN PROGRAM AT
BANK RAKYAT INDONESIA (BRI) UNIT JATIPURNO IN DEVELOPING SMES
IN THE JEPORO AREA OF WONOGIRI REGENCY FOR THE YEARS 2021-2022**



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Abstract

The government has appointed BRI to distribute KUR (People's Business Credit) to expand access to financing for MSMEs. This initiative supports people-based economic empowerment programs. Consequently, the government must also assist MSMEs through its policies to enhance the welfare of small entrepreneurs. This research employs a qualitative phenomenological approach, utilizing three primary methods: interviews, observation, and documentation. The interview method involves face-to-face meetings between the researcher and selected informants. The data analysis employs the interactive model from Miles and Huberman, involving interactive and continuous activities until data saturation is achieved. The findings of this research indicate that the effectiveness and impact of the KUR program at the Jatipurno unit of Bank Rakyat Indonesia (BRI) on MSME development in Jeporo are as follows: The KUR program has successfully increased access to capital for those in need, effectively boosting production capacity, expanding markets, and increasing income in Jeporo. Support from the local government and training provided by BRI have also contributed to the program's success. Despite challenges such as a lack of understanding of financial management and complicated bureaucracy, the KUR program at the BRI Jatipurno unit has significantly impacted the growth and development of MSMEs in Jeporo.

Keywords: BRI, Effectiveness, MSMEs

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in economic development due to their high employment absorption and relatively low capital and investment requirements (Supriatna et al, 2023). This makes MSMEs less vulnerable to external changes, supporting economic growth and contributing to long-term, sustainable development. However, issues such as low investment levels, low productivity, and limited growth of new businesses in Indonesia highlight the need for serious attention to enhance MSMEs' competitiveness. Since MSMEs primarily rely on local economic resources rather than imports and their products can be exported due to their uniqueness, their development is expected to strengthen the national economy. A strong national economy is achievable if MSMEs become the main productive and competitive players (Jiwa et al., 2022).

The government has designated Bank Rakyat Indonesia (BRI) to distribute the People's Business Credit (KUR) program to expand financing access for MSMEs. MSMEs are seen as a solution to reducing income inequality in Indonesia due to their high economic resilience (Astono et al., 2013). Thus, government support through policies to enhance the welfare of small entrepreneurs is essential (Aliyah, 2022). Research by Mudassir indicates that MSMEs significantly contribute to Indonesia's economic growth, supporting economic democratization through income distribution, job creation, rural development, and non-oil and gas exports. The effectiveness of KUR is measured by the allocation of credit and its impact on economic actors. KUR aims to empower MSMEs by providing easier access to loans (Mudassir, 2020).

KUR is a government program involving the State Budget (APBN), which requires empirical evidence to assess its effectiveness in achieving its goals, such as expanding MSMEs, reducing poverty, and decreasing unemployment. Effectiveness relates to the extent to which outputs contribute to achieving objectives. The effectiveness of a program is judged by its ability to meet its goals and the efficiency of its operations (Edam et al., 2018; Subagyo, 2000; Handyaningrat, 1995). KUR provides financing for working capital and investments to productive and feasible MSMEs and cooperatives that are not yet bankable, partially guaranteed by a guarantee company (Pandipa, 2015; Kadju & Bendesa, 2017). The National

Team for the Acceleration of Poverty Reduction (TNP2K) describes KUR as a credit scheme specifically designed for MSMEs and cooperatives, with specific requirements set by banks.

REVIEW OF LITERATURE

Effectiveness

Effectiveness is a concept that refers to the alignment between output and the goals that have been set, which can be understood as accuracy of use, utility, or goal support. According to experts like Subagyo (2000) and Handyaningrat (1995), effectiveness is a measure of whether a target has been achieved as planned, and it can be assessed through variables such as target accuracy, the ability of organizers to communicate the program, program objectives, and monitoring activities. An effective organization can create a conducive work environment where employees act creatively and innovatively to enhance efficiency. Effectiveness can be divided into individual, group, and overall organizational effectiveness, and it can be measured using approaches such as goal-setting, system-based, and constituency-strategic approaches that involve various stakeholders. According to Gibson (1994), effectiveness can also be viewed from a time perspective, encompassing short-term, medium-term, and long-term horizons. In the context of the distribution of People's Business Credit (KUR) funds at PT. Bank Rakyat Indonesia Unit Jatipurno, its effectiveness can be measured by examining the impact of the program on MSMEs and any issues that may arise during its implementation.

People's Business Credit (KUR)

Credit, derived from the Italian term "*credere*," meaning trust, is a form of loan where a lender provides funds to a borrower with the expectation that the borrower will repay the loan with interest according to the agreement. According to Banking Law No. 10 of 1998, credit refers to the provision of money or equivalent claims based on an agreement between a bank and a borrower, who is obligated to repay the debt with interest after a specified period. People's Business Credit (KUR) is a type of credit designed for micro, small, and medium enterprises and cooperatives that are productive but not yet bankable, with partial guarantees provided by guarantee companies. The KUR program is aimed at supporting SMEs by providing working capital and investment loans, with loan amounts ranging from

Rp5,000,000 to Rp500,000,000, and includes various types such as KUR Mikro, KUR Ritel, and KUR Penempatan TKI, each with specific interest rates, timeframes, and administrative requirements. The main goal of KUR is to accelerate business development and alleviate poverty by expanding business opportunities.

Micro, Small, and Medium Enterprises (MSMEs)

According to the 1945 Constitution and reinforced by MPR Decree No. XVI/MPR-RI/1998 on Economic Policy for Economic Democracy, Micro, Small, and Medium Enterprises (MSMEs) need to be empowered as an integral part of the national economy. They play a crucial role in achieving a more balanced, developing, and equitable economic structure. In Indonesia, MSMEs contribute significantly to poverty alleviation by providing employment to 99.45% of the workforce and accounting for 30% of the GDP. Initiated during President Susilo Bambang Yudhoyono's era, the MSME program aims to create a conducive business environment, develop support systems, enhance entrepreneurship and competitive advantage, and empower micro-scale businesses. MSMEs are essential due to their large number and potential for job creation and substantial GDP contribution. Success factors for MSMEs include environmental scanning, business conditions and practices, competitive operations, leveraging knowledge as an asset, fostering a knowledge-based company culture, and optimizing workforce, network, and information systems.

According to Indonesian Law No. 20 of 2008, MSMEs are categorized into micro, small, and medium enterprises based on ownership, asset size, and annual sales. Micro enterprises are defined as productive businesses owned by individuals or entities with annual sales up to Rp100,000,000 and are eligible for bank loans up to Rp50,000,000. Small enterprises are independent productive businesses with net assets up to Rp200,000,000 or annual sales up to Rp1,000,000,000, eligible for loans between Rp50,000,000 and Rp500,000,000. Medium enterprises have net assets between Rp200,000,000 and Rp10,000,000,000, excluding land and buildings. Despite their potential, MSMEs require improvements in management to achieve success.

Bank

According to Indonesian Law No. 10 of 1998 on Banking, a bank is a financial intermediary institution that operates either conventionally or based on principles involving

payment services. Banks are responsible for collecting funds from the public in the form of checking accounts, savings, and deposits, and subsequently distributing these funds as loans or other financial services to improve public welfare. As financial intermediaries, banks connect those with surplus funds to those in need of capital. They offer a wide range of services, including loans, currency circulation, and safekeeping of valuables. Banks are integral to the financial system, fulfilling credit needs, managing funds from various sources, and facilitating currency circulation. They operate under principles such as fiduciary trust, prudence, confidentiality, and customer identification. The legal framework for banking in Indonesia comprises Law No. 7 of 1992, amended by Law No. 10 of 1998, Law No. 23 of 1999 on Bank Indonesia (amended by Law No. 3 of 2004 and Government Regulation No. 2 of 2008), and Law No. 24 of 1999 on foreign exchange and exchange rate systems.

RESEARCH METHOD

The research method used in this study is qualitative phenomenology. Qualitative research aims to understand the phenomena experienced by research subjects (Meolong, 2013). According to Sugiyono (2019), phenomenology is a type of research focused on understanding the experiences related to a particular phenomenon. This approach seeks to explore and reveal the deep meanings of experiences encountered by research subjects, with the researcher acting as the primary instrument (Sugiyono, 2019). This study employs qualitative research because the nature of the research questions requires answers derived from field phenomena.

According to Sugiyono (2019), data analysis involves systematically searching for and organizing data obtained from interviews, field notes, and documentation. This process includes organizing data into categories, breaking it into units, synthesizing it, arranging it into patterns, selecting what is important and what will be studied, and drawing conclusions that are understandable to both the researcher and others. The researcher uses Miles and Huberman's interactive model to analyze the data. Qualitative data analysis is conducted interactively and continuously until saturation is achieved.

RESULTS AND DISCUSSION

The KUR (Kredit Usaha Rakyat) lending program at BRI (Bank Rakyat Indonesia) is designed to provide concrete support to SMEs (Small and Medium Enterprises), facilitate economic growth at the local level, and enhance community welfare. The implementation of KUR at the BRI Jatipurno Unit involves extending access and strengthening the economy for SME operators. This initiative aims to provide capital to boost the capabilities of the community, enabling them to leverage their businesses to escalate their SMEs. High loan disbursement rates are driven by several metrics, including increased revenue, a higher number of customers, improved product quality, and enhanced human resources. These factors encourage applicants to seek out the KUR program at BRI Jatipurno, influenced also by the ease of procedures provided by BRI for the business sector.

BRI Unit Jatipurno is a channel for distributing KUR. The success of the government's program to combat poverty relies, among other factors, on the allocation of capital to SMEs. This program involves activities designed to support KUR distribution, develop economic activities in the real sector, address poverty, and expand job opportunities. In providing loans to existing small and medium-sized enterprises in the village of Jeporo, the program addresses the challenges faced by these businesses and aims to improve their productivity. The number of customers receiving KUR loans and their allocation is managed by the SME officials at BRI Unit Jatipurno.

Interviews with the BRI Unit Jatipurno officer reveal that KUR distribution is categorized into two types: Super Micro KUR and Micro KUR. For Super Micro KUR, customers can apply for loans with a ceiling ranging from 0 to IDR 10,000,000. In contrast, Micro KUR offers higher loan ceilings, from over IDR 10,000,000 to IDR 100,000,000, with an annual interest rate of 6%. The loan periods established by BRI range from 12 to 60 months. However, these terms can be adjusted based on customer needs and preferences, providing flexibility in determining repayment periods according to individual financial capabilities and plans. This flexibility reflects BRI's commitment to providing responsive and customized services to better meet the individual needs of its customers.

Understanding the requirements for KUR distribution involves several aspects that potential borrowers must fulfill. A key requirement is that applicants must have and operate

a productive business deemed viable, with at least six months of business experience. This prioritizes businesses that have been operational and shown adequate productivity during that time. In addition to business experience, there are administrative requirements including ID cards (KTP), family cards (KK), and business certificates (SKU) to verify personal identity, residency status, and business legitimacy. These requirements ensure the security and credibility of transactions while adhering to applicable standards and regulations. Overall, these requirements reflect BRI's effort to provide access to productive micro and small enterprises while ensuring sustainability and credibility. The KUR distribution mechanism at BRI Unit Jatipurno is detailed and structured, beginning with applicants submitting required documents to the bank. This includes ID cards, family cards, and business certificates. The process then involves credit analysis, where the bank evaluates the business's viability and the sufficiency of the provided information. The final decision is made regarding credit approval or rejection, followed by the disbursement of KUR funds to the borrower for business development or financing.

The KUR program at BRI Unit Jatipurno aims to provide access and strengthen the economy for SMEs in Sukoharjo village. The program is implemented through loan distribution to enhance the community's ability to manage and develop their businesses. Key aspects of the program include efforts to increase loan disbursement rates, with a focus on improving revenue, customer numbers, product quality, and human resource quality. BRI Unit Jatipurno also emphasizes the ease of loan application procedures and provides additional support such as business training and mentoring. The importance of capital allocation for SMEs in the government's poverty reduction efforts is highlighted, and the success of the program is measured by its contribution to poverty alleviation, job creation, and local economic development. Cooperation with SME officials and related parties, such as local government, is crucial for the effectiveness of the KUR program. Data on the number of KUR recipients before and during the pandemic provides insight into the program's role in supporting SMEs in Jeporo village, Wonogiri. The implementation of KUR is an integral part of developing economic activities in the real sector and supporting the growth of SMEs in the local community. The KUR distribution at BRI Unit Jatipurno adheres to principles of target precision, timing, amount, credit burden, and procedures, reflecting the bank's

commitment to cautious and compliant credit distribution. This approach ensures that KUR funds are allocated to SMEs needing financial support for business development while adhering to the bank's established standards.

Effectiveness of the KUR Loan Program at Bank Rakyat Indonesia (BRI) Jatipurno Unit in Wonogiri Regency for 2021-2022

Based on field observations and interviews, the researcher can state that the implementation of the Kredit Usaha Rakyat (KUR) program at BRI Jatipurno for the development of MSMEs in Jeporo during 2021-2022 involves several effectiveness indicators. One of these indicators is the effectiveness of the KUR program's objectives. This program provides a reliable solution for those looking to develop MSMEs but facing funding challenges. The KUR program involves several aspects: target accuracy, timeliness, appropriate amount, credit burden, and procedural accuracy. The KUR program is a government initiative in partnership with banking institutions to help enhance community-owned businesses.

From the data analysis conducted by the researcher through interviews, it can be concluded that the implementation of the KUR program at BRI Jatipurno for the development of Micro, Small, and Medium Enterprises (MSMEs) in Jeporo during 2021-2022 encompasses several critical aspects outlined as follows:

- a. **Target Accuracy:** This aspect evaluates how well the program participants meet the bank's predefined targets. It reflects the efforts to ensure that KUR funds are distributed to MSMEs needing financial support for their growth and development.
- b. **Timeliness:** This pertains to how well the credit disbursement process adheres to the established timeline. It includes evaluating the speed of completing credit procedures from application to disbursement.
- c. **Appropriate Amount:** This aspect focuses on determining the correct amount of credit according to the applicant's needs and capabilities. It involves effective communication between the bank and the borrower to ensure the credit amount aligns with business needs.
- d. **Credit Burden:** The terms related to interest rates and other costs are crucial to ensure that financing conditions remain favorable and affordable for borrowers. This reflects fair and transparent interest policies.

e. **Procedural Accuracy:** This highlights how well the stages leading up to credit disbursement align with applicable standards and regulations. Structured and transparent processes are key to maintaining the integrity of the KUR program.

Considering these aspects, the researcher concludes that the KUR disbursement at BRI Jatipurno for supporting MSME development in Jeporo during this period addressed various factors supporting the program's sustainability and effectiveness. Evaluating these aspects ensures that credit disbursement adheres to the principles underpinning the KUR program's success and positively impacts MSME growth in the region.

Effectiveness is a standard that measures whether targets and goals are met, reflecting how well BRI Jatipurno implements the program or activities to perform its functions optimally. Firstly, achieving the target number of KUR program participants serves as a benchmark for evaluating the effectiveness of the KUR program in Jeporo and the expected results from BRI Jatipurno in increasing KUR participants and developing MSMEs in the area.

According to theory, something is deemed effective if it meets its intended purpose, meaning the achievement of the desired outcome is realized through actions taken to reach that goal. Therefore, the effectiveness of the KUR fund disbursement by BRI Jatipurno for MSME development in Jeporo in 2021 and 2022 is considered effective.

The KUR program implemented by Bank Rakyat Indonesia (BRI) Jatipurno aims to enhance access to capital for Micro, Small, and Medium Enterprises (MSMEs). The effectiveness of this program can be measured through various indicators, such as the number of MSMEs receiving loans, improvements in revenue and business scale of loan recipients, and the repayment rate. Based on qualitative research conducted through interviews and observations, supported by secondary data from BRI annual reports and relevant statistics, there has been a significant increase in the number of MSMEs receiving KUR loans from 2021 to 2022. This indicates that the program has successfully reached more MSMEs in need of capital to grow their businesses.

Furthermore, interviews with several loan recipients revealed that most of them experienced an increase in revenue after receiving the KUR loan. This indicates that the loan funds were used effectively to enhance production capacity or expand the market. For

example, a snack producer reported that after receiving the KUR loan, they were able to purchase new production machinery, which increased their production capacity and, ultimately, their revenue. The repayment rate at BRI Jatipurno is also high, indicating that borrowers not only effectively used the funds to grow their businesses but also managed to meet their repayment obligations on time. This signifies that the KUR program not only supports MSMEs but also operates efficiently without significantly increasing the risk of bad loans.

In comparison with previous research, this study shows positive progress in the KUR disbursement mechanism at BRI Jatipurno. Specifically, the findings from interviews and observations reflect variations in the KUR disbursement mechanism, highlighting BRI Jatipurno's responsiveness and adaptation to specific criteria, which may differ from previous research findings.

The Role of the KUR Program at Bank Rakyat Indonesia (BRI) Jatipurno in MSME Development in Jeporo, Wonogiri Regency for 2021-2022

The Kredit Usaha Rakyat (KUR) program organized by Bank Rakyat Indonesia (BRI) Jatipurno plays a crucial role in the development of Micro, Small, and Medium Enterprises (MSMEs) in Jeporo. The impact of this program on MSMEs can be observed through several key aspects: the role of MSMEs in the local economy, the direct and indirect effects of the program, and the supporting and inhibiting factors affecting the program's success.

a. Role of MSMEs in the Local Economy: MSMEs are the backbone of the local economy in many areas, including Jeporo. They significantly contribute to job creation, income enhancement, and economic activity. In Jeporo, MSMEs in various sectors such as food and beverages, handicrafts, and services provide job opportunities and help improve the local purchasing power. Thus, MSME development is essential for enhancing local economic welfare and reducing poverty levels.

b. Direct Impact of the KUR Program: The direct effects of the KUR program at BRI Jatipurno on MSMEs in Jeporo can be seen through key indicators such as increased production capacity, market expansion, and revenue growth. The KUR program provides much-needed capital access for MSMEs to grow their businesses. For example, a snack entrepreneur who received a KUR loan was able to purchase new production machinery,

thereby increasing their production capacity. This enabled the entrepreneur to meet higher demand and, in turn, increase their revenue.

In addition to increased production capacity, the KUR program helps MSMEs expand their markets. Additional capital allows MSMEs to invest in marketing and distribution, such as opening new stores or expanding online marketing efforts. This opens opportunities for MSMEs to reach more consumers and increase sales volume. Interviews with several loan recipients indicated that most experienced increased revenue after receiving the KUR loan, demonstrating the program's effectiveness in helping MSMEs grow.

c. Indirect Impact of the KUR Program: The indirect effects of the KUR program on MSME development in Jeporo are also significant. MSME growth contributes to overall local economic improvement. As MSMEs expand, they create new job opportunities and increase demand for other products and services in the vicinity. For example, increased production in the food and beverage sector requires additional raw materials from local suppliers, creating a positive ripple effect in the local economy. Additionally, growing MSMEs pay more taxes, which boosts local government revenue for infrastructure and public services.

The KUR program also enhances MSMEs' competitiveness in broader markets. With sufficient capital, MSMEs can improve product quality, adopt new technologies, and meet higher quality standards. This is crucial in facing increasingly competitive local and international markets. For instance, some MSMEs in the handicraft sector reported improved product quality after receiving KUR loans, allowing them to compete in export markets.

d. Supporting and Inhibiting Factors: The success of the KUR program at BRI Jatipurno is influenced by several supporting and inhibiting factors. Supporting factors include local government and bank support in the form of training and easy access to loans. Training helps MSME operators manage their finances better and utilize loan funds effectively. This support is crucial for ensuring MSMEs maximize the benefits of the KUR program.

However, there are also challenges in implementing the program. One major challenge is the lack of financial management knowledge among MSME operators. Many MSME operators lack the skills and knowledge to manage their business finances effectively, making it difficult for them to fully utilize loan funds. Additionally, bureaucratic hurdles and

complex loan application procedures can impede MSMEs from accessing KUR funds quickly.

From the analysis above, it can be concluded that the KUR program at BRI Jatipurno has a significant impact on MSME development in Jeporo. The program not only provides direct benefits such as increased production capacity, market expansion, and revenue growth but also offers positive indirect effects on the local economy. Continued support from local governments and banks, along with efforts to address existing obstacles, will further enhance the program's effectiveness in the future. Thus, the KUR program can continue to play a vital role as a catalyst for local economic growth and improving community welfare in Jeporo.

CONCLUSION

Based on the discussion regarding the effectiveness and impact of the Kredit Usaha Rakyat (KUR) program at Bank Rakyat Indonesia (BRI) Unit Jatipurno on the development of SMEs in Jeporo, it can be concluded that the KUR program has successfully enhanced access to capital for those in need. The program has proven effective in increasing production capacity, expanding markets, and boosting income in Jeporo. Support from local government and the training provided by BRI have also contributed to the success of the program. Despite challenges such as insufficient financial management knowledge and complex bureaucracy, overall, the KUR program at BRI Unit Jatipurno has significantly impacted the growth and development of SMEs in Jeporo.

Based on the results and discussion presented, there are several limitations to this study. First, the research focuses solely on one area as its object of study, specifically the Jeporo area, which is part of the Jatipurno subdistrict. As a result, the study does not include other areas within the Jatipurno subdistrict. Second, the sources of information for this study were limited to representatives from Bank BRI Jatipurno and a few residents of Jeporo, who were consulted to assess the impact of the effectiveness of KUR loans at Bank BRI Jatipurno. Third, regarding the development of SMEs in Jeporo, the study only highlights a few SMEs. This limitation is due to time constraints, which prevented a comprehensive examination of all SMEs in the area.

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