The Effect of Provision Kur on The Development of UMKM in Padangsidimpuan

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Abstrak

The purpose of the People's Business Credit (KUR) is to assist the community in developing Micro, Small and Medium Enterprises. The background of this research is how the implementation of the People's Business Credit, and whether the program is running effectively according to the plan that has been determined by the government in accordance with its objectives. This study aims to determine the effect of People's Business Credit on the improvement of Micro, Small and Medium Enterprises in Padangsidimpuan. This research is a quantitative research, namely research that uses numbers in the presentation of data and analysis that uses statistical tests. The population of this research is 310 micro and small business actors and the sample taken is 76 people using purposive sampling method. Data collection techniques using a questionnaire. Data analysis techniques and multiple regression. The results of this study indicate the effectiveness of people's business credit (KUR) has a significant influence on micro and small medium enterprises with a tcount > t table (7.110 > 1.666), then H0 is rejected H1 is accepted, it means that there is an effect of people's business credit on micro, small and medium enterprises in Padangsidimpuan.

Keywords: Effectiveness of People's Business Credit (KUR), Micro Small Medium Enterprises (UMKM)

Pendahuluan

The beginning of the first Islamic bank was in the village of Mit Ghamir located on the banks of the Nile in 1963 by dr. Abdul hamid an-Naggar with the establishment of a local savings bank that operates without interest in the village of Mit Ghamir. Although the practice has been carried out since the beginning of Islam (Soemitra, 2010, 62). Although a few years later it was closed, the first Islamic economics conference was held in Mecca in 1975, as a follow-up to the recommendations of the conference two years later the Islamic Development Bank (IDB) was born which was then followed by the establishment of Islamic financial institutions in various countries. generally in the form of commercial Islamic banks and conventional institutions.

People's business credit One of the policies of the government of Susilo Bambang Yudhoyono and Jussuf Kalla that looks rather pro-people is the people's small business credit (KUR). government. As a credit guarantor, a business development facility company (SPU) and Indonesian credit insurance (Askrindo) were appointed. KUR is distributed by six implementing banks, BRI, BNI, Bukopin, Mandiri, independent Islamic banks, and BTN. KUR ceilings are between IDR 5,000,000 to IDR 500,000,000 for individuals and groups of borrowers. The provision of credit with government guarantees is expected to encourage and develop UMKM, which have had difficulty accessing banking funds due to their inability to

provide collateral, as well as being intended as an effort to eradicate poverty. After running for almost a year, it seems that hope is still "far from the fire" aka hope is just hope. In fact, the implementation of the KUR policy does not necessarily become operational at the practical level. It is not surprising that from around Rp. 40,000,000 people who do not have access to bank credit, the implementation of the KUR program has only been able to reach around Rp. 900,000,000 thousand micro-small entrepreneurs. there are around 39,100,000 people who have not been touched (Radhi, 2008, 177).

The central point of national development that takes the concept of, by and for the people which emphasizes the role of the individual human being as an object in creating a level of community participation in the national development process. Within this national development framework, the development process is returned to the individual community itself, which aims to increase people's participation in all processes. While large entrepreneurs are busy managing businesses with global financial tricks and strategies, small and medium businesses are generally busy with how to meet the growing demand for products, if observed, managing small and medium businesses is basically as difficult as managing large businesses, the difference in the availability of funds, penetration power market, and research and development expertise makes managing small and medium enterprises seem simple. The thing to think about then is can small and medium businesses be developed with science and tricks, and modern financial strategies (Heru Prasetyo, 2010).

Based on the use, credit is divided into two, namely working capital credit (KMK) and investment credit. Working capital credit is a loan provided by a bank to increase the debtor's working capital. In principle, this working capital credit is the use of capital starting from the acquisition of capital from bank loans, then the funds are used to purchase merchandise and raw materials that will be processed to make products. (Simon, 2004, 62).

According to the results of the study, the effectiveness of the micro People Business Credit (KUR) policy was based on the circular letter of the directors nose: S.09c – DIR/ADK/03/2010 on the provisions of micro people's business credit (KUR). In terms of implementing government policies and implemented by the BRI unit Sleko Mediun Branch in terms of providing micro KUR it is not effective because the rule of law cannot be applied sociologically and the community or UMKM still do not understand government policies in terms of providing micro KUR who have legal awareness very low, this is due to the low level of human resources. The obstacles experienced by the BRI Sleko Unit Medium Branch in implementing the policy of providing micro KUR are technical barriers, non-technical barriers and obstacles originating from unfavorable external conditions. (Deckiyanto, 2013, 1).

Therefore, it is necessary to do research to find out how to implement KUR, the aim is to find out whether the program is running effectively in accordance with the plans that have

been determined by the government, namely helping the community in developing micro, small and medium enterprises through assistance provided by the government through the Islamic North Sumatra bank, where the effectiveness of KUR This is measured by the accuracy of the use of funds, the amount of credit, credit burden, and procedures. This assessment is important to know in order to obtain the latest data and information for the development of a better program in the future.

Theoretical Review

  A. Micro, Small and Medium Enterprises

Business is an activity in the trade sector with the intention of making a profit (Matondang, 2018, 4). Micro, small and medium enterprises are pillars of the national economy that have a strategic role in supporting the people's economy, including in terms of income distribution, absorption, employment, as well as a social and economic forum for the community. (Hario Putero, 2012, 8). However, the development of the MSME sector is still experiencing various obstacles, such as classic problems in terms of limited access to capital, marketing, and technology, as well as classic problems in terms of limited access to capital, marketing, and technology, as well as issues relating to policies that are not in favor of the sector. UMKM, such as basic electricity tariffs, MSME taxes, trade liberalization, and so on, the weak competitiveness of MSME products with foreign products is a challenge for UMKM in the global era.

Micro, small and medium enterprises are pillars of the national economy that have a strategic role in supporting the people's economy, including in terms of income distribution, absorption, employment, as well as the socio-economic platform of the community. in terms of limited access to capital, marketing, and technology, as well as the classic problem in terms of limited access to capital which concerns policies that do not favor the micro, small and medium business sector.

Seeing this realistic pillar, there are roles from various parties to develop the micro, small and medium business sector so that they can be more independent and empowered the role of business incubation institutions that can encourage the empowerment of the micro, small and medium business sector. micro, small and medium enterprises. In the economy, micro, small and medium enterprises are one of the activities of an effort to live a religious life. Towards social welfare this command applies to all people without discriminating against one's rank or position.

In the increasing need accompanied by unbalanced economic needs, it becomes a challenge that must be faced by the community, especially low-income households and the role in improving the family economy cannot be ignored. (Lestari, 2020, 5)

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In doing business or business based on sharia, of course there are recommendations to be made and avoided, there are several verses in the Qur'an. There are several verses in the Qur'an explaining the business activities of Surah At-Taubah verse: 24

Meaning: "Say: "If your fathers, children, brothers, wives, your family, the wealth that you cultivate, the business that you are afraid of losing, and the place of residence that you like, are dearer to you than Allah and His Messenger and from jihad in His path, so wait until Allah brings His judgment." And Allah does not guide the wicked." (Q.S. At-Tawbah: 24) (Hamidy, 2010, 290).

The characteristics of micro, small and medium enterprises in Islam have regulated procedures for socializing between humans, their relationship with Allah, the rules of the game related to law (halal-haram) in every aspect of life including business activities, so that a Muslim can always maintain his behavior and not fall into in the following error are the characteristics of micro, small and medium enterprises from an Islamic perspective (Wahdino, 2001, 52), that is:

1. The influence of micro-enterprises is divine (nizhamun rabbaniyyun), considering the basics of its regulation are not laid by humans, but are based on the rules set by Allah SWT. As contained in the Qur'an and As-Sunnah.

2. Micro-enterprises have the dimensions of faith or belief (igtishadunagdiyyun), considering that Islamic economics is basically published or born (as an expression) and Islamic creed (Al-aqidah al-Islamiyyah) in which they will be held accountable for the beliefs they believe in.

3. Ta'abbudi character (thabi'abbidiyun), considering that Islamic micro-enterprises are rules based on divinity (nizam rabbani).

4. Closely related to morality (murtabhun bil-alhlag), Islam never predicts the possibility of a separation between morality and economics in the protection of Islam without morality.

5. Elastic (al-murunah), based on the fact that both the Qur'an and hadith, both of which are used as sources of economic rights.

6. Objective (almaudhu'iyah), Islam teaches people to apply and act objectively in carrying out economic activities. Economic activity is essentially an implementation of a mandate that must be fulfilled by every economic actor without discriminating against gender, skin color, ethnicity, religion/belief, and others.

7. Realistic (al-waqii'yyah) / forecasting, economics, especially business forecasts, do not match theory on the one hand and practice on the other.

8. Wealth is essentially the property of Allah SWT. This principle contains the intention that people's ownership of property (al-amuwal) is not absolute.

9. Have skills in managing wealth (tarsyid istikhdamal-ma).

UMKM memiliki kekuatan potensial yang merupakan andalan yang berbasis pengembangan pada masa yang akan datang.

1. The provision of employment opportunities for small industries in the absorption of labor should be taken into account.

2. Sources of new entrepreneurs The existence of small and medium enterprises has been proven to be able to support the growth and development of new entrepreneurs

3. Have a unique market business segment, carry out simple and flexible management of market changes

4. Utilization is carried out showing results that illustrate that small industries are large enough to be developed in a trade so that they are marketed in the market

5. Has the potential to develop various coaching efforts whose weaknesses are often also an inhibiting factor and the problems of micro-enterprises consist of 2 factors.

   a. Internal factors, internal factors are classic problems of UMKM, including the limited ability of human resources and product marketing constraints as small industrial entrepreneurs prioritize production aspects while the marketing function is able to access them.

   b. External factors are problems that arise from the developers and supervisors of UMKM, for example the solutions provided are not right on target, there is no monitoring and overlapping programs.

B. Micro People's Business Credit

People's Business Credit (KUR) is credit/financing to micro, small and medium enterprises (UMKM) in the form of providing working capital and investment supported by guarantee facilities for productive businesses. KUR is a program launched by the government but the source of the funds comes entirely from bank funds. There are two types of people's business loans, namely:

1. Kredit Usaha Rakyat Mikro

According to micro KUR recipients are individuals/individuals or business entities that carry out productive businesses (Soemitra, 2010, 221). And placement of funds in the form of working capital credit and or investment with a ceiling of up to Rp. 25,000,000 per debtor with details.

a. Working capital credit (KMK) with a maximum period of 1 year

b. Interest rate is 7% effective per annum or adjusted

c. There is no provision and administration fee

d. In the case of micro KUR payment schemes, KUR recipients can make payments of principal and interest rates/margins of micro KUR in periodic installments and or lump sum payments at maturity in accordance with the agreement of KUR and KUR distributors by taking into account the needs of each recipient's financing scheme.

2. Retail People's Business Credit

People's business credit recipients are individuals/individuals or business entities that carry out productive businesses, and the placement of funds in the form of working capital loans and or investments to debtors who have productive and feasible businesses with a plafood of IDR 25,000,000 - 500,000,000 per debtor with details (Soemitra, 2010, 223):

a. Working capital credit (KMK) with a maximum period of 4 years

b. Interest rate is 7% effective per annum or adjusted to an equivalent interest rate/flat margin/annuity.

c. There is no fee for provision and administration of collateral according to the provisions at the time of submission.

d. In the case of a small KUR payment scheme, the KUR recipient can make payments of principal and interest rates/margins of small KUR in periodic installments and or payments at the same time due in accordance with the agreement between the KUR recipient and the KUR distributor by taking into account the needs of the financing scheme of each KUR recipient.

Basically, the provision of credit by banks to debtor customers is guided by 2 principles, (Soemitra, 2010, 223) that is:

a. The principle of trust In this case it can be said that the provision of credit by banks to debtor customers is always based on the trust of the bank to have confidence that the credit provided is beneficial to the debtor customer according to its designation, and especially credit debt and interest within a predetermined period of time.

b. The prudential principle of a bank in carrying out its business activities, including providing credit to debtor customers, must always be guided and apply the precautionary principle. concerned.

In banking law, in the provision of credit, the 5C principle is known (Nugrahaeny, 2011, 18), that is:

1. This character is related to the psychological side of the credit recipient himself, namely the characteristics or traits he has, such as his family

background, hobbies, the way of life he walks, other usual habits. In general, the purpose of understanding these characteristics is also related to problems such as the honesty of a customer in his business. to try to fulfill their obligations or in other terms is "willingness to pay"

2. Capacity which is meant by capacity in this case is the ability of a businessman to manage his business, especially during difficult times so that later it will be seen "ability to pay". each or their expertise that is different from others

3. Capital, in this case, the bank must first conduct research on the capital owned by the credit applicant. This investigation is not solely based on the true size of the capital but is more focused on how the distribution of capital is placed by the entrepreneur so that all existing sources can run effectively.

4. Collateral is a guarantee for the approval of the granting of credit which is a means of safety or risk that may occur for the default of the debtor customer and later today, for example, bad credit occurs. This guarantee is expected to be able to pay off the remaining credit debt, both principal and interest.

5. Economic conditions that the provision of credit by banks, general economic conditions and conditions of the business sector of credit applicants need to get the bank's attention

C. Credit in Islamic View

Credit in Islam is called financing, the definition of financing is the provision of money and claims that can be equated with it, based on an agreement or agreement between the bank and other parties that require the party being financed to return the money or bill after a certain period of time in return or profit sharing. (*Undang-Undang Perbankan No. 10 Tahun 1998*, 1)

Talks about credit, especially those carried out by financial institutions through the provision of financing with a buying and selling system that is applied contain elements of usury, while usury is one of the major sins in addition to that of course each party wants to make a profit but objectively the profits obtained in trade never, but always changing all the time especially the country's economy is less stable (Abdullah, 2019, 41).

D. Research Method

This research was conducted at the Padangsidimpuan Trade Office. This research is a quantitative research, namely research that uses numbers in data presentation and analysis that uses statistical tests, or it is also mentioned as research where data collection and interpretation requires a lot of use of numbers. (Beni Ahmad Saebani, Yana Sutisna, 2018, 149). This study processes primary data and secondary data taken directly from the

Padangsidimpuan Trade Office. The population is 310 SMEs and the sample in this study is 76. Determination of the sample using the slovin formula. Processed using SPSS 23 calculations. Data collection instruments using questionnaires and observations. The data analysis technique used validity test and reliability test, descriptive analysis, normality test, linearity test, coefficient of determination test R2, simple regression test, hypothesis testing, namely t test and F test.

Data Analysis Results

A. Descriptive Statistical Test Results

The results of the descriptive statistical test of people's business loans and micro, small and medium enterprises are as follows:

Table 1
Descriptive Test Results
Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Kur	76	15.00	34.00	49.00	45.2500	2.74773	7.550
Gender	76	1.00	.00	1.00	.4737	.50262	.253
Umkm	76	11.00	39.00	50.00	45.6053	2.66873	7.122
Valid N (listwise)	76						

From the output above, it can be seen that the respondent's description of the management system variable number (N) is 76, the minimum is the respondent's response data, which is the lowest, which is 43 people. The maximum number is the response data of 49 respondents, the mean is the average respondent's response, which is 45.250 with a standard deviation of 2.7477. For descriptive respondents' responses to the variables of micro, small and medium enterprises, the number (N) is 76, the minimum is the two lowest responses, which are 11, the maximum data for the highest respondent responses is 50, the mean is the average respondent's response, which is 45.6053 with standard deviation is 2.6687.

B. Validity and Reliability Test Results

1. Validity Test Results

Validity test and reliability test are used to see whether the existing data is valid or invalid. The validity test is carried out by comparing the values of r-count and r-table where r-table is sought at a significance of 5 or 0.05 with degrees of freedom (df) = n-2, where n = number of samples, so df = 76-2 = 74, then obtained rtable of 0.225. While rcount can be seen in the results of the corrected item-toyal correlation. If rcount is greater than rtable (rcount>rtable) and the value of r is positive, then the statement item is said to be valid.

Table 2
The results of the people's business credit validity test (X)

Statement Items	r_{hitung}	r_{tabel}	Information
1	0,285	Valid Instrument, If R_{hitung}>R Table With Df=74.PadaTaraf Significance 0,05 Until Obtained R $_{tabel =}$ 0,225.	Valid
2	0,450		Valid
3	0,465		Valid
4	0,575		Valid
5	0,387		Valid
6	0,538		Valid
7	0,372		Valid
8	0,573		Valid
9	0,637		Valid
10	0,334		Valid

In the table above, it can be concluded that statement items 1-10 for the people's business credit variable are valid. Based on rcount, it can be seen in the results of the corrected item correlation and the value of r is positive.

MSME Validity Test Results (Y)

Statement Items	r_{hitung}	r_{tabel}	Information
1	0.295	Valid Instrument, If	Valid
2	0,398	r_{hitung}>r_{tabel} With	Valid
3	0,447	df= 74 at level	Valid
4	0,438	Significance 0,05	Valid
5	0,449	So that it is obtained	Valid
6	0,323	$r_{tabel =}$ 0,255	Valid
7	0,637		Valid
8	0,581		Valid
9	0,667		Valid
10	0,629		Valid

In the table above, it can be concluded that the statement items 1-10 for the customer interest variable are valid. Based on rhitun>rtable where r table is 0.225. While rcount can be seen in the results of the corrected item-total correlation and a positive value.

2. **Reliability Test**

An instrument can be said to be reliable if the value of Crobach's alpha> 0.60 so that it can be said that the instrument has reliability. The reliability value can be seen from the table below.

Tabel 4
The results of the reliability test of the people's business credit variable (X)
Reliability Statistics

Cronbach's Alpha	N of Items
.643	10

Based on the table above, it can be seen that the cronbach's alpha value for the people's business credit variable (X) is 0.643, so it can be concluded that the items in the instrument have cronbach's alpha value > 0.60 or (0.643> 0.60).

Tabel 5
The results of the reliability test of micro, small and medium enterprises (Y)
Reliability Statistics

Cronbach's Alpha	N of Items
.672	10

Based on the table above, it can be seen that the value of Cronbach's alpha for the community credit promotion variable (X2) is , so it can be concluded that the items of the instrument have Cronbach's alpha value > 0.60 or (0.672 > 0.60).

B. Analysis Test Results

1. **Normality Test Results**

Normality test can be done by testing SPSS 23 with Kolmogorrow Simirnov at the concluded level of 0.05. If the value of sig > 0.05 then the data distribution is normal, and if sig < 0.05 then the data distribution is not normal.

Table 5
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		76
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.42511126
Most Extreme Differences	Absolute	.220
	Positive	.220
	Negative	-.154
Test Statistic		1.319
Asymp. Sig. (2-tailed)		.062[c]

From the results of the SPSS 23 normality test above, it can be seen that the significant value of the people's business credit variable (X) and the micro and small medium business variable (Y) is 0.062. Thus, it can be seen that it is significant 0.062 > 0.05. Thus, it can be concluded that the people's business credit variables and the

variables of micro, small and medium enterprises in this study are normally distributed.

2. Linearity Test Results

The linearity test aims to determine whether two variables have a significant linear relationship or not. The basis for decision making in the linearity test is carried out by looking at the significant value on linearity, if the linearity significant value is less than 0.05 then there is a linear relationship between the people's business credit variable (x) and micro and small medium enterprises.

Tabel 6
Linearity Test Results
ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
usa ha * kre dit	Between Groups	(Combined)	186.090	12	15.507	2.317	.016
		Linearity	129.286	1	129.286	19.317	.000
		Deviation from Linearity	56.804	11	5.164	.772	.666
	Within Groups		421.647	63	6.693		
	Total		607.737	75			

The linearity test aims to determine whether the variable data has a linear relationship or not significantly. In the table ANOVA output, it can be seen that the value of sig.> 0.05 (5%), therefore, it can be concluded that the independent variable 0.666 with the dependent variable has a linear relationship.

C. Simple Regression Test Results

Simple regression analysis was used to determine the effect of the independent variable, namely people's business credit on the dependent variable, namely micro, small and medium enterprises in Padangsidimpuan.

Table 7
Simple Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	27.801	3.910		7.110	.000		
Credit	.388	.087	.461	4.472	.000	1.000	1.000

1. Based on the table above, it can be seen that the constant value is 27,801 and the regression coefficient for people's business credit is 0.388. The regression equation is: micro, small and medium enterprises 27.801 + 0.388 people's business credit from the above equation it can be concluded that:

2. 1. A constant of 27,801 means that if the people's business credit variable is 0, then the micro, small and medium-sized enterprises have a value of 27,801

3. 2. The coefficient of the people's business credit variable is 0.388, meaning that if the people's business credit variable increases by 1 unit, then micro, small and medium enterprises will increase by 0.388.

D. Coefficient of Determination Results (R2)

The coefficient of determination (R2) can be used to determine the amount of the contribution or contribution of all independent variables (X) to the dependent variable (Y), while the rest is influenced independently which is not included in the model. The model can be considered good if the coefficient of determination is one (1) or close to one (1), while the results of the coefficient of determination analysis are as follows:

Table 8
Coefficient of Determination Results (R2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.461[a]	.213	.202	2.54274

Based on the model summary table above, an R value of 0.461 is obtained, this shows that the relationship between people's business loans to micro, small and medium enterprises if interpreted from the R value table, it is in a low interpretation relationship. The value of R square is 0.213 or 2.13%. This explains that the people's business credit variable (X) only has an influence of 2.13% on micro, small and medium enterprises (Y) while the remaining 97.87% is influenced by other variables that are not careful in this study.

E. Partial Test Results (t-test)

The t test is used to see the relationship between variables in a partial way. Here are the partial test results:

Table 9
The results of the partial significance test (t test)
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.801	3.910		4.472	.000
x1	.388	.087	.461	7.110	.000

Partial test of the people's business credit variable with a significant level of 0.05. the t-count value of people's business credit is 7.110 and the value of the t-distribution table can be seen in the statistical table of 0.05 significance with degrees of freedom (df) nk -1 or 76-2-2 = 73 (N is the number of samples and K is the number of independent variables) . So t table 1.666 t count 7.110 it can be concluded that from the results of the partial test of the coefficient of people's business credit, it has a significant effect on micro, small and medium enterprises in Padangsidimpuan.

Discussion of Research Results

In general, the increase in operating profit can be influenced by several factors, one of which is the presence of capital owned for business operations, both own capital and loans from banks. In this study, the increase in profit was only observed through the distribution of working capital from banks, namely People's Business Credit.

The results of the regression test show that the regression coefficient of the variable (X) is (7,110) this means that people's business credit has a positive relationship with small and medium micro business actors. Meanwhile, by using the t test at a significance level of 5 percent (0.05) which is equal to (7.110), this means that people's business loans have a significant effect on micro, small and medium enterprises in Padangsidimpuan.

The results of this study support the results of previous studies. It can be said that the provision of people's business credit (KUR) to the development of micro, small and medium enterprises implemented in Padangsidimpuan has been running effectively which has a positive effect on UMKM. Where the higher the provision of people's business credit, the positive effect on the development of UMKM in Padangsidimpuan.

Conclusion

Based on the results of the research, it can be concluded that the provision of people's business loans to the development of micro, small and medium enterprises. This means that the provision of KUR can provide significant opportunities for the development of UMKM.

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