

THE IMPACT ANALYSIS OF MICROFINANCE IN INDONESIA

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ABSTRACT

This study aims to analyze the impact of Ultra Micro Finance (UMi), one of Indonesia's microfinance programs, in improving the welfare of debtors. The data is collected from the survey which have been carried out by Treasury regional offices based on PER-25/PB/2018, which has amended by PER-6/PB/2022. The research method was carried out with non-parametric test use wilcoxon signed rank test and mann-whitney U test. The results of the wilcoxon signed rank test showed that in the first phase of the survey there was a significant increase in NKP but not in NKU neither NKD, however in the second survey there was a significant and positive increase in NKP and NKD, but not in NKP. Mann-whitney U tests indicates that the distribution of UMi in 2020 better than 2019, however the contributor from that increase still from NKP. These results confirmed to the previous research which stated that micro financing borrowers tend to spend their profits for personal needs rather than develops their businesses. The UMi programs would have a greater impact if it was accompanied by others government programs.

Keywords: Analisa Dampak, Pembiayaan Mikro, Program Pembiayaan UMi, Kesejahteraan Debitur, Non-Parametric test

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