SHITTA NUR SAFARINA. The Determinant of NPL for Micro Credit (Case Study: UPPKS District Jagakarsa DKI Jakarta). Under direction of NOER AZAM ACHSANI, and TRIAS ANDATI.

The aim of this research is to describe UPPKS in South Jakarta district, knowing the characteristics of entrepreneurs in UPPKS Groups is exist or not in order to improve the welfare of his family, to determine the factors that influence success and failure of individual businesses within the group UPPKS and to compare between Grameen Bank, Hernando de Soto and UPPKS BKKBN. The data were collected from 40 entrepreneurs of UPPKS Groups in District Jagakarsa DKI Jakarta, 35 business while successfully and 5 other people had closed their business. The description method and regression logistic were used to analyze the data. The process of channeling assistance to members of a group effort from the state budget UPPKS given to groups depending on the scale UPPKS. The model to explain the factors that influence success and failure of business is market certainty UPPKS group with p-value of 0.039 and odds ratio of 22.68. Principles applied by the UPPKS have differences with the Grameen Bank in Bangladesh and Hernando de Soto in terms of distribution, targeting and monitoring conducted.

Keywords: UPPKS, regression logistic, BKKBN, micro finance