

## DAFTAR PUSTAKA

- Badan Pusat Statistik. "Berita Resmi Statistik." *Berita Resmi Statistik No.5/01/Th.XXI*, Januari 2018.
- United Nations Statistics Division. *The World's Women 2015; Trends and Statistics*. United Nations, 2015.
- Aguera, Philippe. "Financial Inclusion, Growth, and Poverty Reduction." *Eccas Regional Conference*. World Bank, 2015.
- Ajide, Folorunsho M. "Financial Inclusion and Rural Poverty Reduction; Evidence from Nigeria." *Research Gate*, 2014.
- Anwar, Anas Iswanto, Paulus Uppun, and Indraswati Tri Abdi Reviani. "The Role of Financial Inclusion to Poverty Reduction in Indonesia." *IOSR Journal of Business and Management*, 2016: 37-39.
- Ashraf, Nava, Dean Karlan, and Wesley Yin. "Female Empowerment: Impact of a Commitment Savings Product in the Philippines." *World Development*, 2010: 333–344.
- Badan Pusat Statistik. *Kemiskinan dan Ketimpangan*.  
<https://www.bps.go.id/subject/23/kemiskinan-dan-ketimpangan.html> (accessed Februari 10, 2018).
- Bah, Adama. "Estimating Vulnerability to Poverty using Panel data: Evidence from Indonesia." *CERDI* , 2015.
- Bank Indonesia. *Kuangan Inklusif*.  
<https://www.bi.go.id/id/perbankan/keuanganinklusif/program/Contents/default.aspx> (accessed Februari 8, 2018).
- Boukhatem, Jamel. "Assessing the Direct Effect of Financial Development on Poverty Reduction in a Panel of Low- and Middle- Income Countries." *Research in International Business and Finance*, 2015.
- Bouman, F.J.A., and Otto Hospes. *Financial Landscapes Reconstructed: The Fine Art of Mapping Development*. Colorado: Westview Press, 1994.

CGAP. *What Is the Role of Government?* 2018.

<http://www.cgap.org/about/faq/what-role-government> (accessed April 24, 2018).

CGAP. *Women and Financial Inclusion*. 2016.

<http://www.cgap.org/topics/women-and-financial-inclusion> (accessed Januari 19, 2017).

Cheston, Susy, and Lisa Kuhn. "Empowering Women through Microfinance." 2002.

Chibba, Michael. "Financial Inclusion, Poverty Reduction and the Millennium Development Goals." *European Journal of Development Research*, 2009: 213–230.

Coudouel, Aline, Jesko S. Hentschel, and Quentin T Wodon. "Poverty Measurement and Analysis." In *A sourcebook for Poverty Reduction Strategies : Core techniques and cross-cutting issues*, by Jeni Klugman. Washington, DC, 2004.

Demirguc-Kunt, Asli, Leora Klapper, and Dorothe Singer. "Financial Inclusion and Legal Discrimination Against Women." *Policy Research Working Paper*, 2013.

Demirguc-Kunt, Asli, Leora Klapper, Dorothe Singer, and Peter Van Oudheusden. *The Global Findex Database 2014*. Washington, DC: The World Bank, 2014.

Equality for Peace and Democracy (EPD). *Barriers to Women Entrepreneurs' Access to Markets*. Kabul: EPD, 2015.

Ernst&Young. "Empowering Women; Uncovering Financial Inclusion Barriers." 2015.

Gujarati, Damodar N. *Basic Econometrics*. McGraw Hill, 2003.

Honohan, Patrick. "Cross-country Variation in Household Access to Financial Services." *Journal of Banking & Finance*, 2008.

Inclusion Plus. *Financial Inclusion Global; A Brief History of Financial Inclusion*. Oktober 25, 2016. <http://www.inclusionplus.com/a-brief-history-of-financial-inclusion/> (accessed Mei 17, 2018).

InterMedia's Financial Inclusion Insights. *Financial Inclusion Insights*. 2016. <http://finclusion.org/country/asia/indonesia.html> (accessed Februari 02, 2018).

- International Labour Organization. "Indonesia Jobs Outlook 2017." Annual Outlook, Jakarta, 2017.
- Joshi, Deepali Pant. "Financial Inclusion and Financial Literacy." *RBI-OECD Seminar*. India: Reserve Bank of India, 2011.
- Kabeer, Naila. "Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millenium Development Goal." *Gender and Development*, 2005: 13-24.
- Khandker, Shahidur R. *Fighting Poverty with Microcredit; Experience in Bangladesh*. New York: Oxford University Press and IBRD, 1998.
- Leeladhar, V. "Taking Banking Services to the Common Man – Financial Inclusion." *Reserve Bank of India Bulletin*, 2006.
- Littlefield, Elizabeth, Jonathan Morduch, and Syed Hashemi. *Is Microfinance an Effective Strategy to Reach the Millenium Development Goals?* Washington DC: CGAP, 2003.
- Marsden, Jesse, and Alike Nileshwar. "Financial Inclusion and Poverty Alleviation -A Metalevel Review of Impact and Outcome Assessments Of Financial Inclusion Strategies on Clients in Poverty." *JSB*, 2013.
- Meyer, Bruce D., and James X Sullivan. "Measuring the Well-Being of the Poor Using Income and Consumption." *Joint IRP/ERS Conference on Income Volatility and Implications for Food Assistance*. Washington DC, 2003.
- Meyer, Bruce D., and James X Sullivan. "Winning the War: Poverty from the Great Society to the Great Recession." *Brookings Papers on Economic Activity*, 2012: 133-200.
- Ministry of Planning, Human Resources and Environment. *Household Income and Expenditure; Appendix 2*. Ministry of Planning, Human Resources and Environment Maldives, 2009.
- Napier, M, C Melamed, G Taylor, and T Jaeggi. *Promoting Women's Financial Inclusion: A Toolkit*. Handbook/Guide, Frankfurt: DFID, GIZ-Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH, 2013.
- Narain, Sushma. "Gender and Access to Finance." *World Bank Analytical Paper*, 2009.
- Narayan, Deepa. *Can Anyone Hear Us? Voices from 47 Countries*. World Bank , 1999.

Office of United Nations High Commissioner for Human Rights. "Principles and Guidelines for Human Rights Approach to Poverty Reduction Strategies." Geneva, 2012.

Onaolapo. "Effects of Financial Inclusion on the Economic Growth of Nigeria." *International Journal of Business and Management Review*, 2015: 11-28.

Otoritas Jasa Keuangan. *Literasi Keuangan*. 2013.  
<https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Kuangan.aspx> (accessed April 24, 2018).

Oxford Policy Management. *Poverty and Social Impact Assessment: Pakistan Microfinance Policy - Final Report*. Paper, DFID, 2006.

Park, Cyn Young, and Jr., Rogelio V Mercado. "Financial Inclusion, Poverty, and Income Inequality in Developing Asia." *ADB Economics Working Paper Series*, 2015.

RAND (Research and Development) Corporation. "RAND Indonesia Family Life Survey 5." <https://www.rand.org/labor/FLS/IFLS/ifls5.html> (accessed Maret 6, 2018).

Ravallion, Martin. "Poverty Comparisons: A Guide to Concept and Methods." *Living Standard Measurement Study Working Paper*, 1994: 88.

Rojas-Suarez, Liliana. "Access to Financial Services in Emerging Powers: Facts, Obstacles and Policy Implications." *OECD*, 2010.

Sambodo, Novat Pugo, Riswanti Budi Sekaringsih, Meikha Azzani, and Esa Asyahid. "Indonesian Muslim Household Financial Inclusion Profile: Evidence from IFLS4 and IFLS5 Panel Data." *Universitas Gadjah Mada Working Papers on Islamic Economics and Business*, 2017.

Sarma, Mandira. "Index of Financial Inclusion." *ICRIER*, 2008.

Schmied, Julian, and Ana Marr. "Financial Inclusion and Poverty: The Case of Peru." 2016.

Swamy, Vighneshwara. "Financial Inclusion, Gender Dimension, and Economic Impact on Poor Households." *World Development*, 2014: 1–15.

Todaro, Michael P., and Stephen C Smith. *Economic Development*. Boston: Pearson Addison Wesley, 2012.

Waters, Janet. *Correlational Research Guidelines*. 2017.

<https://www.capilanou.ca/programs-courses/psychology/student-resources/research-guidelines/Correlational-Research-Guidelines/> (accessed Februari 10, 2018).

Witoelar, Firman. *Note on the Construction of the IFLS Consumption Expenditure Aggregates*. The World Bank, 2009.

Women's World Banking. "Women's World Banking Annual Report 2015." New York, 2015.

World Bank. *Financial Inclusion*. April 20, 2018.

<http://www.worldbank.org/en/topic/financialinclusion/overview> (accessed Mei 27, 2018).

World Bank Institute. "Introduction to Poverty Analysis." Manual, 2005.