

Pengaruh dari kredit usaha dan karakteristik rumahtangga terhadap kesejahteraan rumah tangga di Indonesia = The effect of business credit and household characteristics on household welfare in Indonesia

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Abstrak

[ABSTRAK

Tesis ini disusun untuk melihat pengaruh kausal dari kredit usaha dan karakteristik rumah tangga terhadap kesejahteraan rumah tangga, yang direpresentasikan oleh pendapatan rumah tangga, pengeluaran makanan rumah tangga dan pengeluaran bukan-makanan rumah tangga. Metode yang digunakan dalam thesis ini adalah metode Fixed Effect dengan menggunakan data panel survey dari Survey Sosial Ekonomi Nasional (SUSENAS) Indonesia tahun 2009 dan 2010. Hasil studi dari thesis ini menyatakan bahwa akses terhadap kredit usaha secara signifikan memperbaiki atau meningkatkan kesejahteraan rumah tangga. Namun, akses terhadap kredit usaha yang diperoleh dari program pemerintah memiliki nilai yang positif namun berdampak insignifikan terhadap kesejahteraan rumah tangga. Thesis ini juga menunjukkan bahwa pasangan dari kepala rumah tangga atau istri yang memiliki usaha sendiri atau menjadi wirausaha secara signifikan mampu meningkatkan pendapatan rumah tangga, yang berarti bahwa akses terhadap kredit usaha dan kewirausahaan dalam rumah tangga perlu ditingkatkan untuk memperbaiki atau meningkatkan kesejahteraan di Indonesia. Dengan melihat dari hasil thesis ini dan menggabungkan informasi yang diperoleh mengenai pengaruh yang signifikan dari kredit usaha dan kewirausahaan istri (spouse-woman) terhadap pendapatan rumah tangga maka akses kredit usaha untuk istri (spouse-woman) penting untuk membantu mereka dalam memulai atau memperluas usaha mereka sehingga mereka dapat meningkatkan kesejahteraan rumah tangganya.

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ABSTRACT

This thesis estimates the causal impact of business credit and household characteristics on household welfare, which is represented by household income, food expenditure and non-food expenditure. I use the fixed effect method with the panel survey data of The Indonesian National Socio-Economic Survey (SUSENAS) from 2009 and 2010 and find that access to business credit significantly improves household welfare. However, the access to business credit from government program has a positive but insignificant impact on household welfare. Moreover, this thesis shows that self-employment for spouse or spousewoman entrepreneurship also significantly increases household income, implying that access of business credit and household entrepreneurship need to be enhanced for improving welfare in Indonesia. Given the results of this thesis, by combining the information obtained from the significant impact of business credit and spouse-woman entrepreneurship

on household income, the access to business credit to wife or spouse-woman is important in order to help them start or expand their business so that they can improve their household welfare; This thesis estimates the causal impact of business credit and household characteristics on household welfare, which is represented by household income, food expenditure and non-food expenditure. I use the fixed effect method with the panel survey data of The Indonesian National Socio-Economic Survey (SUSENAS) from 2009 and 2010 and find that access to business credit significantly improves household welfare. However, the access to business credit from government program has a positive but insignificant impact on household welfare. Moreover, this thesis shows that self-employment for spouse or spousewoman entrepreneurship also significantly increases household income, implying that access of business credit and household entrepreneurship need to be enhanced for improving welfare in Indonesia. Given the results of this thesis, by combining the information obtained from the significant impact of business credit and spouse-woman entrepreneurship on household income, the access to business credit to wife or spouse-woman is important in order to help them start or expand their business so that they can improve their household welfare, This thesis estimates the causal impact of business credit and household characteristics on household welfare, which is represented by household income, food expenditure and non-food expenditure. I use the fixed effect method with the panel survey data of The Indonesian National Socio-Economic Survey (SUSENAS) from 2009 and 2010 and find that access to business credit significantly improves household welfare. However, the access to business credit from government program has a positive but insignificant impact on household welfare. Moreover, this thesis shows that self-employment for spouse or spousewoman entrepreneurship also significantly increases household income, implying that access of business credit and household entrepreneurship need to be enhanced for improving welfare in Indonesia. Given the results of this thesis, by combining the information obtained from the significant impact of business credit and spouse-woman entrepreneurship on household income, the access to business credit to wife or spouse-woman is important in order to help them start or expand their business so that they can improve their household welfare]