

Determinasi aksesibilitas keuangan implikasi pengeluaran rumah tangga dan permintaan = Determination of financial accessibility implications for household expenditure and demand

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Abstrak

[ABSTRAK

Tujuan penelitian ini untuk mengidentifikasi pengaruh determinasi aksesibilitas terhadap pengeluaran perkapita dan menganalisis determinan aksesibilitas keuangan rumah tangga. Adanya pengaruh dua arah antara aksesibilitas dan pengeluaran perkapita rumah tangga, menyebabkan penelitian harus diestimasi dengan pendekatan simultan. Dari hasil estimasi dapat diketahui bahwa keinginan rumah tangga untuk meningkatkan pengeluaran perkapitanya mendorong mereka untuk mengakses kredit baik itu secara umum, perbankan maupun program bantuan pemerintah, disisi yang lain adanya keterlibatan rumah tangga dalam mengakses kredit mendorong peningkatan pengeluaran perkapita.

Hasil ini menunjukkan bahwa antara pengeluaran perkapita dan aksesibilitas rumah tangga di pasar kredit memberikan pengaruh secara simultan. Determinan yang mempengaruhi keputusan rumah tangga berpartisipasi di pasar kredit, menunjukkan bahwa pendidikan masih menjadi kendala bagi rumah tangga untuk bisa berpartisipasi. Kendala ini juga yang menyebabkan rumah tangga pertanian enggan untuk mengakses kredit sekalipun itu adalah program bantuan dari pemerintah.

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ABSTRAK

The purpose of this study to identify the effect of the determination of accessibility to expenditure per capita and analyze the determinants of household financial accessibility. The existence of two-way influence between accessibility and per capita household expenditure, causing research to be estimated with two- stage probit least squares approach. From the estimation results can be seen that the desire of households to increase expenditure per capita encourage them to access credit, either banking or government assistance programs. On the other hand the involvement of households in credit market, help them to increase their expenditure per capita.

These results indicate that the per capita expenditure and accessibility of households in the credit markets provide simultaneous influence. While the analysis of the determinants showed that education is still an obstacle for households to access financial institutions. This constraint also causes agricultural households are reluctant to access credit even if it is a government assistance program.;The purpose of this study to identify the effect of the determination of accessibility to expenditure per capita and analyze the determinants of household financial accessibility. The existence of two-way influence between accessibility and per capita household expenditure, causing research to be estimated with two- stage probit least squares approach. From the estimation results can be seen that the desire of households to increase expenditure per capita encourage them to access credit, either banking or government assistance programs. On the other hand the involvement of households in credit market, help them to increase their expenditure per capita. These results indicate that the per capita expenditure and accessibility of households in the credit markets provide simultaneous influence. While the analysis of the determinants showed that education is still an

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