

DAFTAR PUSTAKA

- Althouse, Andrew D., Kaleab Z. Abebe., Gary S. Collins., dan Frank E. Harrell Jr. (2018). Response to “why all randomized controlled trials produce biased results”. *Annals of Medicine*, Vol 50(7): 545-548.
- Angelucci, Manuela., Dean Karlan., dan Jonathan Zinman. (2015). Microcredit impacts: evidence from a randomized microcredit program placement experiment by Compartamos Banco. *American Economic Journal: Applied Economics*, Vol 7(1): 151-182.
- Arsyad, Lincoln. (2008). *Lembaga Keuangan Mikro; Institusi, kinerja dan Sustainability*. Yogyakarta: Andi Offset
- AsadEjaz Sh., dan Ramzan. (2012). Microfinance and Entrepreneurship-A Case Study of Akhuwat. *Interdisciplinary Journal of Contemporary Research Business*, Vol 4 (7): 305-324.
- Assis, K., Nurrul Azzah., dan Mohammad Amizi. (2014). Relationship between socioeconomic factors, income and productivity of farmers: a case study on pineapple farmers. *International Journal of Research in Humanities, Arts and Literature. Vol 1(2): 67-78*.
- Attanasio, Orazio., Britta Augsburg., Ralph De Haas., Emla Fitzsimons., dan Heike Harmgart. (2015). The impacts of microfinance: evidence from joint-liability lending in Mongolia. *American Economic Journal: Applied Economics*, Vol 7(1): 90-122.
- Augsburg, Britta., Ralph de Haas, Heike Harmgart., dan Costas Meghir. (2012). The impact of microcredit: evidence from Bosnia and Herzegovina. *NBER Working Paper Series No. 18538*.
- Aung, Nilar., Hoa-Thi-Minh Nguyen., dan Robert Sparrow. (2018). The impact of credit policy of rice production in Myanmar. *Journal of Agricultural Economics*, Vol 70(2): 426 – 451.
- Badan Pusat Statistik [BPS]. (2008). *Analisis dan perhitungan tingkat kemiskinan 2008*. Badan Pusat Statistik. Jakarta.
- _____. (2013). *Jumlah Penduduk Miskin, Persentase Penduduk Miskin dan Garis Kemiskinan, 1970-2013*. Badan Pusat Statistik, Jakarta.
- _____. (2018). *Statistik Kependudukan Indonesia 2018*. Badan Pusat Statistik, Jakarta.

- Banerjee, Abhijit., Dean Karlan., dan Jonathan Zinman. (2015). Six randomized evaluations of microcredit: introduction and further steps. *American Economic Journal: Applied Economics*, Vol 7(1): 1-21.
- Banerjee, Abhijit., Esther Duflo, Rachel Glennerster, dan Cynthia Kinnan. (2015). The miracle of microfinance? Evidence from a randomized evaluation. *American Economic Journal: Applied Economics*, Vol 7(1): 22-53.
- Banerjee, Abhijit., Esther Duflo., and Richard Hornbeck. (2018). How much do existing borrowers value microfinance? Evidence from an experiment on bundling microcredit and insurance. *Economica*, Vol April: 1-30.
- Bank Indonesia. (2015). *Profil Bisnis Usaha Mikro, Kecil dan Menengah (UMKM)*. Kerjasama LPPI dengan Bank Indonesia. Jakarta.
- BAPPENAS, 2010. *Kajian Evaluasi Revitalisasi Pertanian Dalam Rangka Peningkatan Kesejahteraan Petani*. Laporan Akhir. Direktorat Evaluasi Kinerja Pembangunan Sektorial, Kementerian PPN/BAPPENAS. Jakarta.
- Barnes, C., E. Keogh., dan N. Nemarundwe. (2001). *Microfinance program clients and impact: an assessment of Zambuko Trust Zimbabwe*. Assessing the Impact of Microenterprise Services (AIMS), Washington, DC (2001).
- Basu, Karna., dan Maisy Wong. (2015), Evaluating seasonal food storage and credit programs in east Indonesia. *Journal of Development Economics*, Vol 115(C): 200-216.
- Beaman, L. A., D.S. Karlan., B. Thuysbaert., dan C.R. Udry. (2014). Self-selection into credit markets evidence from agriculture in Mali. NBER Working Paper No. w20387.
- Beck, Thorsten., Demirguc-Kunt., dan R. Levine. (2005). SMEs, Growth, and Poverty. *Journal of Economic Growth*, Vol (10):199–229.
- Binswanger, H., S.R. Khandker, and M. Rosenzweig. (1993). How infrastructure and financial institutions affect agricultural output and investment in India. *Journal of Development Economics*, Vol 41: 337-366.
- Brune L., X. Giné., J. Goldberg., D. Yang. (2011). *Commitments to save: a field experiment in rural Malawi*. Innovations for Poverty Action (IPA). www.povertyaction.org/node/4044
- Chambers, R. (1995). Poverty and livelihoods: whose reality counts? *Environment and Urbanization*, Vol 7(1):173–204.

- Cheng, Terence. C., dan Pravin K. Trevedi. (2014). Attrition bias in panel data: a sheep in wolf's clothing? A case study on the MABEL survey. *Working Paper Health, Econometrics and Data Group The University of York*, WP.14/04. <http://www.york.ac.uk/economics/postgrad/herc/hedg/wps/>
- Coleman, B. E. (1999). The impact of group lending in Northeast Thailand. *Journal of Development Economics*, Vol 60: 105-141
- Crepon, Bruno., Florencia Devoto., Esther Duflo., dan William Pariente. (2015). Estimating the impact of microcredit on those who take it up: evidence from a randomized experiment in Morocco. *American Economic Journal: Applied Economics*, Vol 7(1): 123-150.
- Dahri., Parulian Hutagaol., Hermanto Siregar., dan Pantjar Simatupang. (2015). Dampak kredit program KKPE dalam pengembangan usaha ternak sapi di tingkat peternak di Jawa Tengah. *Jurnal Manajemen dan Agribisnis*, Vol 12(2): 115-125.
- Dalilah, Imanina Eka., dan Ahmad Erani Yustika. (2013). Implikasi Kredit Pertanian Terhadap Pendapatan Petani (Studi Kasus: Program Kredit Ketahanan Pangan dan Energi pada Petani Tebu di Kabupaten Malang). Fakultas Ekonomi dan Bisnis, Universitas Brawijaya. Malang.
- Deaton A. (1992). Saving and income smoothing in Cote d'Ivoire. *Journal of African Economies*, Vol 1:1-24.
- Deaton A., dan Nancy Cartwright. (2018). Understanding and misunderstanding randomized controlled trials. *Social Science & Medicine*, Vol 210 (August 2018): 2-21.
- Debertin, D.L. (1986). *Agriculture Production Economics*. Mac Milan Publishing Company. New York – US.
- Diagne, Aliou., dan Manfred Zeller. (2001). *Access to credit and its impact on welfare in Malawi*. Research Report No 116. International Food Policy Research Institute (IFPRI), Washington, D.C.
- Duflo, E., R. Glennerster., dan M. Kremer. (2007). Using randomization in development economics research: a toolkit. CEPR Discussion Paper No. 6059.
- Dunn, Elizabeth., dan J. Gordon Arbuckle. (2001). *The impacts of microcredit: a case study from Peru*. Working Paper Assessing the Impact Microenterprise Services (AIMS), https://www.researchgate.net/publication/233569707_Microcredit_and_Microenterprise_Performance_Impact_Evidence_from_Peru.

- Dupas, Pascaline., dan Jonathan Robinson. (2013). Savings constraints and microenterprise development: evidence from a field experiment in Kenya. *American Economic Journal: Applied Economic*, Vol 5(1): 163-192.
- Feeder, Gherson., Lawrence J. Lau; Justin Y. Lin., dan Xiaopeng Luo. (1990). The relation between credit and productivity in Chinese agriculture: a microeconomic model of disequilibrium. *American Journal of Agricultural Economics*, Vol 72(5): 1151 – 1157.
- Fisher LD., DO Dixon., J. Herson., RK. Frankowski., MS. Hearron., dan KE. Peace. (1990). Intention to treat in clinical trials. KE Peace (editor). *Statistical issues in drug research and development*. New York: Marcel Dekker; pp. 331–50
- Garcias, Marcos de Oliveira., dan Ana Lucia Kassouf. (2016). Assessment of rural credit impact on landing and labor productivity for Brazilian family farmers. *Nova Economica*, Vol 26(3): 721-746.
- Gertler P., dan Gruber J. (2002). Insuring consumption against illness. *The American Economic Review*, Vol. 92:51-70.
- Gertler, Paul., David I. Levine., dan Enrico Moretti. (2009). Do microfinance programs helps families insure consumption against illness? *Health Economics*, Vol 18: 257-273.
- Giles, John., dan Elan Satriawan. (2015). Protecting child nutritional status in the aftermath of a financial crisis: evidence from Indonesia. *Journal of Development Economics*, Vol 114: 97-106.
- Gine, Xavier., dan Stefan Klonner. (2005). Credit constraints as a barrier to technology adoption by the poor: lessons from South Indian small-scale fishery. *Policy Research Working Paper Series* No. 3665, The World Bank.
- Goetz, Anne Marie., dan Rina Sen Gupta. (1996). Who takes the credit? Gender, power, and control over loan use in rural credit program in Bangladesh. *World Development*, Vol 24(1): 45-63.
- Gubert, Flore., dan Francois Roubaud. (2011). The impact of microfinance loans on small informal enterprise in Madagascar: a panel data analysis. Working Paper. Multi Donor Trust Fund dan Social Protection and Labor, The World Bank.

- Gupta, S. K. (2011). "Intention-to-treat concept: a review". *Biostatistics*, Vol 2(3): 109-112.
- Hadad, Muliaman D., dan Istiana Maftuchah. (2015). *Sustainable Financing: Industri Jasa Keuangan Dalam Pembiayaan Berkelanjutan*. Penerbit Elex Media Komputindo, Grup Kompas. Jakarta.
- Holvoet, N. (2004). Impact of microfinance programs on children's education: Do the gender of the borrower and the delivery model matter? *Journal of Microfinance*, Vol 6(2): 33-49.
- Husein, Jamaluddin dan Jay Jiواني. (2008). Microfinance: effects of contingent incentive programs on the performance & productivity of loan officers. *The Journal of American Academy of Business, Chambridge*, Vol. 13(2):192-198.
- Imoisi, Anthony Ilegbinosa., dan Godstime Ikechukwu Opara. (2014). Microfinance and its impact on poverty alleviation: a case study of some microfinance banks in edo state Nigeria. *American Journal of Humanities and Social Sciences*, Vol. 2, No. 1: 27-41.
- Islam A., dan Maitra P. (2012). Health shocks and consumption smoothing in rural households: does microcredit have a role to play? *Journal of Development Economics*, Vol. 97:232-243.
- Islam, A. (2015). Heterogeneous effects of microcredit: evidence from large-scale programs in Bangladesh. *Journal of Asian Economics*, Vol 37: 48-58.
- Javed, M. S., S. Hassan, S.A Adil, A.S. Ahmad, M.W.A Chatta, dan Z. Nawaz. (2006). Impact assessment of microcredit programme of PRSP on crop productivity. *Pakistan Journal Agricultural Sciences*, Vol 43(3-4): 209-212.
- Kaboski, Joseph., dan Robert M. Townsend. (2012). The impact of credit on village economies. *American Economic Journal: Applied Economics*, Vol 4(2): 98-133.
- Kai, Hisako, dan shigeyuki Hamori. (2009). Microfinance and inequality. *Research in Applied Economics*, Vol. 1(1): 1-11.
- Karlan, D., dan N. Goldberg. (2007). Impact Evaluation for Microfinance: Review of Methodological Issues. *The World Bank: Poverty Reduction and Economic Management*.

- Karlan, D., dan J. Zinman. (2010). Expanding credit access: using randomized supply decisions to estimate the impacts. *Review of Financial Studies*, Vol 23 (1):433-464.
- Khan, Azhar., Twyafur Rahman, dan Robert E. Wright. (2016). The impact of micro-credit on employment: evidence from Bangladesh and Pakistan. Discussion Paper No. 10046. The Institute for the Study of Labor (IZA).
- Khan, Mahmood Hasan. (2000). Rural poverty in developing countries: issues and policies. *IMF Working Paper-WP/00/78*. IMF Institute.
- Khandker, Shahidur R., dan Rashid R. Faruquee. (2003). The impact of farm credit in Pakistan. *Agricultural Economics*, Vol 28: 197-213.
- Khandker, Shahidur R. (2005). Microfinance and poverty: evidence using panel data from Bangladesh. *The World Bank Economic Review*, Vol 19(2): 263-286.
- Khandker, Shahidur R., Gayatri B. Koolwal., dan. Hussain A. Samad. (2010). *Handbook on Impact Evaluation: Quantitative Methods and Practices*. The World Bank, Washington DC – US.
- Kharisma, Bayu., Elan Satriawan., Lincolin Arsyad. (2017). The impact of social safety net scholarship program to school dropout rate in Indonesia: the intention-to-treat analysis. *The Journal of Developing Areas*, Vol 51(4): 303-316.
- Kondo, Toshio., Orbeta Aniceto Jr., Clarence Dingcong., dan Christine Infantado. (2008). Impact of microfinance on rural households in the Philippines. *IDS Bulletin*, Vol 39(1): 51-70.
- Krisnamurthi, Bayu., dan Feryanto. (2015). Tantangan agribisnis masa depan. *Evolusi Pendidikan Tinggi Agribisnis Indonesia*, Harianto (ed). Departemen Agribisnis, FEM – IPB. Bogor.
- Lawin, Kotchikpa Gabriel., Lota Dabio Tamini., dan Ibrahima Bocoum. (2018). The impact of microcredit on farms and rural household: a literature review of experimental studies. Cirano – Allier Savoir edt decision. Working Paper No. 2018S-07.
- Mahoukede, Kinkingninhoun-Medagbe., Diagne Aliou., dan Biaou Gauthier. (2015). Impact of use of credit in rice farming on rice productivity and income in Benin. Conference Paper International Association of Agricultural Economists (IAAE), 9 – 14 Agustus 2015, Milan, Italy. <https://ageconsearch.umn.edu/record/211635/>

- McKenzie, David, (2012). Beyond baseline and follow-up: The case for more T in experiments. *Journal of Development Economics*, Vol 99(2):210–221.
- McKernan, Signe Mary. (2002). The impact of microcredit programs on self-employment profits: do noncredit program aspects matter? *The Review of Economics and Statistics*, Vol 84(1):93-115.
- Meager, Rachael. (2019). Understanding the average impact of microcredit expansions: a bayesian hierarchical analysis of seven randomized experiments. *American Economic Journal: Applied Economics*, Vol 11(1): 57-91.
- Mghenyi, E.W. (2015). *The impact of agricultural credit on demand for factors of production, farm output, and profitability in Kenya*. Dissertation. Agricultural, Food, and Resource Economics Department. Michigan State University.
- Nakano, Yuko., dan Eustadius G. Magezi. (2020). The impact of microcredit on agricultural technology adoption and productivity: evidence from randomized control trial in Tanzania. *World Development*, Vol 133: 1-13.
- Nicholson, Walter., dan Christopher Snyder. 2008. *Microeconomic Theory: Basic Principles and Extensions 10th Edition*. Thomson- South Western. USA.
- Olutunla, G. T., dan Obamunyi, T. M. (2008). An empirical analysis of the factors associated with the profitability of small and medium enterprise in Nigeria. *African Journal of Business Management*, Vol 2 (November): 195 – 200.
- Otero, Maria. (1999). Bringing development back into microfinance. *Journal of Microfinance*, Vol 1(1): 1-12.
- Otoritas Jasa Keuangan (OJK). (2017). *Laporan Profil Industri Perbankan Triwulan III 2017*. Jakarta.
- Otoritas Jasa Keuangan (OJK). (2018). *Statistik Perbankan Indonesia (SPI)*. Jakarta.
- Peraturan Bank Indonesia. 2012. *Peraturan Bank Indonesia No.14/22/PBI/2012 Tentang Pemberian Kredit atau Pembiayaan dan Bantuan Pengembangan Usaha Mikro, Kecil dan Menengah*. Bank Indonesia, Jakarta.
https://www.bi.go.id/id/peraturan/perbankan/Pages/pbi_142212.aspx

- Pitt, Mark M., dan Shahidur R. Khandker. (1998). The impact of group-based credit programs on poor households in Bangladesh: does the gender of participants matter? *Journal of Political Economy*, Vol 106(5): 958-996.
- Robinson, Marguerite S. (1999). *The Microfinance Revolution: Sustainable Finance for the Poor*. The World Bank. Washington D.C.
- Rosenzweig M.R., dan K.I. Wolpin. (1993). Credit market constraints, consumption smoothing, and the accumulation of durable production assets in low-income countries: Investments in bullocks in India. *Journal of Political Economy*, Vol 101(2): 223- 244.
- Saptia, Yeni., dan Agus Eko Nugroho. (2017). *Penguatan Peran Program Kredit Mikro dalam Mendorong Pengembangan UMKM di Sektor Pertanian*. LIPI Press. Jakarta.
- Satriawan, Elan., dan Alif Timur Ghifari. (2018). How does parental income affect child labor supply? Evidence from the Indonesian Family Life Survey. TNP2K Working Paper 2 – 2018.
- Satterthwaite, David. (2001). Reducing urban poverty: constraints on the effectiveness of aid agencies and development bank and some suggestions for change. *Environment and Urbanization*, Vol 13(1): 137-158.
- Sayaka, Bambang *et al.*, 2010. Peningkatan 20 Persen Akses Petani Terhadap Berbagai Sumber Pembiayaan Usahatani. Laporan Akhir. Pusat Sosial Ekonomi dan Kebijakan Pertanian-Kementerian Pertanian.
- Schneider, Kate., dan Mary Kay Gugerty. (2011). Agricultural productivity and poverty reduction: linkages and pathways. *The Evans School Review*, Vol 1(1): 56-74.
- Selcuk, C. (2001). The role of small and medium enterprise in economic development. *HSE Conference. Moscow, 1-5*.
<https://conf.hse.ru/data/939/314/1234/74.pdf>.
- Seng, Kimty. (2017). Rethinking the effects of microcredit on household welfare in Cambodia. *The Journal of Development Studies*, Vol 54(9): 1496-1512.
- Setyari, Ni Putu Wiwin. (2012). Evaluasi dampak kredit mikro terhadap kesejahteraan rumah tangga di Indonesia: analisis panel data. *Jurnal Ekonomi Kuantitatif Terapan*, Vol. 5(2): 141-150.

- Simoes, Nadia., Nuno Crespo., dan Sandrina B. Moreira. (2016.) Individual determinants of self-employment entry: what do we really know? *Journal of Economic Surveys*, Vol 30(4): 783–806.
- Simtowe, Franklin., Manfred Zeller., dan Alexander Phiri. (2006). Determinants of moral hazard in microfinance: empirical evidence from joint liability lending program in Malawi. *African Review of Money, Finance, and Banking*: 5-38.
- Simtowe, F. P., dan Alexander Phiri. (2007). To what extent are credit constraints responsible for the non- separable behavior at household level? Evidence from tobacco growing households in rural Malawi. *Jurnal Applied Science*, Vol(7): 1741-1747.
- Stewart, Ruth *et al.*, (2012). *Do micro-credit, micro-savings and micro-leasing serve as effective financial inclusion interventions enabling poor people, and especially women, to engage in meaningful economic opportunities in low and middle income countries? a systematic review of the evidence.* EPPI-Centre, Social Science Research Unit, Institute of Education, University of London. ISBN: 978-1-907345-37-1.
- Strauss J., Witoelar F., Sikoki B., dan A. Wattie. (2016). *The Fourth Wave of the Indonesian Family Life Survey (IFLS4): Overview and Field Report.* RAND Labor and Population Working Paper Series.
- Suratini. (2016). *Evaluasi Pinjaman Mikro Terhadap Kemiskinan Rumah Tangga di Indonesia Selama Tahun 2000-2007.* Disertasi Ilmu Ekonomi UGM. Yogyakarta.
- Takahashi, Kazusi., Takayuki Higashikata., dan Kazunari Tsukada. (2010). The short-term poverty impact of small-scale, collateral-free microcredit in Indonesia: a matching estimator approach. *The Developing Economics*, Vol March: 128-155.
- Temkin, Benjamin. (2009). Informal self-employment in developing countries: entrepreneurship or survivalist strategy? some implications for public policy. *Analysis of Social Issues and Public Policy*, Vol 9(1): 135–56.
- Todaro, MP., dan SC Smith. (2016). *Ekonomi Pembangunan.* Jilid ke-1, Edisi Ke-11. Penerbit Erlangga. Jakarta.
- Wadud, Md. Abdul. (2013). Impact of microcredit on agricultural farm performance and food security in bangladesh. *Working Paper No.14, Institute of Microfinance (InM).*

- Waheed, Seemi. (2009). Does rural micro credit improve the well-being of borrowers in the Punjab (Pakistan). *Pakistan Economic and Social Review*, Vol. 47(1): 31-47.
- Wahid, Nusron. (2014). *Keuangan Inklusif: Membongkar Hegemoni Keuangan*. PT. Gramedia. Jakarta.
- Wardhono, Adhitya., Mohamad Ihksan Modjo., dan Eka Wahyu Utami. (2019). The role of credit guarantee schemes for financing MSMEs: evidence from rural and urban areas in Indonesia. *Asian Development Bank Institute*, ADB Working Paper Series No.967.
- Widhiyanto, Iman., Nunung Nuryartono., Harianto., dan Hermanto Siregar. (2017). Kredit ketahanan pangan dan energi: implementasi dan persepsi oleh petani padi. *Analisis Kebijakan Pertanian*, Vol 15(2): 99 – 112.
- Winer, S. Russell. (1983). Attrition bias in econometric models estimated with panel data. *Journal of Marketing Research*, Vol 20(2): 177-186.
- Wooldridge, Jeffrey M. (2009). *Introductory Econometrics*. Fourth Edition. South Western.
- Zeller, M., G. Schrieder, J. von Braun, dan F. Heidhues. (1997). Rural finance for food security for the poor: Implications for research and policy. *Food Policy Review* No. 4. Washington, D.C.: International Food Policy Research Institute