

ABSTRACT

DEVI MONIKA SIHITE, Student Reg. ID: 2006003. An Evaluation of the Income of Palm Oil Farmers, the Customers of People's Business Credit (KUR) at Bank Mandiri in Pagar Dewa Village of Central Bengkulu Regency. Supervised By: HERRI FARIADI, S.P., S.Pd., M.Si and ANA NURMALIA S.P., M.Si.

Palm oil farmers in Pagar Dewa Village of Central Bengkulu Regency borrow people's business credit (KUR-Indonesian Abbreviation) from Bank Mandiri for farming costs and additional business capital. Bank Mandiri carries out financing program policies for farming communities, channeling funds to help communities in the process of developing their businesses. The aim of the research is to determine the income before and after oil palm farmers borrow people's business credit (KUR) at Bank Mandiri in Pagar Dewa Village of Central Bengkulu Regency and find out the correlation value of the loan amount and loan period with the amount of income received by oil palm farmers borrowing people's business credit (KUR) in Pagar Dewa Village of Central Bengkulu Regency. The results of the research show that the research carried out in Pagar Dewa Village of Central Bengkulu Regency, the total income obtained by oil palm farmers before borrowing people's business credit (KUR) from Bank Mandiri was IDR 104,953,051 with an average of IDR 5,247,653 while the total income obtained by coconut farmers palm oil after borrowing people's business credit (KUR) from Bank Mandiri amounting to an average of IDR 206,052,366 with an average of IDR 10,302,618. So the total increase received by oil palm farmers after borrowing people's business credit (KUR) from Bank Mandiri was IDR 101,099,315 with an average of IDR 5,054,966. The results of multiple correlation analysis show that the loan amount (X_1) and the loan period (X_2) do not have a joint effect on increasing income (Y) in Pagar Dewa Village of Central Bengkulu Regency because the loan amount is used to buy land and the prices of fertilizers and poisons are high. increase.

Keywords: People's Business Credit, Revenue, Income, Multiple Correlation, Palm Oil Farmers.

