ABSTRACT

FARMERS DECISION’S IN TAKING BUSINESS CREDIT (KUR) OF BANK RAKYAT INDONESIA IN SUBDISTRICT ADILUWIH DISTRICT PRINGSEWU

By

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This study aims to determine: (1) factors that influence farmers decision’s in taking KUR of Bank Rakyat Indonesia in Adiluwih Subdistrict Pringsewu District (2) characteristics of business credit that suitable for farmers to sufficient the capital. The research was conducted on July to September 2014 on Adiluwih and Srikaton Village, Adiluwih Subdistrict Pringsewu District that was chosen purposively. The samples are taken from thirty six farmers who take KUR of Bank Rakyat Indonesia and thirty two farmers who not take KUR with proportional random sampling. Analysis data used are the binary logit regression and descriptive analysis. The results showed (1) factors that negatively affect of farmers decision’s in taking KUR of Bank Rakyat Indonesia were interest rate, payback period, and duration of loan disbursements (2) characteristics of business credit that suitable for farmers desire were it can be taken easily procedure, amount disbursed in accordance with the needs of the business, interest was relatively low (approximately 0-1 percent per month), the system of loan repayment after the harvest, as well as rapid disbursement (ie, 2 to 7 working days).

Keywords: Bank Rakyat Indonesia, business credit, farmers decision.