

PROCEEDING

**SEMINAR NASIONAL DAN *CALL FOR PAPERS*
“*SUSTAINABLE COMPETITIVE ADVANTAGE – 3*”**



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CAUSALITY RELATIONSHIP LENDING WITH EMPLOYMENT OPPORTUNITIES IN SMALL INDUSTRY IN DISTRICT OF NORTH ACEH

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ABSTRACT

Research on causality relationship lending with employment opportunities in small industry in North Aceh aims: to determine the condition of existing small industrial potential for development, and analyze causal relationship between bank lending to small industries and cottage industries with employment opportunities in North Aceh . Time study for three months, from October to December 2012 by taking a sample of 175 small businesses from North Aceh district . Frequency data analysis performed using SPSS, while the statistical model of data analysis done with the Granger Causality tools E-views. The survey results found various small industrial exist, but only a few with the potential to be developed; craft businesses, services and trade. Causality between variables in connecting with employment loan demand shows that demand for credit which led to lack of job opportunities, not lead to employment demand for credit. The influence credit demand is still very small but statistically significant.

Keywords: Demand for credit, employment, small industry



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