

## Pengaruh kredit terhadap pekerja anak di Provinsi Kalimantan Selatan = The effect of credit on child labour in South Kalimantan Province

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### Abstrak

#### [<b>ABSTRAK</b><br>

Tesis ini bertujuan melihat pengaruh pemberian kredit usaha kepada rumah tangga terhadap keputusan anak bekerja dan sekolah di provinsi Kalimantan Selatan dengan menggunakan data Susenas 2012. Selain itu penelitian ini juga mencoba melihat pengaruh aset yang diukur dengan indeks aset terhadap terjadinya keputusan anak bekerja dan sekolah. Tesis ini menggunakan model keputusan sequential probit dimana keputusan anak bekerja dan sekolah di asumsikan terjadi dengan mengoptimalkan keputusan yang paling ideal berupa anak sekolah dan tidak bekerja berurutan ke keputusan yang kurang ideal yaitu anak sekolah dan bekerja, anak bekerja dan tidak sekolah dan keputusan paling tidak ideal untuk anak yaitu anak tidak sekolah dan tidak bekerja. Indeks aset pada tesis ini dihitung dengan mengikuti metode yang diperkenalkan oleh Filmer dan Pritchett (2001) yaitu metode Principal Component Analysis (PCA). Tesis ini menemukan bahwa kredit usaha yang diterima rumah tangga tidak selalu berhubungan negatif dengan pekerja anak. Anak - anak yang berada dalam rumah tangga penerima kredit usaha memiliki peluang lebih besar menjadi pekerja anak dibandingkan anak anak dari rumah tangga yang tidak menerima kredit usaha. Tesis ini juga menemukan bahwa keberadaan aset dalam rumah tangga mampu mengurangi kemungkinan rumah tangga memutuskan anak untuk bekerja dan lebih memilih anak untuk tetap bersekolah. Implikasi kebijakan yang diperoleh dari tesis ini adalah kemudahan akses kredit usaha bagi rumah tangga untuk mendorong usaha dalam rumah tangga berpotensi meningkatkan pekerja anak, sehingga diperlukan desain pemberian kredit usaha yang menggabungkan antara pemberian kredit usaha dengan kehadiran anak di sekolah.

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#### <b>ABSTRACT</b><br>

This thesis examines the influence of giving business credit to households in the decision of sending children to work and school in the province of South Kalimantan using Susenas 2012. In addition, this study also tried to see the effect of the assets as measured by asset index against the decision of sending children to work and school. This thesis uses a probit model of sequential decision-making where the decision of sending children to work and school is assumed happened by optimizing the decision from ideal to less ideal: the children are sent to school; the children are sent to work and school; the children are sent to work but not

school; and the least ideal decision: the children are sent only to work. The asset index to this thesis is calculated by following the method introduced by Filmer and Pritchett (2001) the method of Principal Component Analysis (PCA). This thesis found that business credits received by households are not always negatively related to child labor. The children who are member of the family that received business credits have a greater chance of becoming child laborers than those from one that do not receive it. This thesis also found that the existence of assets within the household are able to reduce the possibility of sending children to work and prefers to send them to school. The policy implications derived from this thesis is that the ease of access to business credits which encourage households to ventured is potentially increasing child labor, thus the necessity of designing a business credit that combines the administration of credit with the children school attendance.;

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