DAFTAR PUSTAKA

Artini, Putu. Ni.W., 1996. Analisis Rumah Tangga Petani di Desa Miskin dan Tidak Miskin Kasus di Kecamatan Abang Kabupaten Karang Asem. Propinsi Bali. Tesis S2. Program Pasca Sarjana. UGM. Yogyakarta.

Bakhit, Izzedin, Nicole Goler Von Ravensburg, Hans H. Munker, Victoria Walter, Thomas Walter., 1996. *Attacking The Roots of Poverty*. Marburg Consult For Self-Help Promotion. *Menggempur Akar-akar Kemiskinan*. Yakoma PGI, Jakarta. 2001.

Boediono, Peter Mac. Cawlly., 1984. *Bunga Rampai Ekonomi Mikro*, Gajah Mada Press. Yogyakarta.

BPS. 2000. Statistik Indonesia. Biro Pusat Statistik. Jakarta.

BPS. 2000. Indikator Kesejahteraan Rakyat. Biro Pusat Statistik. Jakarta

BPS. 2000. Jawa Tengah Dalam Angka. 2000. Badan Pusat Statistik Jawa Tengah. Semarang.

BPS. 2001. Kabupaten Grobogan Dalam Angka. Badan Pusat Statistik Kab. Grobogan. Purwodadi.

Departemen Pertanian, 1996. "Laporan Akhir, Studi Dampak Proyek Peningkatan Pendapatan Petani dan Nelayan Kecil (P4K) TA. 1995/1996". Kerjasama. Badan Pendidikan dan Latihan Pertanian Departemen Pertanian dengan Pusat Studi Pembangunan-Lembaga Penelitian Institut Pertanian Bogor.

Departemen Pertanian, 2001. "Penumbuhan dan Pemberdayaan Kelompok Petani-Nelayan Kecil (KPK). Badan Pengembangan SDM Pertanian". Proyek Peningkatan Pendapatan Petani-Nelayan Kecil (P4K) Pusat. Jakarta.

Departemen Pertanian, 2001. "Penumbuhan dan Pengembangan Lembaga Kredit Mikro (LKM) P4K". Proyek Peningkatan Pendapatan Petani-Nelayan Kecil. Badan Pengembagan SDM Pertanian. Jakarta.

Departemen Pertanian, 2002. "P4K Sebuah Alternatif Penanggulangan Kemiskinan Berbasis Masyarakat". Badan Pengembangan SDM Pertanian. Proyek Peningkatan Pendapatan Petani-Nelayan Kecil (P4K) Pusat. Jakarta.

Erwan, Watasen. 1998. Analisis Pendapatan Petani Miskin di Pedesaan. Studi Kasus Kecamatan Likupang Kabupaten Minahasa Propinsi Sulawesi Utara. Tesis S2 Program Pasca Sarjana UGM. Yogyakarta.

Esmara, Hendra. 1978. Bebertapa Pendekatan dalam Metodologi Penelitian Pembagian Pendapatan di jakarta. Kertas Kerja pada Konferensi Nasional V Perhepi. Yayasan Agro Ekonomi. Jakarta

Faturochman dan Molo, M. 1995. Kemiskinan dan Kependudukan di Pedesaan Jawa. Analisis Data Susenas 1992. PPK-UGM. Yogyakarta.

Gaiha, R. 1993. Design of poverty allivation strategy in rural areas. Economics and social development paper. FAO. Rome.

Greene, W.H. 1993. *Econometric Analysis 2nd*. Macmillan. Pub. New York.

Hartono, S. 2002. "Micorenterprise dan Selective Corporate Farming dalam Mendukung Pengembangan Pertanian Kerakyatan dan Industri Pertanian menurut Pandangan Prospek-UGM". Makalah Seminar Nasional Membangun Perta nian Kerakyatan Menuju Industrialisasi dan Pasar Global, Yogyakarta.

Irawan, Suparmoko, M. 1999. *Ekonomika Pembangunan*. Edisi V. BPFE UGM, Yogyakarta.

Kadariah, Lien Karlina, Clive Gray. 1999. *Pengantar Evaluasi Proyek*. Lembaga Penerbit Fakultas Ekonomi Universitas Indonesia, Jakarta.

Komaruddin. 1991. *Uang di Negara Sedang Berkembang*. PT. Bumi Aksara. Jakarta

Koesoemowidjojo, S.E. 2000. Peranan Gender Dalam Rumah Tangga Penerima Kredit Peningkatan Pendapatan Petani Kecil di Bogor. Tesis S2. Program Pasca Sarjana IPB. Bogor.

Levitan, S.A. 1980. *Program in Aid of The Poor 1980's Policy Studies in Employment And Welfare*. John Wiley, New York.

MMA-UGM. 2002. Laporan Studi Dampak P4K terhadap Peningkatan Kesejahteraan PNK Propinsi Jawa Tengah. Yogyakarta.

Nassir, M. 1999. *Metode Penelitian*. Ghalia Indonesia., Jakarta.

Nicholson, Walter. 1989. *Teori Ekonomi Mikro*. PT. Raja Grafindo Persada, Jakarta.

Permai, Y.S. 1996. Pergeseran Tenaga Kerja Dari Sektor Pertanian Ke Sektor Pariwisata di Kawasan Wisata Ubud Kab. Giayar Prop. Bali. Tesis S2 Program Pasca Sarjana UGM. Yogyakarta.

Prayitno, Hadi dan Lincoln, Arsyad. 1987. *Petani Desa dan Kemiskinan.* BPFE UGM, Yogyakarta.

Rahayu Lestari. 1997. Kemiskinan dan Distribusi Pendapatan Rumah Tangga Petani di Kabupaten Gunung Kidul. Tesis S2 Program Pasca Sarjana UGM. Yogyakarta.

Ravallion, M. 1992. Poverty Comparisons., *A guide to Concepts and Methods*, The World Bank. Washington, D.C.

Salean, FJ. 1996. Dampak Bantuan Pelayanan Pertanian Terhadap Pendapatan dan Konsumsi Rumah Tangga Petani di Kab. Timor Tengah Selatan. Tesis S2 Program Pasca Sarjana UGM. Yogyakarta.

Saragih, Bungaran,.....[dkk]. 1994. Metode Penelitian Sosial Ekonomi. Direktorat Perguruan Tinggi Swasta. Direktorat Jenderal Pendidikan Tinggi. Jakarta.

Santoso Singgih. 1999. SPSS Mengolah Data Statistik Secara Profesional. Kelompok Gramedia. Jakarta.

Simatupang, P. 1988. Metode Analisis Ekonomi Produksi, Konsumsi, Pendapatan dan Alokasi tenaga Kerja Keluarga Tani dalam Faisal Kasryno dkk., (eds). Perubahan Ekonomi Pedesaan Menuju Struktur Ekonomi Berimbang. Prosiding Patanas. Pusat Penelitian Agro Ekonomi Balitbang Deptan. Jakarta.

Slamet, M. 1992. *Perspektif Ilmu Penyuluhan Pembangunan Menyongsong Era Tinggal Landas, dalam Penyuluhan Pembangunan di Indonesia*; Menyongsong Abad XXI, PT. Pustaka Pembangunan Swadaya Nusantara, Jakarta.

Soekartawi, A. Soeharjo, J.B. Hardaker dan J.L. Dillon. 1986. *Ilmu Usahatani dan Penelitian untuk Pengembangan Petani Kecil.* UI-Press, Jakarta.

Sumodiningrat. 1999. *Pemberdayaan Masyarakat dan Jaring Pengaman Sosial.* PT. Gramedia, Jakarta.

Sunyoto Usman. 2000. "Analisis Kritis Model-Model Pendekatan Pemberdayaan Masyarakat". Makalah pada Lokakarya Sintesa Pengalaman Penerapan Pendekatan Proyek.

Tim Bina Swadaya. 2000. Paradigma Baru Pemberdayaan Masyarakat. Laporan.

Todaro, Michael P. 1987. Economics for a Developing World, *An Introduction to principle, problems and policies for development*. Longman Inc, New York USA.

United Nation (Ed). 1995. Report Of The World Summit For Social Development in Copenhagen.

White, K.J, Linda, Bui, T.M. 1991. *The Practice of Econometrics A. Computer Handbook Using Shazam.* Addison-Wesley. Publishing Company Inc. United States of America.

Widodo, S.T. 1990. *Indikator Ekonomi Dasar Perhitungan Perekonomian Indonesia*. Kanisius, Yogyakarta.

Wie, The Kian. 1980. *Pembangunan Ekonomi dan Pemerataan.* Beberapa Pendekatan Alternatif. LP3ES, Jakarta.

LAMPIRAN

Lampiran 1. Keragaan Lokasi dan Pelaksana P4K di Indonesia

Tabel 1. Keragaan Lokasi Pelaksana P4K di Indonesia sampai periode Januari 2002

No	Propinsi	Kab	Kec	Desa	PPL	KPK
1	Jawa Barat	20	209	1.46	956	12
2	Jawa Tengah	24	278	1.54	983	15.9
3	DI Yogyakarta	4	56	299	252	4.98
4	Jawa Timur	24	234	1.38	792	15.4
5	Bali	9	46	414	294	4.09
6	NTB	7	51	336	298	776
7	Riau	4	23	186	162	1.1
8	Bengkulu	4	25	227	204	915
9	Sumatera Selatan	4	19	161	106	1.38
10	Lampung	7	36	173	178	1.09
11	Kalimantan Selatan	6	29	141	147	1.03
12	Sulawesi Selatan	9	37	246	197	2.16
	T o t a l	**122**	**1.04**	**6.55**	**4.57**	**67.8**

Sumber : Badan SDM Pertanian , Deptan, 2002

Tabel 2. Keragaan Lokasi Petugas dan KPK Pelaksana Program P4K di Proponsi Jawa Tengah periode Januari 2002

No	Kabupaten	Kec/BPP/ Koord PPL	Desa	PPL	KPK	Gab KPK	LKM	Koperasi
1	Banjarnegara	12	73	30	554	15	0	0
2	Banyumas	12	132	26	860	60	0	2
3	Magelang	12	85	31	706	17	0	0
4	Grobogan	20	156	48	1077	18	3	1
5	Batang	12	180	63	948	22	2	2
6	Kebumen	9	78	32	380	5	2	0
7	Karangayar	11	120	32	645	0	0	0
8	Jepara	14	95	53	581	40	2	3
9	Wonosobo	9	48	28	342	6	0	1
10	Wonogiri	24	186	45	681	12	1	1
11	Purbalingga	10	100	40	526	6	0	0
12	Brebes	11	64	41	564	12	0	0
13	Sragen	11	63	40	558	28	0	1
14	Cilacap	8	40	31	323	0	0	0
15	Demak	12	210	34	752	23	0	1
16	Purworejo	11	110	50	675	6	0	0
17	Pemalang	10	98	30	780	60	0	2
18	Blora	16	145	48	956	16	0	2
19	Boyolali	14	130	65	790	43	3	5
20	Tegal	10	70	35	529	8	0	0
21	Temanggung	7	66	24	309	5	0	0
22	Kudus	10	112	24	660	15	0	1
23	Rembang	15	187	72	744	20	0	1
24	Pati	18	115	34	702	27	3	2

Sumber : BPSDP Soropadan, Jawa Tengah, 2002

Lampiran 2. Penumbuhan dan Realisasi Tabungan PNK Peserta Program

Tabel 3. Penumbuhan KPK, Realisasi, dan Tabungan PNK Peserta Program P4K di Propinsi Jawa Tengah.

No	TA Proyek	Fase	Kabupaten	Jumlah KPK (000)	Realisasi Kredit(000)	Tabungan di Bank (000)	Tabungan di KPK (000)
1	79/80	I	Pati	702	2.828.500	162.236	76.320
2			Jepara	581	5.293.275	376.650	111.750
3			Kudus	660	2.437.350	329.712	17.010
4			Demak	752	2.062.600	103.130	69.094
5			Sragen	584	2.500.600	35.250	41.788
6			Boyolali	790	3.984.400	360.067	98.650
7			Batang	948	4.107.700	176.841	29.981
8			Pemalang	780	2.294.100	62.590	47.998
9			Banyumas	860	4.181.525	263.947	73.526
10	86/87	I	Wonogiri	681	2.061.000	68.100	17.400
11			Grobogan	1.077	9.818.300	233.087	123.040
12			Rembang	744	3.753.178	138.202	34.630
13			Blora	956	7.514.300	273.750	49.274
14	94/95	II	Magelang	706	3.750.350	128.252	84.833
15			Purworejo	675	3.801.800	123.836	14.599
16			Kebumen	380	2.745.400	154.775	12.498
17			Tegal	529	3.130.750	114.453	45.776
18			Brebes	564	4.043.403	267.874	62.346
19			Wonosobo	342	1.339.200	75.063	28.256
20			Banjarnergara	554	2.791.500	244.018	68.327
21	99/00	III	Temanggung	309	1.066.600	67.893	19.613
22			Purbalingga	526	2.566.890	226.256	4.450
23			Karanganyar	645	2.823.700	146.315	79.924
24			Cilacap	323	1.093.300	52.788	19.086

Sumber : BPSDP Soropadan, Jawa Tengah, 2002

Lampiran 3. Lokasi Penelitian P4K di Kabupaten Grobogan Propinsi Jawa Tengah

Tabel 4. Kecamatan, Desa, dan KPK Pelaksana P4K di Kabupaten Grobogan, Jawa Tengah

No	Kecamatan	Desa	KPK
1	Karang rayung	Karanganyar	Karya Sakti I
2	Purwodadi	Kalongan	Anggrek
3	Gubug	Trisari	Ngudi Waluyo
4	Sambungan	Tambak Rejo	Rahayu
5	Wirosari	Kalirejo	Sido Muncul II
6	Toroh	Sindurejo	Lestari
7	Godong	Sambung	Rejeki
8	Purwodadi	Waru Kr. Anyar	Margo Utomo II
9	Purwodadi	Pendem	Murih Rejeki
10	Tegowanu	Madani	Karya Mulia II
11	Purwodadi	Purwodadi	Lestari
12	Toroh	Sugihan	Sido Mulyo IV
13	Purwodadi	Genuksuran	Putri Makarti
14	Ngaringan	Ngarap-arap	Sido Muncul IV
15	Kradenan	Sambong Bangi	Margo Rukun I
16	Klambu	Selojari	Serasi III
17	Pulo Kulon	Pojok	Makmur
18	Penawangan	Lajer	Karya Tani VI
19	Wirosari	Kunden	Ngudi Rahayu
20	Purwodadi	Kedungrejo	Rukun Makmur
21	Grobogan	Karangrejo	Sido Makmur
22	Kradenan	Sambongbangi	Margolaras I
23	Tawang Harjo	Tarub	Nusa indah III
24	Kedung Jati	Kedung Jati	Putri Tani
25	Ngaringan	Bandungsari	Lestari
26	Brati	Menduran	Flamboyan
27	Kradenan	Kalisari	Sarwo Slamet I
28	Geyer	Monggot	Ngudi Rahayu
29	Ngaringan	Kalongdosari	Ngudi Rahayu I
30		Ngaringan	Sumber Jaya
31	Geyer	Ledokdawan	Apel
32	Toroh	KrangganHarjo	Bersemi
33		Boloh	Sekar Melati
34	Grobogan	Rejosari	Karya Mukti
35	Kradenan	Simo	Margoning Karyo
36	Ngaringan	Kalang Lundo	Mina Indah
37	Toroh	Tambirejo	NgudiKarya II
38		Gubug	Margo Mulyo II
49	Purwodadi	Danyang	Nusa Indah
40	Wirosari	Dapurno	Barokah I
41	Penawangan	Pulutan	Sidodadi IV
42	Toroh	Tambirejo	Ngudi Karya II
43	Grobogan	Getasrejo	Bina Tani
44	Grobogan	Ngabenrejo	Margo Mukti

Sumber : BPSDP Soropadan, Jawa Tengah, 2002

Lampiran 4. Hasil Analisis Regresi Terhadap Katagori Nilai Kredit Rendah, Sedang dan Tinggi.

```
UNIT  6 IS NOW ASSIGNED TO: a:hsl.doc(kredit katagori rendah)

|_auto kk nka a f art pdd u kpk ku t kur/max


LEAST SQUARES ESTIMATION              47 OBSERVATIONS
BY COCHRANE-ORCUTT TYPE PROCEDURE WITH CONVERGENCE = 0.00100

    ITERATION          RHO              LOG L.F.            SSE
        1           0.00000          -173.746           4472.5
        2          -0.35295          -170.084           3816.4
        3          -0.40430          -170.021           3802.4
        4          -0.40853          -170.022           3802.2
        5          -0.40886          -170.022           3802.2

 LOG L.F. =   -170.022       AT RHO =    -0.40886

                  ASYMPTOTIC  ASYMPTOTIC  ASYMPTOTIC
          ESTIMATE    VARIANCE    ST.ERROR     T-RATIO
RHO       -0.40886     0.01772     0.13312    -3.07142

R-SQUARE =   0.5375     R-SQUARE ADJUSTED =   0.4090
VARIANCE OF THE ESTIMATE-SIGMA**2 =   105.62
STANDARD ERROR OF THE ESTIMATE-SIGMA =   10.277
SUM OF SQUARED ERRORS-SSE=   3802.2
MEAN OF DEPENDENT VARIABLE =   41.106
LOG OF THE LIKELIHOOD FUNCTION = -170.022

                   ANALYSIS OF VARIANCE - FROM MEAN
                     SS          DF            MS
REGRESSION        4418.2         10.        441.82
ERROR             3802.2         36.        105.62
TOTAL             8220.5         46.        178.71

                   ANALYSIS OF VARIANCE - FROM ZERO
                     SS          DF            MS
REGRESSION        83836.         11.        7621.4
ERROR             3802.2         36.        105.62
TOTAL             87638.         47.        1864.6


VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      36 DF   P-VALUE CORR. COEFFICIENT   AT MEANS
NKA          42.539      10.27      4.143     0.000 0.568     0.9763     12.3664
A           -40.035      11.85     -3.378     0.002-0.491    -0.9324     -9.4876
F           -4.5827      2.683     -1.708     0.096-0.274    -0.3156     -0.2253
ART         -1.1029      1.135    -0.9714     0.338-0.160    -0.1106     -0.1028
PDD         -1.4879      2.083    -0.7142     0.480-0.118    -0.0906     -0.0762
U           0.28490     0.1617      1.762     0.087 0.282     0.2156      0.3097
KPK         -8.7968      1.736     -5.066     0.000-0.645    -0.6153     -2.2083
KU           5.7305      2.429      2.359     0.024 0.366     0.3447      0.3500
T          -0.12331     0.6159E-01 -2.002     0.053-0.317    -0.2534     -0.1838
KUR       0.24942E-01 0.5412     0.4608E-01 0.963 0.008     0.0053      0.0019
CONSTANT     10.502      97.63      0.1076     0.915 0.018     0.0000      0.2555

DURBIN-WATSON = 2.2521    VON NEUMANN RATIO = 2.3011    RHO = -0.13016
RESIDUAL SUM =   1.9899      RESIDUAL VARIANCE =   105.73
SUM OF ABSOLUTE ERRORS=   338.76
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.5379
RUNS TEST:   28 RUNS,   23 POSITIVE,   24 NEGATIVE, NORMAL STATISTIC =  1.0360
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -2.1826
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =   0.0895 WITH STANDARD DEVIATION OF 0.3466
COEFFICIENT OF EXCESS KURTOSIS =   0.5282 WITH STANDARD DEVIATION OF 0.6809
```

```
|_auto q nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   14 CURRENT PAR=  500

DEPENDENT VARIABLE =  Q
..NOTE..R-SQUARE,ANOVA,RESIDUALS DONE ON ORIGINAL VARS

LEAST SQUARES ESTIMATION              47 OBSERVATIONS
BY COCHRANE-ORCUTT TYPE PROCEDURE WITH CONVERGENCE = 0.00100

    ITERATION          RHO                LOG L.F.            SSE
        1            0.00000          -32.2953             10.876
        2           -0.26707          -29.8038             9.7664
        3           -0.37691          -29.4328             9.5972
        4           -0.40400          -29.4204             9.5870
        5           -0.40944          -29.4220             9.5866
        6           -0.41047          -29.4224             9.5866
        7           -0.41067          -29.4225             9.5866

 LOG L.F. =   -29.4225       AT RHO =    -0.41067

                   ASYMPTOTIC  ASYMPTOTIC  ASYMPTOTIC
          ESTIMATE   VARIANCE    ST.ERROR     T-RATIO
RHO       -0.41067    0.01769     0.13300    -3.08779

 R-SQUARE =   0.5265     R-SQUARE ADJUSTED =   0.3949
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.26629
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.51604
SUM OF SQUARED ERRORS-SSE=   9.5866
MEAN OF DEPENDENT VARIABLE =   12.760
LOG OF THE LIKELIHOOD FUNCTION = -29.4225


                   ANALYSIS OF VARIANCE - FROM MEAN
                     SS          DF            MS
REGRESSION        10.659         10.        1.0659
ERROR             9.5866         36.       0.26629
TOTAL             20.245         46.       0.44011

                   ANALYSIS OF VARIANCE - FROM ZERO
                     SS          DF            MS
REGRESSION        7663.6         11.        696.69
ERROR             9.5866         36.       0.26629
TOTAL             7673.2         47.        163.26


VARIABLE   ESTIMATED  STANDARD   T-RATIO       PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      36 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
NKA       -0.53845     0.5150     -1.046    0.303-0.172    -0.2490    -0.5043
A          -1.4383     0.5946     -2.419    0.021-0.374    -0.6750    -1.0980
F          0.49659     0.1346      3.690    0.001 0.524     0.6890     0.0787
ART       -0.25872     0.5697E-01 -4.541    0.000-0.603    -0.5227    -0.0777
PDD        0.32637E-01 0.1046      0.3122   0.757 0.052     0.0400     0.0054
U         -0.28653E-01 0.8116E-02 -3.531    0.001-0.507    -0.4369    -0.1003
KPK       -0.27421     0.8709E-01 -3.148    0.003-0.465    -0.3865    -0.2217
KU         0.13555E-01 0.1219      0.1112   0.912 0.019     0.0164     0.0027
T          0.10384E-01 0.3090E-02  3.361    0.002 0.489     0.4300     0.0499
KUR       -0.13046E-01 0.2715E-01 -0.4805   0.634-0.080    -0.0558    -0.0032
CONSTANT   36.607       4.898      7.474    0.000 0.780     0.0000     2.8688


DURBIN-WATSON = 2.2279    VON NEUMANN RATIO = 2.2764    RHO = -0.13316
RESIDUAL SUM =  0.38988E-01  RESIDUAL VARIANCE =  0.26634
SUM OF ABSOLUTE ERRORS=   16.429
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.5303
RUNS TEST:   26 RUNS,   22 POSITIVE,   25 NEGATIVE, NORMAL STATISTIC =  0.4726
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -2.2230
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =   0.7323 WITH STANDARD DEVIATION OF 0.3466
COEFFICIENT OF EXCESS KURTOSIS =   0.6640 WITH STANDARD DEVIATION OF 0.6809
```

```
 |_auto y q kk nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   15 CURRENT PAR=  500

DEPENDENT VARIABLE =  Y
..NOTE..R-SQUARE,ANOVA,RESIDUALS DONE ON ORIGINAL VARS

LEAST SQUARES ESTIMATION              47 OBSERVATIONS
BY COCHRANE-ORCUTT TYPE PROCEDURE WITH CONVERGENCE = 0.00100

    ITERATION          RHO                LOG L.F.            SSE
        1            0.00000          -22.5145             7.1731
        2           -0.13474          -21.9688             7.0057
        3           -0.18210          -21.9059             6.9847
        4           -0.19794          -21.9006             6.9822
        5           -0.20312          -21.9006             6.9819
        6           -0.20481          -21.9008             6.9818
        7           -0.20535          -21.9009             6.9818

 LOG L.F. =   -21.9009       AT RHO =    -0.20535

                  ASYMPTOTIC  ASYMPTOTIC  ASYMPTOTIC
          ESTIMATE    VARIANCE    ST.ERROR     T-RATIO
RHO       -0.20535     0.02038     0.14276    -1.43850

 R-SQUARE =   0.4619     R-SQUARE ADJUSTED =   0.2719
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.20535
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.45315
SUM OF SQUARED ERRORS-SSE=   6.9818
MEAN OF DEPENDENT VARIABLE =   12.383
LOG OF THE LIKELIHOOD FUNCTION = -21.9009


                   ANALYSIS OF VARIANCE - FROM MEAN
                     SS          DF            MS
REGRESSION         5.9922         12.       0.49935
ERROR              6.9818         34.       0.20535
TOTAL              12.974         46.       0.28204

                   ANALYSIS OF VARIANCE - FROM ZERO
                     SS          DF            MS
REGRESSION         7213.2         13.        554.86
ERROR              6.9818         34.       0.20535
TOTAL              7220.2         47.        153.62

VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      34 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
Q          0.15850     0.1438      1.102     0.278 0.186     0.1980     0.1633
KK         0.10812E-01 0.7191E-02  1.504     0.142 0.250     0.2722     0.0359
NKA         1.0910     0.5933      1.839     0.075 0.301     0.6303     1.0528
A          -1.1293     0.6859     -1.646     0.109-0.272    -0.6620    -0.8883
F          0.65641E-01 0.1531      0.4288    0.671 0.073     0.1138     0.0107
ART        0.11093     0.6466E-01  1.716     0.095 0.282     0.2800     0.0343
PDD        0.18549E-01 0.9795E-01  0.1894    0.851 0.032     0.0284     0.0032
U         -0.68504E-02 0.8265E-02 -0.8289    0.413-0.141    -0.1305    -0.0247
KPK       -0.11468     0.1144     -1.002     0.323-0.169    -0.2019    -0.0956
KU         0.21362     0.1254      1.703     0.098 0.280     0.3234     0.0433
T         -0.51864E-02 0.3451E-02 -1.503     0.142-0.250    -0.2683    -0.0257
KUR       -0.19345E-01 0.2684E-01 -0.7208    0.476-0.123    -0.1033    -0.0049
CONSTANT   8.6115      7.042       1.223     0.230 0.205     0.0000     0.6954

DURBIN-WATSON = 2.0749    VON NEUMANN RATIO = 2.1200    RHO = -0.06082
RESIDUAL SUM =  0.38723E-01  RESIDUAL VARIANCE =  0.20539
SUM OF ABSOLUTE ERRORS=   14.300
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.4621
RUNS TEST:   29 RUNS,   22 POSITIVE,   25 NEGATIVE, NORMAL STATISTIC =  1.3612
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -2.0305
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =   0.5701 WITH STANDARD DEVIATION OF 0.3466
COEFFICIENT OF EXCESS KURTOSIS =   0.0067 WITH STANDARD DEVIATION OF 0.6809
```

```
|_auto c y q kk nka a f art pdd u kpk ku t kur/max

 REQUIRED MEMORY IS PAR=   15 CURRENT PAR=  500

 DEPENDENT VARIABLE =  C
 ..NOTE..R-SQUARE,ANOVA,RESIDUALS DONE ON ORIGINAL VARS

 LEAST SQUARES ESTIMATION              47 OBSERVATIONS
 BY COCHRANE-ORCUTT TYPE PROCEDURE WITH CONVERGENCE = 0.00100

     ITERATION          RHO                LOG L.F.            SSE
         1             0.00000          -11.4388             4.4773
         2            -0.13030          -10.8455             4.3641
         3            -0.19648          -10.6906             4.3334
         4            -0.22820          -10.6545             4.3254
         5            -0.24286          -10.6465             4.3233
         6            -0.24950          -10.6447             4.3227
         7            -0.25248          -10.6443             4.3224
         8            -0.25381          -10.6442             4.3223
         9            -0.25440          -10.6442             4.3223

  LOG L.F. =   -10.6442       AT RHO =    -0.25440

                    ASYMPTOTIC  ASYMPTOTIC  ASYMPTOTIC
          ESTIMATE    VARIANCE    ST.ERROR     T-RATIO
 RHO      -0.25440     0.01990     0.14107    -1.80343

  R-SQUARE =   0.4908     R-SQUARE ADJUSTED =   0.2902
 VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.13098
 STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.36191
 SUM OF SQUARED ERRORS-SSE=   4.3223
 MEAN OF DEPENDENT VARIABLE =   11.755
 LOG OF THE LIKELIHOOD FUNCTION = -10.6442

                      ANALYSIS OF VARIANCE - FROM MEAN
                        SS          DF            MS
 REGRESSION         4.1660          13.       0.32046
 ERROR              4.3223          33.       0.13098
 TOTAL              8.4883          46.       0.18453

                      ANALYSIS OF VARIANCE - FROM ZERO
                        SS          DF            MS
 REGRESSION         6498.9          14.        464.21
 ERROR              4.3223          33.       0.13098
 TOTAL              6503.3          47.        138.37


 VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
   NAME    COEFFICIENT   ERROR      33 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
 Y         -0.38220E-01 0.1369     -0.2792    0.782-0.049    -0.0473    -0.0403
 Q         -0.28773E-01 0.1174     -0.2451    0.808-0.043    -0.0444    -0.0312
 KK         0.51369E-02 0.5961E-02  0.8617    0.395 0.148     0.1599     0.0180
 NKA        0.24505     0.4915      0.4986    0.621 0.086     0.1750     0.2491
 A          0.72854     0.5620      1.296     0.204 0.220     0.5281     0.6037
 F         -0.56812E-01 0.1208     -0.4703    0.641-0.082    -0.1217    -0.0098
 ART        0.13313     0.5358E-01  2.485     0.018 0.397     0.4154     0.0434
 PDD        0.52790E-01 0.7746E-01  0.6815    0.500 0.118     0.1000     0.0095
 U         -0.65922E-02 0.6743E-02 -0.9777    0.335-0.168    -0.1552    -0.0251
 KPK        0.32019     0.9155E-01  3.497     0.001 0.520     0.6969     0.2811
 KU        -0.79955E-01 0.1027     -0.7784    0.442-0.134    -0.1497    -0.0171
 T         -0.35302E-04 0.2806E-02 -0.1258E-01 0.990-0.002    -0.0023    -0.0002
 KUR        0.60998E-02 0.2100E-01  0.2905    0.773 0.051     0.0403     0.0016
 CONSTANT  -0.97612      5.728     -0.1704    0.866-0.030     0.0000    -0.0830


 DURBIN-WATSON = 2.0099
```

UNIT 6 IS NOW ASSIGNED TO: a:hsl2.doc (kredit katagori sedang)

```
|_auto kk nka a f art pdd u kpk ku t kur/max

R-SQUARE =   0.3159     R-SQUARE ADJUSTED =   0.1605
VARIANCE OF THE ESTIMATE-SIGMA**2 =   170.08
STANDARD ERROR OF THE ESTIMATE-SIGMA =   13.042
SUM OF SQUARED ERRORS-SSE=   7483.6
MEAN OF DEPENDENT VARIABLE =   44.127
LOG OF THE LIKELIHOOD FUNCTION = -213.183

                    ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
REGRESSION         3456.5         10.         345.65
ERROR              7483.6         44.         170.08
TOTAL              10940.         54.         202.59

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
REGRESSION        0.11055E+06     11.         10050.
ERROR              7483.6         44.         170.08
TOTAL             0.11804E+06     55.         2146.1

VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      44 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
NKA         74.884       71.65      1.045     0.302 0.156     1.2251    21.9773
A          -68.831       60.78     -1.132     0.264-0.168    -1.1501   -16.5746
F          0.79382       3.435     0.2311     0.818 0.035     0.0445     0.0494
ART         1.5962       1.679     0.9508     0.347 0.142     0.1320     0.1519
PDD      -0.13941E-01    2.082    -0.6696E-02 0.995-0.001    -0.0009    -0.0007
U          0.29342      0.2001      1.466     0.150 0.216     0.2100     0.2631
KPK         1.1656      0.8771      1.329     0.191 0.196     0.2252     0.3386
KU         0.35610       3.119     0.1142     0.910 0.017     0.0200     0.0169
T          0.68099E-01 0.3541E-01   1.923     0.061 0.278     0.2402     0.1526
KUR        -1.6609       1.207     -1.376     0.176-0.203    -0.2520    -0.1389
CONSTANT   -231.07       299.5     -0.7714     0.445-0.116     0.0000    -5.2364

DURBIN-WATSON = 2.0599    VON NEUMANN RATIO = 2.0981    RHO = -0.03422
RESIDUAL SUM =   1.5407      RESIDUAL VARIANCE =   170.14
SUM OF ABSOLUTE ERRORS=   513.30
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.3160
RUNS TEST:   25 RUNS,   29 POSITIVE,   26 NEGATIVE, NORMAL STATISTIC = -0.9333
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -1.0446
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =  -0.4366 WITH STANDARD DEVIATION OF 0.3217
COEFFICIENT OF EXCESS KURTOSIS =   0.7000 WITH STANDARD DEVIATION OF 0.6335
```

```
 |_auto q nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   15 CURRENT PAR=  500

R-SQUARE =   0.3057     R-SQUARE ADJUSTED =   0.1479
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.42452
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.65155
SUM OF SQUARED ERRORS-SSE=   18.679
MEAN OF DEPENDENT VARIABLE =   12.794
LOG OF THE LIKELIHOOD FUNCTION = -48.3460

                     ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
REGRESSION         8.2236         10.        0.82236
ERROR              18.679         44.        0.42452
TOTAL              26.902         54.        0.49819

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
REGRESSION         9011.1         11.         819.19
ERROR              18.679         44.        0.42452
TOTAL              9029.8         55.         164.18


VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      44 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
NKA         8.1776       3.987       2.051     0.046 0.295     2.6978     8.2776
A          -5.4619       3.377      -1.618     0.113-0.237    -1.8403    -4.5363
F         -0.52380      0.1890      -2.771     0.008-0.385    -0.5926    -0.1124
ART      -0.17124E-01 0.8381E-01 -0.2043     0.839-0.031    -0.0286    -0.0056
PDD       0.30658E-01 0.1078       0.2844     0.777 0.043     0.0408     0.0055
U        -0.68944E-02 0.1026E-01 -0.6722     0.505-0.101    -0.0995    -0.0213
KPK      -0.60971E-01 0.4835E-01  -1.261     0.214-0.187    -0.2375    -0.0611
KU        0.19275      0.1718       1.122     0.268 0.167     0.2184     0.0315
T        -0.14667E-02 0.1965E-02 -0.7465     0.459-0.112    -0.1043    -0.0113
KUR       0.72101E-01 0.6540E-01   1.102     0.276 0.164     0.2206     0.0208
CONSTANT  -33.103       16.71      -1.981     0.054-0.286     0.0000    -2.5874


DURBIN-WATSON = 2.0334    VON NEUMANN RATIO = 2.0710    RHO = -0.01721
RESIDUAL SUM =  0.91423E-02  RESIDUAL VARIANCE =  0.42452
SUM OF ABSOLUTE ERRORS=   26.037
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.3057
RUNS TEST:   30 RUNS,   29 POSITIVE,   26 NEGATIVE, NORMAL STATISTIC =  0.4319
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -1.7065
 MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =  -0.5557 WITH STANDARD DEVIATION OF 0.3217
COEFFICIENT OF EXCESS KURTOSIS =   0.7360 WITH STANDARD DEVIATION OF 0.6335
```

```
|_auto y q kk nka a f art pdd u kpk ku t kur/max

 REQUIRED MEMORY IS PAR=   17 CURRENT PAR=  500

 R-SQUARE =   0.3000     R-SQUARE ADJUSTED =   0.1000
 VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.39325
 STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.62710
 SUM OF SQUARED ERRORS-SSE=   16.517
 MEAN OF DEPENDENT VARIABLE =   12.443
 LOG OF THE LIKELIHOOD FUNCTION = -44.9599


                    ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
 REGRESSION        7.0780         12.       0.58983
 ERROR             16.517         42.       0.39325
 TOTAL             23.595         54.       0.43694

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
 REGRESSION        8522.3         13.        655.56
 ERROR             16.517         42.       0.39325
 TOTAL             8538.9         55.        155.25


 VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
   NAME    COEFFICIENT   ERROR      42 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
 Q          0.19185     0.1470      1.305     0.199 0.197     0.2049     0.1973
 KK         0.74321E-02 0.7199E-02  1.032     0.308 0.157     0.1600     0.0264
 NKA         1.5373      4.207      0.3654    0.717 0.056     0.5416     1.6001
 A          -0.45330     3.509     -0.1292    0.898-0.020    -0.1631    -0.3871
 F          -0.19587     0.2049    -0.9561    0.344-0.146    -0.2366    -0.0432
 ART         0.40822E-01 0.8058E-01  0.5066    0.615 0.078     0.0727     0.0138
 PDD         0.13464     0.1048      1.285     0.206 0.194     0.1915     0.0250
 U          -0.56772E-02 0.1033E-01 -0.5498    0.585-0.085    -0.0875    -0.0181
 KPK         0.50062E-01 0.5029E-01  0.9955    0.325 0.152     0.2082     0.0516
 KU          0.26999     0.1750      1.543     0.130 0.232     0.3267     0.0454
 T          -0.16940E-02 0.2053E-02 -0.8252    0.414-0.126    -0.1287    -0.0135
 KUR        -0.21473E-01 0.6719E-01 -0.3196    0.751-0.049    -0.0701    -0.0064
 CONSTANT   -6.1118      17.59      -0.3475    0.730-0.054     0.0000    -0.4912


 DURBIN-WATSON = 1.9752    VON NEUMANN RATIO = 2.0118    RHO = -0.00039
 RESIDUAL SUM = -0.84386E-03  RESIDUAL VARIANCE =  0.39325
 SUM OF ABSOLUTE ERRORS=   24.490
 R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.3000
 RUNS TEST:   29 RUNS,   31 POSITIVE,   24 NEGATIVE, NORMAL STATISTIC =  0.2617
 DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  -1.3913
 MODIFIED FOR AUTO ORDER=1
 COEFFICIENT OF SKEWNESS =  -0.5949 WITH STANDARD DEVIATION OF 0.3217
 COEFFICIENT OF EXCESS KURTOSIS =   0.3161 WITH STANDARD DEVIATION OF 0.6335
```

```
|_auto c y q kk nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   17 CURRENT PAR=  500

R-SQUARE =   0.4923     R-SQUARE ADJUSTED =   0.3313
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.14131
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.37592
SUM OF SQUARED ERRORS-SSE=   5.7938
MEAN OF DEPENDENT VARIABLE =   11.834
LOG OF THE LIKELIHOOD FUNCTION = -16.1959

                   ANALYSIS OF VARIANCE - FROM MEAN
                     SS          DF            MS
REGRESSION         5.6173         13.       0.43210
ERROR              5.7938         41.       0.14131
TOTAL              11.411         54.       0.21132

                   ANALYSIS OF VARIANCE - FROM ZERO
                     SS          DF            MS
REGRESSION         7708.4         14.        550.60
ERROR              5.7938         41.       0.14131
TOTAL              7714.2         55.        140.26


VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      41 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
Y          0.27106     0.9044E-01   2.997     0.005 0.424     0.3898     0.2850
Q          0.21088     0.8645E-01   2.439     0.019 0.356     0.3238     0.2280
KK        -0.81066E-02 0.4410E-02  -1.838     0.073-0.276    -0.2510    -0.0302
NKA        0.70422      2.141       0.3289    0.744 0.051     0.3567     0.7706
A         -0.99260      1.780      -0.5575    0.580-0.087    -0.5135    -0.8912
F         -0.21402E-01 0.1075      -0.1990    0.843-0.031    -0.0372    -0.0050
ART        0.18654     0.4879E-01   3.824     0.000 0.513     0.4776     0.0662
PDD        0.27654E-01 0.5958E-01   0.4641    0.645 0.072     0.0566     0.0054
U          0.27612E-02 0.5938E-02   0.4650    0.644 0.072     0.0612     0.0092
KPK       -0.30145E-01 0.2613E-01  -1.154     0.255-0.177    -0.1803    -0.0327
KU        -0.77149E-01 0.9273E-01  -0.8320    0.410-0.129    -0.1342    -0.0136
T         -0.37776E-03 0.1061E-02  -0.3561    0.724-0.056    -0.0413    -0.0032
KUR       -0.19743E-01 0.3580E-01  -0.5515    0.584-0.086    -0.0927    -0.0062
CONSTANT   7.3119      8.864       0.8249    0.414 0.128     0.0000     0.6179

DURBIN-WATSON = 1.9242    VON NEUMANN RATIO = 1.9598    RHO =  0.01708
RESIDUAL SUM = -0.12180      RESIDUAL VARIANCE =  0.14167
SUM OF ABSOLUTE ERRORS=   14.571
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.4912
RUNS TEST:   31 RUNS,   27 POSITIVE,   28 NEGATIVE, NORMAL STATISTIC =  0.6832
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  0.43546
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =   0.0738 WITH STANDARD DEVIATION OF 0.3217
COEFFICIENT OF EXCESS KURTOSIS =  -0.0522 WITH STANDARD DEVIATION OF 0.6335
```

```
UNIT  6 IS NOW ASSIGNED TO: a:hsl3.doc (katagori kredit tinggi)

  !_auto kk nka a f art pdd u kpk ku t kur/max

 REQUIRED MEMORY IS PAR=   18 CURRENT PAR=  500


  R-SQUARE =    0.2321     R-SQUARE ADJUSTED =    0.0949
 VARIANCE OF THE ESTIMATE-SIGMA**2 =   168.30
 STANDARD ERROR OF THE ESTIMATE-SIGMA =   12.973
 SUM OF SQUARED ERRORS-SSE=   9425.0
 MEAN OF DEPENDENT VARIABLE =   40.269
 LOG OF THE LIKELIHOOD FUNCTION = -260.779


                    ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
 REGRESSION         2848.2         10.        284.82
 ERROR              9425.0         56.        168.30
 TOTAL              12273.         66.        185.96

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
 REGRESSION       0.11149E+06     11.        10136.
 ERROR             9425.0         56.        168.30
 TOTAL            0.12092E+06     67.        1804.7


 VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
   NAME    COEFFICIENT   ERROR      56 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
 NKA        -99.018      46.42      -2.133     0.037-0.274    -0.5362   -32.8772
 A           49.013      30.33       1.616     0.112 0.211     0.3973    13.4658
 F         -0.62833      1.235      -0.5088    0.613-0.068    -0.0817    -0.0838
 ART        0.59723      1.590       0.3757    0.709 0.050     0.0475     0.0560
 PDD         5.1828      3.115       1.664     0.102 0.217     0.2316     0.2766
 U         0.65205E-03 0.2145      0.3040E-02 0.998 0.000     0.0004     0.0007
 KPK        -3.8030      1.161      -3.277     0.002-0.401    -0.5123    -1.0149
 KU          2.6006      3.049       0.8531    0.397 0.113     0.1149     0.1272
 T          0.14089     0.4065E-01   3.466     0.001 0.420     0.5607     0.3149
 KUR       -0.70736     0.8541      -0.8282    0.411-0.110    -0.1212    -0.0779
 CONSTANT    838.09      389.1        2.154     0.036 0.277     0.0000    20.8125


 DURBIN-WATSON = 2.0043    VON NEUMANN RATIO = 2.0346    RHO = -0.00269
 RESIDUAL SUM = -0.21623      RESIDUAL VARIANCE =   168.30
 SUM OF ABSOLUTE ERRORS=   654.40
 R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.2321
 RUNS TEST:   34 RUNS,   33 POSITIVE,   34 NEGATIVE, NORMAL STATISTIC = -0.1213
 DURBIN H STATISTIC (ASYMPTOTIC NORMAL) = -0.22408
  MODIFIED FOR AUTO ORDER=1
 COEFFICIENT OF SKEWNESS =  -0.0370 WITH STANDARD DEVIATION OF 0.2928
 COEFFICIENT OF EXCESS KURTOSIS =  -0.2695 WITH STANDARD DEVIATION OF 0.5780
```

```
|_auto q nka a f art pdd u kpk ku t kur/max

 REQUIRED MEMORY IS PAR=   18 CURRENT PAR=  500


  R-SQUARE =   0.2456     R-SQUARE ADJUSTED =   0.1109
 VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.33445
 STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.57831
 SUM OF SQUARED ERRORS-SSE=   18.729
 MEAN OF DEPENDENT VARIABLE =   12.797
 LOG OF THE LIKELIHOOD FUNCTION = -52.3861


                     ANALYSIS OF VARIANCE - FROM MEAN
                       SS          DF            MS
 REGRESSION         6.0979         10.        0.60979
 ERROR              18.729         56.        0.33445
 TOTAL              24.827         66.        0.37617

                     ANALYSIS OF VARIANCE - FROM ZERO
                       SS          DF            MS
 REGRESSION         10979.         11.         998.06
 ERROR              18.729         56.        0.33445
 TOTAL              10997.         67.         164.14


 VARIABLE   ESTIMATED  STANDARD   T-RATIO        PARTIAL STANDARDIZED ELASTICITY
   NAME    COEFFICIENT   ERROR      56 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
 NKA        -1.4617      1.968     -0.7427    0.461-0.099    -0.1760    -1.5271
 A          0.41720      1.289      0.3236    0.747 0.043     0.0752     0.3607
 F          0.86988E-01 0.5241E-01   1.660    0.103 0.217     0.2516     0.0365
 ART        0.10481     0.7105E-01   1.475    0.146 0.193     0.1854     0.0309
 PDD       -0.21987E-01 0.1364      -0.1611   0.873-0.022    -0.0218    -0.0037
 U          0.23948E-01 0.9481E-02   2.526    0.014 0.320     0.3203     0.0762
 KPK        0.35038E-01 0.4884E-01   0.7174   0.476 0.095     0.1049     0.0294
 KU        -0.51452     0.1300      -3.957    0.000-0.467    -0.5052    -0.0792
 T         -0.16657E-02 0.1724E-02  -0.9663   0.338-0.128    -0.1474    -0.0117
 KUR       -0.76508E-02 0.3632E-01  -0.2107   0.834-0.028    -0.0292    -0.0027
 CONSTANT   26.753       16.38       1.634    0.108 0.213     0.0000     2.0905

 DURBIN-WATSON = 1.9827    VON NEUMANN RATIO = 2.0128    RHO = -0.00531
 RESIDUAL SUM =  0.24393E-01  RESIDUAL VARIANCE =  0.33446
 SUM OF ABSOLUTE ERRORS=   29.719
 R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.2460
 RUNS TEST:   35 RUNS,   34 POSITIVE,   33 NEGATIVE, NORMAL STATISTIC =  0.1250
 DURBIN H STATISTIC (ASYMPTOTIC NORMAL) = -0.23779
  MODIFIED FOR AUTO ORDER=1
 COEFFICIENT OF SKEWNESS =   0.0667 WITH STANDARD DEVIATION OF 0.2928
 COEFFICIENT OF EXCESS KURTOSIS =  -0.5543 WITH STANDARD DEVIATION OF 0.5780
```

```
|_auto y q kk nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   20 CURRENT PAR=  500

 R-SQUARE =   0.4512     R-SQUARE ADJUSTED =   0.3293
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.23258
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.48227
SUM OF SQUARED ERRORS-SSE=   12.560
MEAN OF DEPENDENT VARIABLE =   12.478
LOG OF THE LIKELIHOOD FUNCTION = -38.9878

                    ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
REGRESSION         10.328         12.       0.86063
ERROR              12.560         54.       0.23258
TOTAL              22.887         66.       0.34677

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
REGRESSION         10442.         13.        803.25
ERROR              12.560         54.       0.23258
TOTAL              10455.         67.        156.04


VARIABLE   ESTIMATED  STANDARD    T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      54 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
Q          0.29632     0.1114      2.661     0.010 0.340     0.3086     0.3039
KK         0.13135E-01 0.4977E-02  2.639     0.011 0.338     0.3042     0.0424
NKA         3.0159      1.799      1.677     0.099 0.222     0.3782     3.2316
A           1.2551      1.153      1.088     0.281 0.147     0.2356     1.1128
F         -0.92976E-01 0.4682E-01 -1.986     0.052-0.261    -0.2801    -0.0400
ART        0.11082     0.5994E-01  1.849     0.070 0.244     0.2041     0.0335
PDD        0.19354E-01 0.1186      0.1632    0.871 0.022     0.0200     0.0033
U         -0.28918E-02 0.8421E-02 -0.3434    0.733-0.047    -0.0403    -0.0094
KPK        0.63896E-01 0.4731E-01  1.351     0.182 0.181     0.1993     0.0550
KU         0.19511     0.1275      1.530     0.132 0.204     0.1995     0.0308
T          0.11898E-02 0.1676E-02  0.7098    0.481 0.096     0.1097     0.0086
KUR        0.51921E-01 0.3192E-01  1.626     0.110 0.216     0.2060     0.0184
CONSTANT  -47.302       15.29      -3.094     0.003-0.388     0.0000    -3.7909


DURBIN-WATSON = 1.9258    VON NEUMANN RATIO = 1.9550    RHO =  0.01371
RESIDUAL SUM =  0.69354E-03  RESIDUAL VARIANCE =  0.23258
SUM OF ABSOLUTE ERRORS=   23.189
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.4514
RUNS TEST:   38 RUNS,   35 POSITIVE,   32 NEGATIVE, NORMAL STATISTIC =  0.8801
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =   1.1239
 MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =   0.0462 WITH STANDARD DEVIATION OF 0.2928
COEFFICIENT OF EXCESS KURTOSIS =  -0.1270 WITH STANDARD DEVIATION OF 0.5780
```

```
 |_auto c y q kk nka a f art pdd u kpk ku t kur/max

REQUIRED MEMORY IS PAR=   20 CURRENT PAR=  500


 R-SQUARE =   0.4675     R-SQUARE ADJUSTED =   0.3369
VARIANCE OF THE ESTIMATE-SIGMA**2 =  0.14165
STANDARD ERROR OF THE ESTIMATE-SIGMA =  0.37637
SUM OF SQUARED ERRORS-SSE=   7.5077
MEAN OF DEPENDENT VARIABLE =   11.700
LOG OF THE LIKELIHOOD FUNCTION = -21.8325


                    ANALYSIS OF VARIANCE - FROM MEAN
                      SS          DF            MS
REGRESSION         6.5912         13.        0.50702
ERROR              7.5077         53.        0.14165
TOTAL              14.099         66.        0.21362

                    ANALYSIS OF VARIANCE - FROM ZERO
                      SS          DF            MS
REGRESSION         9178.9         14.         655.64
ERROR              7.5077         53.        0.14165
TOTAL              9186.4         67.         137.11


VARIABLE   ESTIMATED  STANDARD    T-RATIO        PARTIAL STANDARDIZED ELASTICITY
  NAME    COEFFICIENT   ERROR      53 DF   P-VALUE CORR. COEFFICIENT  AT MEANS
Y         -0.98846E-03 0.9925E-01 -0.9959E-02 0.992-0.001    -0.0013    -0.0011
Q          0.42020E-01 0.8134E-01  0.5166      0.608 0.071     0.0558     0.0460
KK        -0.26527E-02 0.3735E-02 -0.7102      0.481-0.097    -0.0783    -0.0091
NKA         1.1996       1.925      0.6232      0.536 0.085     0.1916     1.3708
A         -0.18345       1.171     -0.1566      0.876-0.022    -0.0439    -0.1735
F         -0.26219E-01 0.4712E-01 -0.5564      0.580-0.076    -0.1006    -0.0120
ART        0.11236     0.4332E-01   2.594      0.012 0.336     0.2637     0.0363
PDD        0.14680     0.9016E-01   1.628      0.109 0.218     0.1935     0.0270
U         -0.79712E-02 0.6237E-02  -1.278      0.207-0.173    -0.1415    -0.0278
KPK       -0.41314E-01 0.5068E-01 -0.8152      0.419-0.111    -0.1642    -0.0379
KU         0.21634     0.1133       1.909      0.062 0.254     0.2819     0.0364
T          0.40380E-02 0.1626E-02   2.483      0.016 0.323     0.4742     0.0311
KUR        0.36003E-01 0.3216E-01   1.119      0.268 0.152     0.1820     0.0136
CONSTANT  -3.5136       18.21      -0.1930      0.848-0.026     0.0000    -0.3003

DURBIN-WATSON = 1.8086    VON NEUMANN RATIO = 1.8361    RHO =  0.02869
RESIDUAL SUM =  0.38847      RESIDUAL VARIANCE =  0.14450
SUM OF ABSOLUTE ERRORS=   17.653
R-SQUARE BETWEEN OBSERVED AND PREDICTED = 0.4584
RUNS TEST:   40 RUNS,   36 POSITIVE,   31 NEGATIVE, NORMAL STATISTIC =  1.4081
DURBIN H STATISTIC (ASYMPTOTIC NORMAL) =  0.58691
MODIFIED FOR AUTO ORDER=1
COEFFICIENT OF SKEWNESS =  -0.4124 WITH STANDARD DEVIATION OF 0.2928
COEFFICIENT OF EXCESS KURTOSIS =   0.5381 WITH STANDARD DEVIATION OF 0.5780
```