SUMMARY

ANA YULIANA JASUNI. Micro Financing Optimalized Strategy for MSMEs Development (Case Study at Kabupaten Bogor). Supervised by MUHAMMAD FIRDAUS dan BUNASOR SANIM.

MSME have many important roles in the economy of a country. MSME is the backbone of the people's economic system that can reduce the problem of income gap, help eradicate poverty, absorb labor and become a source of innovation. MSMEs should be developed and empowered. It takes strategy and support from stakeholders to develop MSMEs.

The main thing needed in the effort to boost the performance of MSMEs is support in terms of business funding. In Indonesia, most of the owners of MSMEs are not covered by banking services and formal lending, some of the poor households use shadow banks that charge much higher interest rates. This is certainly detrimental to the owners of MSME itself, the microfinance of banks and microfinance institutions can be one of the key growth of MSMEs. The impact of microfinance should be optimized through the appropriate strategies of all parties involved. Through appropriate microfinance strategies, MSMEs are expected to experience significant growth.

The purpose of this research is to know factors influencing access of micro finance, impact of micro financing and formulate strategy of optimizing microfinance for MSMEs in Bogor Regency. Primary data were obtained from owners of MSMEs of bags and footwear industries in Ciampea and Ciomas Subdistrict through interviews and questionnaires. The data is then analyzed using logistic regression analysis method and rank test with Wilcoxon using SPSS software.

Primary data from 10 experts in financial institutions and government offices were analyzed using the AHP method. The results showed that the factors that influence access to microfinance are monthly profit, total assets and savings access. Microfinance has a positive impact on almost all aspects of MSME performance. The right strategy to optimize microfinance is the financing of CSR partnership schemes.

Keywords: AHP, microfinancing, MSME, wilcoxon