

DAFTAR PUSTAKA

- Abor dan Biekpe. (2006). SMEs' Access to Debt Finance: A Comparison of Male-Owned Business in Ghana. *Entrepreneurship and Innovation*, Volume 7, Page 105-112.
- Badan Pusat Statistik. (2018). *Tabel Perkembangan UMKM periode 1997-2013*. Diakses pada 20 Februari 2018. www.bps.go.id.
- Bank Indonesia. (2018). *Laporan Kredit UMKM*. Diakses pada 27 Maret 2018. www.bi.go.id.
- Bank Indonesia. (2018). *Pola Pembiayaan UMKM*. Diakses pada 27 Maret 2018. www.bi.go.id
- Barber dan Odean (2001). Boys will be boys: Gender, Overconfidence, and Common stock investment. *The Quarterly Journal of Economics*. Volume 116, Page 261-292
- Belluci, Borisov, Zazzaro. (2010). Does gender matter in bank-firm relationship? Evidence from small business lending. *Journal of Banking and Finance*, Volume 34, Page 2968-2984
- Bhandari dan Deaves. (2006). The Demographic of Overconfidence. *The Journal of Behavioral Finance*., Volume 7, Page 5-11
- Bio Hadikesuma, 17 Oktober 2018. Wawancara langsung dengan penulis. Rumah Kreatif Jogja.
- Cavvaluzo., Cavvaluzo, Wolken. (2002). Competition, Small Business Financing, and Discrimination: Evidence from a New Survey. *Journal of Business*, Volume 75, Page 641-679
- Coleman dan Robb. (2009). A comparison of new firm financing by gender: Evidence from the Kauffman Firm Survey Data. *Small Business Economics*, Volume 33, Page 397-411

- Coleman, S. (2000). Access to capital and terms of credit: A comparison of men and woman owned small business. *Journal of Small Business Management*. Volume 38, Page 37-52
- Cooper, D., dan Schindler, P. (2014). *Business Research Methods (12th edition)*. New York, McGraw-Hill/Irwin
- Croson dan Gneezy. (2009). Gender Differences in Preferences. *Journal of Economic Literature*. Volume 47, Page 448-474
- Depkop. (2018). *Data UMKM*. Diakses pada 11 Desember 2017. www.depkop.go.id.
- Endres, Chowdhury, Alam. (2008). Gender Effects on bias in Complex Financial Decisions. *Journal of Managerial Issues*. Volume 20, Page 238-254
- Eristei dan Gallo. (2016). Does gender matter for firms's accessing to credit? Evidence from international data. *Finance Research Letter*, Volume 18, Page 67-75.
- Global Partnership for Financial Inclusion. (2011). *Strengthening Access to Finance for Woman-Owned SMEs in Developing Countries*. Diakses 21 April 2018. <https://www.gpfi.org>
- Hair F. Joseph, Black C. William, Babin J. Barry, Anderson E. Rolph. (2014). *Multivariate Data Analysis*. England: Pearson New International Edition.
- Handito, Dwi Nourma. (2016). 95 persen perekonomian DIY disumbang oleh UMKM. *Tribunjogja*. Diakses pada 30 Maret 2018. <http://jogja.tribunnews.com>.
- Huang dan Kisgen (2013). Gender and corporate finance: Are male executives overconfident relative to female executives? *Journal of Financial Economics*. Volume 108, Page 822-839

- International Corporation Finance. (2009). *Akses ke Pendanaan bagi Pengusaha Perempuan Indonesia: Ringkasan Eksekutif*. Diakses 26 April 2018. www.documents.worldbank.org
- International Finance Corporation. (2016). *IFC Report Shows Indonesia's Woman owned SMEs Need \$6 billion in Financing*. Diakses 21 April 2018. www.ifc.org
- International Finance Corporation. (2016). *UKM yang dimiliki Wanita di Indonesia: Kesempatan Emas untuk Institusi Keuangan Lokal*. Diakses 10 Desember 2017. www.ifc.org
- Keerlinger, F.N dan Lee, H.B. (2000). *Foundation of Behavioral Research (4th edition)*. USA: Holt, Rinnar and Winston, Inc.
- Kemenppa. (2016). *Statistik Gender Tematik: Potret Ketimpangan Gender dalam Ekonomi*. Diakses pada 11 Februari 2018. www.kemenppa.go.id
- Kim (2016). Do Equally Owned Small Business Have Equal Access to Credit? *Small Business Economics*, Volume 27, Page 369-389
- Latan (2014). *Aplikasi Analisis Data Statistik untuk Ilmu Sosial Sains dengan STATA*. Alfabeta
- Mascia dan Rossi. (2017). Is there a gender effect on the cost of bank financing? *Journal of Financial Stability*, Volume 31, Page 136-153
- Meryana. (2012). Tiga hal yang buat UMKM tahan krisis. *Kompas*. Diakses 21 April 2018. www.kompas.com
- Mijid dan Bernasek. (2013). Gender and the credit rationing of small business. *The Social Science Journal*, Volume 50, Page 55-65.
- Moro, Wisniewski, Mantovani. (2017). Does a manager's gender matter when accessing credit? Evidence from European Data. *Journal of Banking and Finance*, Volume 80, Page 119-134

- MR, Ruslan. (2016). *Presentasi Pengembangan Usaha Perempuan bagi Kesejahteraan Keluarga melalui Kewirausahaan*. Diakses pada 8 Februari 2018. www.kebudayaan.kemdikbud.go.id
- Muravyev, Talavera, Schäfer. (2009). Entrepreneurs' gender and financial constraints: Evidence from international data. *Journal of Comparative Economics*, Volume 37, Page 270-286
- Rian Aprilianda, 20 Oktober 2018. Wawancara langsung dengan penulis. Yogyakarta.
- Satoto, Sugeng. (2016). *Konsep Gender*. Diakses pada 25 Maret 2018. www.bppk.kemenkeu.go.id.
- Siaran Pers Depkop. (2017). *Peran Perempuan dalam Dunia Usaha Kecil perlu Ditingkatkan*. Diakses pada 25 Maret 2018. www.depkop.go.id.
- Sugiyono (2011). *Metode Penelitian: Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta
- UMKM Kota Yogyakarta. (2018). Diakses pada 30 Maret 2018. www.umkm.jogjakota.go.id
- Verheul dan Thurik. (2001). Start-Up Capital: Does Gender Matter? *Small Business Economics*, Volume 16, Page 329-345
- Wellalage dan Locke. (2017). Access to credit by SMEs in South Asia: Do woman entrepreneurs face discrimination. *Research in International Business and Finance*, Volume 41, Page 336-346
- Winata. (2016). Kota Yogyakarta Raih Penghargaan UMKM Terbaik. *Jogjadaily*. Diakses pada 21 April 2018. www.jogjadaily.com.
- Wooldridge, Jeffrey M. (2016). *Introductory Econometrics: A Modern Approach*. USA: Cengage Learning.
- Zarya (2016). Why Being a Woman Hurts Your Credit Score? *Fortune*. Diakses pada 21 April 2018. www.fortune.com.