

## MITIGATION THE IMPACT OF PANDEMIC THROUGH MICRO FINANCE AS CATALYST ENHANCEMENT QUALITY OF RURAL COMMUNITY HUMAN RESOURCES

*Junaidi<sup>1</sup>, Sudewi<sup>2</sup>, Fauzi<sup>3</sup>, Citrawati Jatiningrum<sup>4\*</sup>*

*Department of Management, Faculty of Economics and Business  
Bakti Nusantara Institute Lampung, Indonesia*

*\*Correspondent email: [citrawati1980@gmail.com](mailto:citrawati1980@gmail.com)*

**Abstract:** *Pandemic condition affected village community and it turn out become difficulty in fulfill needs and also continue their activity. Quality of Human Resources and community human capital rural considered important one of the strategies carried out in lower poverty is with the microcredit program or the Grameen Bank program to Public country side. The purpose of this study for examine empirical relationship between several influencing factors to the level income with quality of human resources and gender equality effect. Study this is also examine the effect of micro credit to income economy Public countryside. Respondents in this study the customer of microcredit. Analysis method using relevant data quantitative with multiple linear regression. The findings show that the microcredit through the Grameen Bank program improves well-being village community welfare significantly.*

**Keywords :** *Quality of Human Resources , Microcredit , Community Welfare*

### 1. Introduction

Growth economy and poverty is indicator important for measure success development a country. Pandemic impact it turn give the phenomenon slump economy for society. This condition also made worse by the more a lot Public lost eye livelihood. Based on BPS data (Central Bureau of Statistics in Indonesia) shown the data on March 2020, the fact of the number of residents who are below the poverty line in Lampung province reached 1.05 million people (12.34 percent ), an increase of 7.84 thousand people compared to with September 2019 conditions. Percentage poor people in the area cities in March 2020 is by 9.02 percent or up 0.42 points compared to September 2019 which was 8.60 percent Temporary percentage poor people in the area rural areas in March 2020 by 13.96 percent or increased 0.13 points if compared to September 2019 which was 13.83 percent. The role of women who have been this often neglected in the process of development could play a role double as mother house ladder nor as seeker livelihood . Reality show that in some areas of Indonesia, women capable look for living and living family (Garaika, Helisia, & Jatiningrum, 2020). Even if the woman have income for, they capable allocate it for interest family in enhancement quality health , nutrition and education children ( Febrianto & Jauhari , 2019 ). . *State of The Global Islamic Economy Report* take notes role the girl who became Entrepreneur in

The global Islamic economy is very real . In Indonesia, the existence of woman the more outside ordinary . The Minister of Finance in April 2021 recorded 53.76 % of perpetrators effort micro , small and medium enterprises (MSMEs) are people weather with 97 percent the worker is Woman. Sector agriculture plant food which is results mainstay in the district Pringsewu so that made as one of the rice barns in Lampung Province , in fact it is also affected impact. Rural communities who have results abundant agriculture home and society village skilled process food from results agriculture on condition pandemic experience difficulty for sell results his farm, as a result is results agriculture the be so cheap price and society difficulty get income main. In the end they difficulty for undergo life in conditions pandemic. Rural people in condition there is lack of access to source power finance (capital), because in general institution finance require existence collateral. Beside that existence limitations access technology, innovation and market information and supported with level relative low education result in low of productivity, so that institution finance face high risk if channel funds to them (Haque, 2012, Faizah, & Husaeni , 2019). This is the reason drives Public small forced must entangled by institutions non-formal finance (lenders) who charge highly interest. For improving of rural community to increase their well-being it highly need conducted with open access they to source power financially. This program also has an impact positive in Indonesia (Garaika, Helisia & Jatiningrum, 2020) to increase the well-being of rural community in condition pandemic. One of the rural development strategies was empowerment woman at village community. This study aims to prove by empirically study: 1) Effect the several factors of the human resources quality and 2) empowerment *human capital* woman through draft *Grameen Bank* to well-being Public the countryside in the district Pringsewu Lampung Province. It is important as effort for improving strategic in increase economy on villages community. The poverty problems on the government area has solution. Government policy conducted push productivity of agriculture with adopted the micro finance or “*Grameen Bank*” program which has been succeed implemented for lower poor people in other countries

## **2. Literature Review**

Government policy on this strategic always strive take step in resolve slump economy impact pandemic. Therefore, in turn microcredit could help improvement of human capital and social capital that will contribute to growth regional economy (Weerasinghe & Dedunu , 2017). This action based on that woman who has been often neglected in the process of development and could play a role double as mother house ladder nor as seeker livelihood. Reality show that in some areas of Indonesia, women capable look for living and family (Kuncoro, 2013). Even if woman have other income to support her family well-fare, they capable allocate it for interest family in enhancement quality health, nutrition and education children. So that effort in repair condition economy the need prioritized on efforts alleviation poverty especially in rural areas, with notice problems and obstacles Public small in increase welfare (Rashid & Ejaz, 2019), one of the effort for lower poverty is Systemic efforts and comprehensive change National development. Becomes hope Public for reach level more life good (Munasage , M, 2013). Issue empowerment woman this is the essence of issue development moment this, because evidence empirically found show that gender

equality in development could repair the state 's ability to grow , reduce poverty and creation effective governance (Norawati , Irawan & Jatiningrum , 2022).

Attention government to rural community has becomes priority. Beside that the rural community responsible to endurance family well-fare, where is quarter from force work industry house stairs and industry manufacture as well as one third from force work sector service. In sector of agriculture in rural areas, involvement woman showed in activity production and marketing results of production agriculture. In marketing product agriculture by traditional, women even have more engagement. Involvement the could form 1) as the business women where source income originated from sell buy results agriculture or results processed; 2) As businessman stalls; 3) in selection results agriculture so that get more price good 4) as processor results agriculture before for sale or consumed. Poverty, lack nutrition, bad condition and damage other than that gender gap is also an obstacle for development, because cause costs on productivity, inefficiency, and hampering progress economy.

One of strategy to decreasing the poverty level is with the microcredit program to community of countryside. This program adopted the “*Grameen Bank*” model in Bangladesh which has succeed implemented for lower poor people . This program also has an impact positive in Indonesia. *Grameen Bank* (Village Bank) was established first time in Bangladesh by Professor Muhammad Yunus, lecturer University of Chittagon economics . Founder of this Bank driven by existence reality banking in Bangladesh while there is no serve women as costumer, the blind and the poor, Giving help gift credit it is very important that they could increase income (Chirkos, 2014, Weerasinghe & Dedunu, 2017). And it turns out they also capable for return credit ( Suharto & Hafid, 2017). In Indonesia, the pattern Grameen Bank credit has been replicated in the form of the Karya Usaha Mandiri (KUM) program described by Rasahan , Mat Gratitude (2017). this program has implemented in several area , one of is in the province of Lampung, district Pringsewu . The three principle is (1) no need guarantee and guarantor ; (2) borrower worn cost administration , and (3) if borrower died , expert inheritance no required pay remainder credit (Rasahan & Mat Gratitude, 2017). Shamim, M. (2019) and Imai, KS (2018) and Garaika, et al. (2019). This study explain that empowerment, group, or community attempted for decide future goals \_ they alone in accordance with what are they expect . They are the ones who process what just be \_ needs they alone in complete the problem they face . Based on similarity problem in life they are very effective if awareness solidarity with uniform identity which it shows of the strong for change. Income considered as one of the main measurement for poverty and expenditure are also main measurement other from standard life (Onwumere, 2016). Income and expenses are also related with consumption. Income and consumption levels is main determinant stated of st. Yunus M (1999). Almost all bank customers which is report enhancement income those who improve standard life they are Shamim (2019). This study purposes to prove existence credit program effect microfinance to standard life for house poor and impactful ladder positive on output food per capita, ownership land and ownership on non- land assets and not have impact significant to whole accumulation non- land assets house stairs and achievements education Fattah (2014). Impact loan of microfinance on consumption house ladder from institution finance impact positive to

consumption house per capita ladder ( Schroeder, 2014). A lot of research previously has conducted several research on the finance microfinance, in this way is potential solution for decrease poverty level where the standard life is one the indicator. Alleviation efforts poverty in the region rural areas by the government area, other than conducted with effort push productivity Agriculture is also necessary conducted with other efforts such as create field work complementary sector agriculture and empowerment woman in activity economics (Imai, 2010; Garaika, Helisia, & Jatiningrum , C. 2020) These efforts are urgently needed in increase income family poor people who can used for repair health nutrition and education child . So that in turn effort could improve human capital and gender equality which will contribute to growth regional economy. Following this is hypothesis study this :

*H1: There is an effect the factors of (Dependent Family, Land Area, House Condition, Education Level, Husband's Business Type, Wife's Business Type, Length of time Customer ) with the level of income family of rural community.*

*H2: There is an effect among quantity micro credit with gender equality (Husband's Business Type and Wife's Business Type) and the quality of Human Resources (Dependants Family , Land Area, Education Level, Length of time customer )*

*H3: There is an effect the number of microcredit to donation income woman for family*

### **3. Research Methods**

#### *a. Data and Respondents*

In this research, the data obtained from customer micro on PT. Utomo Manunggal Sejahtera Micro bank credit The sample selection in accordance with several criteria during period research. Data analysis using survey to customer of micro credit selected in this study. Respondent selected fill the questionnaire and done Interview for get optimal results

#### *b. Variables and Measurement*

**Table 1** Variables, Indicators and Measurement

<b>Variable</b>	<b>Indicator</b>	<b>Measurement</b>
Welfare Level Customer	Income or earnings Level (Y1)	Quantitative data ( in rupiah)
	Amount dependents Family (X1)	Amount dependents ( children / wife )
	Condition Environment (X2)	1= Good; 2= Not good
	Tenure (X3)	Land area / land owned _
Socio-	Education level ( X4)	Education level of husband and wife

Economic Conditions		1 = Degree, 2 = Master, 3 = Junior high School/ Senior high School, 4 = Non education
	Business type or Occupation of Husband (X5)	1=Farmer, 2=Trade, 3= Labor, 4=Employee, 5= Not working
	Business type or Occupation of Wife (X6)	
Accessibility to Capital Resources	Duration of being a customer (X7)	Number of years as a customer
	Amount of Credit (Y2)	Quantitative Data (in rupiah/IDR)
	Purpose of Borrowing the capital (X8)	1= Amount of Credit 2= The Purpose of borrowing capital
Accessibility to other resources	Distance to facilities (X9)	Size in m <sup>2</sup> 1=electricity, 2=other than electricity
	Access to water resources (X10)	1=Well, 2= nN good

### *c. Analysis Method*

This study using analysis statistics method which is Premina Validity Test using a descriptive test of the data on the frequency of the data. Analysis technique Correlation also done with meaning for test connection between X and Y. The analytical method used for test hypothesis , that is use analysis Regression multiple

On this study, the statistics testing for test hypothesis study Y1 is level income and Y2 is level the number of Micro credit. While X is involvement in Micro credit and the factors that influence it. First test is analysis connection existence influencing factors level income family . Whereas analysis second is influence among level income family with equality gender and quality of human resources

Test Hypotheses 1 and 2:

$$Y_1 = a + bX_1 + bX_2 + bX_3 + bX_4 + bX_n + e \dots\dots\dots (1)$$

Existence analysis influence the number of Micro credit to donation income for family. Second analysis, which variable  $Y_2$  is level Microcredit and variable X is influencing factors / involvement to Micro credit. In modeling, structure connection between Y and X is as following:

$$Y_2 = f(X) \text{ Test Hypothesis 3: } Y_2 = a + bX + e \dots \dots \dots (2)$$

### 3 Finding And Discussion

#### a. Respondents and Descriptive Statistics

Table 2 Respondents Selection

No	Criteria	Total
1	All micro credit customers registered at BPR Utomo Prosperous Unity	285
2	Customers who live outside in accordance with the object of research	(83)
3	The total of customers microcredit	<b>202</b>
4.	Customers who are not implementing the " grameen bank" financing	(85)
5	Utomo BPR Customers Manunggal Sejahtera which is less than 3 years	(35)
6	The customer does not purpose financing for business capital in the field of trade and agriculture	(24)
<b>the total of respondents</b>		<b>58</b>

From the result as the table shown that BPR Utomo customers Manunggal Prosperous as many as 58 people from whole customer totaled 285 people. Respondents obtained \_ in study this is customers in the area \_ object research and make customer micro " *Grameen Bank*" credit financing for venture capital in the field of agriculture and trade more than 5 years . This thing remember customer the has have ability for produce income at a time income and have repair well-being family or has experience change welfare . Based on table 2 above results end respondents obtained \_ from a number of given criteria \_ is A total of 58 respondents were used as sample in study this .

Table 3 Total of Respondents

No	Information	Total
1	Number of customers eligible to be respondents	58
2	Customers cannot be contacted and given a questionnaire	(11)
3	Not consistency answered	(3)
<b>Total of Respondents</b>		<b>44</b>

Table above shown that after through a process of observation and interviews , which then respondent will fill in the questionnaire given amount end respondents obtained \_ only 44 people. This thing because : 1) customers who do not could contacted or found in period time research . 2) no consistency answer respondent or no complete filled .

Table 4 Demographics of Respondents

<b>Characteristics</b>	<b>Category</b>	<b>Total</b>	<b>%</b>
Respondent Age	<20 years	0	0
	21-40 years	14	31
	41-60 years	30	69
	>60 years	0	0
Education Level (Husband)	No education level	0	0
	< 6 years	0	0
	6 years	2	1
	9 years	32	72
	More 12 years	17	27
Education Level (Wife)	No education level	0	0
	< 6 years	0	0
	6 years	11	26
	9 years	21	47
	More 12 years	12	27
Husband' work	Farmer	21	48
	Business / Trading	17	39
	Laborer	4	9
	Employee	2	2
	Doesn't work	0	0
Wife's work	Farmer	22	50
	Business / Trading	14	44
	Laborer	6	6
	Employee	0	0
	Doesn't work	0	0
Period of Bank Customer	3 years	7	16
	4 years	14	32
	5 years	11	25
	>5 years	12	27
Family Dependent	1 - 2 persons	2	5
	3-4 people	22	50
	5 - 6 people	16	36
	>6 people	4	9
Number of Children	1-2 people	2	1
	3-4 persons	21	50
	5-6 persons	16	38
	>6 persons	5	11

Table above is demographics respondent in study this . Respondent data shows that customer have dominant age which is range 41-60 years as much as 69%. Education level is good husband and wife more many is education which is only 9 years course . Whereas the profession of husband dominated as the farmers (48%) and businesses (39%). Whereas profession wife dominant is farmers (50%) and traders is (44%). Amount dependents owned most is amounted to 3-4 people as much as 50%.

*b. Descriptive Statistics*

Table 5 Descriptive Statistics

Information	Family Dependent	Land Area	House Condition	Education Level	Husband type of Business	Wife type of Business	Period of Bank Customer	Facilities Distance	Water Resource s	Electrics Resource s
<b>N</b>	<b>Valid</b>	44	44	44	44	44	44	44	44	44
	<b>Missing</b>	0	0	0	0	0	0	0	0	0
	<b>mean</b>	2.6000	78.1000	1.0000	7.8000	3.9667	.4817	.3333	5176,667	1.0000
	<b>median</b>	2.0000	75.0000	1.0000	6.0000	4.0000	.0000	.0000	5065000	1.0000
	<b>Std. Dev</b>	1.08217	15.6720	.00000	2.1719	1.06620	.50742	.47946	1060,794	.00000
	<b>Minimum</b>	1.00	40.00	1.00	6.00	1.00	1.00	.00	3040.00	1.00
	<b>Maximum</b>	4.00	100.00	1.00	12.00	4.00	4.00	1.00	7050.00	1.00

Based on Table above, the descriptive statistics shows that for the family dependency has a mean of 2.6 with a standard deviation of 1.082 and a maximum (minimum) value of 4.00 (1.00). Land area has a mean of 78 with a standard deviation of 15.67 and a maximum (minimum) value of 100 (40). House condition has a mean of 1.00 with a standard deviation of 0.00 and a maximum (minimum) value of 1.00 (1.00). Educational level has a mean of 7.80 with a standard deviation of 6.00 and a maximum (minimum) value of 12.00 (6.00). The husband type of business has a mean of 3,967 with a standard deviation of 1.067 and a maximum (minimum) value of 4.00 (1.00). Type of Business, wife of business type has a mean of 0.4 817 with a standard deviation of 0.507 and a maximum (minimum) value of 4.00 (1.00). The Period of Bank Customer has a mean of 0.333 with a standard deviation of 0.479 and a maximum (minimum) value of 1.00 (0.00). Facilities Distance. has a mean 5176.6667 with a standard deviation of 1060.79454 and a maximum (minimum) value of 7050.0 (3040.0). Water resources have a mean of 1,000 with a standard deviation of 0.000 and a maximum (minimum) value of 1.00 (1.00). Lighting resources (Electricity) have a mean of 1,000 with a standard deviation of 0.000 and a maximum (minimum) value of 1.00 (1.00).

c. Results and Discussion

**Table 6** Correlation Test

<b>Model Summary</b>				
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.544 <sup>a</sup>	.378	.140	12258803432

a. Predictors: (Constant), X7, X4, X2, X5, X6, X1

Based on table above R square test results Factors ( Dependent Family , Land Area, House Condition , Education Level, Husband's Business Type, Wife's Business Type , Length of time Customer ) able explain connection to level income of 0.318 or 38%, and p it also shows that of 0.62 or 62% explained by factors another . It means still existence other factors that influence level income .

**Table 7** Test The Effect of Gender Equality and Human Resource Quality Factors with Income Levels

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	619833.586	218938,077		2.831	.009		
<b>X1</b>	33499,371	28743.496	.259	1.165	.256	.600	1.666
<b>X2</b>	308,998	246,489	.247	1.254	.223	.766	1.305
<b>X4</b>	-6483.949	7193,967	-.171	-.901	.377	.820	1,220
<b>X5</b>	-24460.005	24642700	-.197	-.993	.005**	.751	1.332
<b>X6</b>	21506.040	53328,875	.083	2.403	.023*	.708	1.413
<b>X7</b>	-41952,398	53743,611	.152	2,781	.003**	.780	1,281

a. *Dependent Variable: Y1*

Based on hypothesis test results second use analysis regression multiple, research use with level error ( $\alpha$ ) of 0.05, based on table on show that type of business husband (X5) that is score significance 0.005, Type of business wife (X6) has score significance of 0.023, and the quality of human resources (The duration becomes customer (X7)) value significance 0.003. Third score the show score *p-value* not enough of 0.05, it means if *p-value* < 0.05 then there is significant influence between income levels with Husband's Business Type, Wife's Business Type and duration becomes customers. Whereas whole quality of human resources Family (X1), Land Area (X2), Education Level (X4) have score significance *p-value* more of 0.05 or variable the no have significant influence on the level of education at Lampung Province.

**Table 8** The Result of Influence The size of Micro credit as Donations Women's Income for the Family

Model	Unstandardized Coefficients		Standards. Coef Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1	(Constant)	64119	24909	2,574	.016		
	(X 11)Y 1	-3.270	47,172	-.013	.923*	1,000	1,000

Based on testing hypothesis third so based on table on show score significance of 0.023 or more not enough of 0.05. With thereby found no existence significant influence among the number of micro credit to donation income woman for family. Based on hypothesis test, the first that is existence correlation among factors with level income on show that correlation or existence connection positive between income levels with variable Dependent Family (X1), Land Area (X2), House Condition (X3), Wife's Business Type (X6), Length of time Customer (X7). Research Results this consistent with study Sulistiyani (2002) which documented of each relationship. There is a relationship between the level of income with dependents family, phenomenon the show existence trends the more many members family, then level income the more highly. This thing could conclude that in families who have more many responsibilities will motivated for look for living or more income a lot too. Study it also shows that a lot dependents in house ladder is necessary problems noticed.

The more of burden dependency show the more height the burden that must be borne productive population for finance needs life residents who have not productive and not productive again. On the other hand the number burden increasing dependency \_ low show the more low burden borne population productive for finance needs life residents who have not productive and not productive again (Onwumere , 2016; Suharto, & Hafid (2017). Dependency Burden Rates by no also directly reflects level success development resident. The small number burden dependency will give more opportunities the number of for population age productive for increase quality himself (Ip et al, 2018, Jatiningrum et al, 2021). Phenomenon the show that management on area soil currently more efficient than high. There is a relationship between the level of income with house Condition, this phenomenon show that condition very real house influence level income family. The family well-fare with the house already permanent is more effect to the family than unfinished house permanent. Analysis results addition that is access facility economy to level opinion correlated positive. It means the more far from market location, office districts, income family the more good. Type of business like this no will capable compete in the market with level competition perfect and more exist in locations that are increasingly far from center. Whereas for variable Source Lighting and Water Resources, no there is real difference among source lighting

The quality of human resource becomes significant results to family income. Whereas quality of human resources depend on family dependend, while the Education Level variable the no have significant influence. This result show that effort of wife that is industry small and trade is type effort could give increasing family income. The level income with the number of Micro credit show that there is influence among level of income with the number of Microcredit. This result consistent with Sulistiyani (2002) namely gender equality plays a role real to level income. This thing caused because of customer status correlated with a number of influence the number of Microcredit. The longer of it becomes customer micro finance show that level income experience enhancement because work done has effectively get the result. Enhancement income ideally followed with even distribution income, because even distribution income is one of the strategies and objectives development Indonesian national. Inequality in enjoy results development between \_ group population worried will cause problems social. one indicator for measure level even distribution income population is with use World Bank criteria

#### **4. Conclusion**

This study examine the several factor of microcredit to well-being rural community through enhancement income family, which in the end will increase economy. This study using sample on one district in the province ofLampung Province, Indonesia. Based on the test results, the hypothesis test shown that there is an influence between income level with gender equality and the quality of human resources above, it shows that the husband's type of business, wife's business type and length of time being a customer (have a significant influence on income level. While the overall variables, namely the quality of human resources , namely Family Dependents , Land Area, Education Level these variables do not have a significant effect on Income Levels in Pringsewu district, Lampung province. Based on hypothesis test results that is existence influence Among level income with the number of Micro credit show that there is influence Among level income with the number of Microcredit. This result consistent with Sulistiyani (2002). In analysis, engagement wife in Micro credit play a role real to increase the level family income. This is due to customer status correlated with a number of other factors. This result give empirical evidence and giving contribution that the regional government strategy for increase program of microcredit with Grameen Bank pattern. This program will lower poverty especially in the area countryside and in the end will increase economy of public countryside. Furthermore, for future research this study would add the several of variable for continuing in Grameen bank area of study.

#### **References**

- Chirkos, A. Y. (2014). The impact of microfinance on living standards, empowerment and poverty alleviation of the poor people in Ethiopia, A case study in ACSI. *Research Journal of Finance and Accounting*. 5(13), 43-67.
- Faizah, S, I., & Husaeni, U. (2019) Economic Empowerment for Poor Women Using Grameen Bank Model in Indonesia on The 2nd *International Conference on Islamic Economics, Business, and Philanthropy (ICIEBP)*, 880–913. [doi.10.18502/kss.v3i13.4255](https://doi.org/10.18502/kss.v3i13.4255)
- Fattah S. (2014). The effect of microcredit on standards of living in Bangladesh. Princeton University, Columbia University *Journal of Politics and Society*

- Febrianto, I & Jauhari, F. (2019). The Role of Islamic Microfinance For Poverty Alleviation in Bandung, Indonesia *Ihtifaz Journal of Islamic Economics Finance and Banking* 2(1):55-61. doi:[10.12928/ijiefb.v2i1.736](https://doi.org/10.12928/ijiefb.v2i1.736)
- Garaika, Helisia, & Jatiningrum, C. (2020) The Impact of Human Resources, Social Capital and Economic Infrastructure On Economic Growth: Evidence In Indonesia. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 11396-1140
- Garaika, Margahana, H., Sari S. S., & Feriyana, W. (2019). Measuring the economic growth and community welfare through analysis of regional revenue and financial performance. *eCo Fin*, 1(2), 98-108, <https://jurnal.kdi.or.id/index.php/e>
- Haque, N. (2012). The role of micro-credit to alleviate rural poverty of Bangladesh: A case study of Jagoroni Chacro Foundation. *Academic Research International*, 2(1), 37-56
- Imai, K. S. (2010). Microfiance and poverty: A macro perspective. *Unpublished paper*, research institute for economic and business administration obe, University
- Imai, K. S. (2018). Microfiance and poverty: A macro perspective. *Unpublished paper*, research institute Shamim, M. (2019). for economic and business administration kobe, University Japan.
- Ip, C.Y., C. Liang, S.-C. Wu, K.M.Y. Law and H.-C. Liu. (2018). Enhancing social entrepreneurial intentions through entrepreneurial creativity: a comparative study between Taiwan and Hong Kong. *Creativity Research Journal* 30(2): 132-142
- Jatiningrum , C., Utami & Norawati, Silviany. (2021). SilvianyIntensi Kewirausahaan Sosial Wirausaha Muda di Indonesia: Studi Masa Pandemi Covid-19. *Eco-Buss*, 4(2), 95-106.
- Kasmi, Irviani, R., & Jatiningrum, C. (2018). Pengaruh pendapatan daerah dan kinerja keuangan terhadap pertumbuhan ekonomi dan kesejahteraan masyarakat kabupaten/kota provinsi lampung. *Jurnal keuangan dan bisnis*, 15 (2). 101-115
- Kisto, M., (2014). The impact of microfinance on saving deposits-the case of Mauritius. *International Journal of Recent Research in Social Sciences and Humanities (IJRSSH)*, 1(1), 13-20.
- Kuncoro (2013). Analisis Peran Gender Serta Hubungannya dengan Kesejahteraan Keluarga Petani Padi dan Hortikultura di Daerah Pinggiran Perkotaan. *Jurnal Media Gizi dan Keluarga*, 32(2),52-64.
- Mahmood, T., Yu., X., & Klasen, S. (2018). Do the poor really feel poor? Comparing objectives with subjective poverty in Pakistan. *Social Indicators Research*, 142, 543-580.
- Munasinge, M. (2013). Sustainable Energy Development (SED)— New Path for Pakistan. *The Pakistan Development Review*, 52(4), 289–308
- Norawati, S, Irawan, F & Jatiningrum, C. (2022). Investigation The Effect of Leadership and Work Environment on Employee Performance PRIMANOMICS *JURNAL EKONOMI DAN BISNIS*. 20 (2) (2022). 1-16. <https://jurnal.ubd.ac.id/index.php/ds>
- Onwumere, J. U. J. (2016). The impact of microcredit on poverty alleviation and human capital development: evidence from Nigeria. *European Journal of Social Review*,28(3), 416-423
- Rasahan, C.A & Mat Gratitude. (2017). *Karya Usaha Mandiri New Direction Reaches the Poorest in the Rural Areas*. Indonesian Bankers Institute. Jakarta.

- Rashid, A. & Ejaz, L. (2019), Interest free micro credit loans: Pakistani female entrepreneurs, *Journal of Islamic Marketing*, 10 (3), 860-873. <https://doi.org/10.1108/JIMA-04-2018-0071>
- Schroeder, E. (2014). The impact of microcredit borrowing on household consumption in Bangladesh. Department of Economics, Oregon State University, Corvallis, or 97331 USA.
- Shamim, M. (2019). Impact of grameen bank microcredit on standard of living in rural poor women in sariakandi upazila of Bogra district. *American Journal of Trade and Policy*, 6(1), 33-40.
- Suharto, P & Hafid A. (2017). *Grameen Bank Pattern Implementation in Bangladesh and Malaysia. Rural Monetization*. Rural Financial Affairs. Indonesian Bankers Institute. Jakarta.
- Weerasinghe, I., M., S., & Dedunu, H., H. (2017). Impact of microfinance on living standard with reference to microfinance holders in Kurunegala District. *International Journal of Business Marketing and management (IJBMM)*. 2, 16-23.
- Weerasinghe, IMS. & Dedunu, HH. (2017). Impact of microfinance on living standard with reference to microfinance holders in Kurunegala District. *International Journal Of Business Marketing and Management (IJBMM)*. 2, 16-23, ISSN: 2456-4559.
- World Bank (2020) <https://www.worldbank.org/en/publication/wdr201>
- Yunus M., (1999). *Banker to the poor: micro-lending and the battle against world poverty*