

ABSTRACT

Micro businesses are part of the people's economy which have a significant impact on the economy of a region, one of which is the economy in Banyumas Regency. Micro businesses dominate MSMEs in 27 sub-districts in Banyumas Regency, one of which is in Pekunden Village, Banyumas District. However, behind the increase in the number of these micro businesses, there are problems faced by business actors, one of which is related to capital. Many micro business actors have not met the requirements to obtain financing credit from banks due to administrative issues and etc. The Banyumas Regency Government through the Department of Manpower, Cooperatives, and SMEs has launched a revolving fund program.

The purpose of this research is to analyze changes in business development as seen from business capital, sales turnover, business profits, the number of employees, and the number of customers in the micro business of nopia mino, Kampoeng Nopia, Pekunden before and after receiving revolving funds. The research method used was the Wilcoxon Signed Rank Test to analyze differences in business development after receiving revolving funds through data collection from interviews with 20 business actors, which had previously undergone validity and reliability testing on the research questionnaire.

Based on the results of the Wilcoxon Signed Rank Test on 20 nopia mino business actors, the significance level shows $< 0,05$ in the variables of business capital, sales turnover, profits, and the number of customers, which means there are significant differences before and after receiving the revolving funds. These differences are in the form of an increase of 26,6 percent in business capital, 27,17 percent in sales turnover, 35 percent in business profits, and 19 percent in the number of customers. However, in the labor variable, the significance level shows $> 0,05$, which means there is no significant difference in the number of employees before and after receiving the revolving funds.

Keywords: Revolving Funds, Capital, Sales Turnover, Profit, Employees, Costomers