

Pertumbuhan industri kecil dan menengah : Akses keuangan vs akses pasar = The growth of small and medium enterprise : Access to finance vs access to market.

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Abstrak

[ABSTRAK

Industri Kecil dan Menengah (IKM) menjadi salah satu pendorong pertumbuhan ekonomi nasional di berbagai negara. Akan tetapi dalam perkembangannya, IKM menemukan hambatan dalam peningkatan performanya karena keterbatasan akses terhadap lembaga keuangan formal dan infrastruktur yang kurang memadai sehingga menghambat akses terhadap pasar. Penelitian ini bertujuan untuk mengetahui apakah akses keuangan dan akses pasar mempengaruhi pertumbuhan IKM. Menggunakan data Podes 2011, penelitian ini membuktikan bahwa semakin banyak jumlah lembaga keuangan, semakin mudah lembaga keuangan dijangkau, dan keberadaan fasilitas kredit dapat meningkatkan pertumbuhan IKM. Selain itu, faktor konektivitas juga ikut mendorong pertumbuhan IKM karena meningkatkan akses IKM terhadap pasar.

ABSTRACT

Small and Medium Enterprise (SME) become one of national economic growth supports in many countries. But then in its development, it faces obstacles in improving its performance due to limited access to formal financial institutions and inadequate supply of infrastructure that limit its access to market. This study intends to determine whether access to finance and access to market affect the growth of SME. Using the Podes 2011 data, this study proves that the more the number of financial institutions, easier financial institutions to be accessed, and existence of credit facility can promote the growth of SME. Moreover, connectivity factor also contribute to the growth of SME by improving SME's acces to market.;Small and Medium Enterprise (SME) become one of national economic growth supports in many countries. But then in its development, it faces obstacles in improving its performance due to limited access to formal financial institutions and inadequate supply of infrastructure that limit its access to market. This study intends to determine whether access to finance and access to market affect the growth of SME. Using the Podes 2011 data, this study proves that the more the number of financial institutions, easier financial institutions to be accessed, and existence of credit facility can promote the growth of SME. Moreover, connectivity factor also contribute to the growth of SME by improving SME's acces to market.;Small and Medium Enterprise (SME) become one of national economic growth supports in many countries. But then in its development, it faces obstacles in improving its performance due to limited access to formal financial institutions and inadequate supply of infrastructure that limit its access to market. This study intends to determine whether access to finance and access to market affect the growth of SME. Using the Podes 2011 data, this study proves that the more the number of financial institutions, easier financial institutions to be accessed, and existence of credit facility can promote the growth of SME. Moreover, connectivity factor also contribute to the growth of SME by improving SME's acces to market., Small and Medium Enterprise (SME) become one of national economic growth supports in many countries. But then in its development, it faces obstacles

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