

**Effectiveness, People's Business Credit (KUR), Rural General Credit (KUPeDES), Micro and Small Business Performance (UMKM).**

ABSTRACT

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This research was conducted to find out how the effectiveness of the granting of People's Business Credit (KUR) and Rural Public Credit (KUPeDES) in supporting the improvement of the performance of Micro, Small and Medium Enterprises (MSMEs) conducted on Micro, Small and Medium Enterprises (MSMEs) taking People's Business Credit (KUR) and Rural General Credit (KUPeDES) at BRI Megaluh Bank in 2017-2018. Qualitative research methods with descriptive format with data collection techniques through interviews and direct observation of the research object. The results of this study indicate that giving in 2017-2018 is very effective in supporting the improvement of MSME performance.

**Key Words :** *Effectiveness, People's Business Credit (KUR), Rural General Credit (KUPeDES), Micro and Small Business Performance (UMKM).*