

Systematic literature review: the impact of the supermicro and micro people's business credit program on oil palm farmers in Indonesia

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Article Info

Article history:

Received : Mar 12, 2026

Revised : Apr 18, 2026

Accepted : Apr 27, 2026

Keywords:

People's Business Credit;
Oil palm farmers;
Financing;
Welfare.

ABSTRACT

Indonesia is the largest agricultural country and makes agriculture the strongest economic support sector, with one of the best agricultural sectors being palm oil plantations. The government's concern for agriculture in Indonesia is reflected in the distribution of People's Business Credit (KUR), one of the government programs during the time of President Susilo Bambang Yudhoyono on November 5, 2007. This study aims to assess the extent to which People's Business Credit, one of the government program credits, helps the economic growth of farmers in Indonesia. In this study, data were collected from Google Scholar, Scopus, and ScienceDirect databases using keywords related to KUR and oil palm farmers for the 2016–2026 period, yielding 200 articles. After a selection process based on inclusion and exclusion criteria, 10 articles were identified that met the requirements for analysis. The findings indicate that KUR contributes positively to improving farmers' income, productivity, access to agricultural inputs, and financing for oil palm replanting programs. In addition, KUR helps reduce farmers' dependence on informal lenders by providing more affordable financing alternatives. Nevertheless, several challenges remain, including land legality issues, administrative complexity, collateral requirements, weak farmer institutions, and unequal access between plasma and independent farmers. The review concludes that although KUR has substantial potential to strengthen sustainable smallholder oil palm development in Indonesia, its effectiveness depends on institutional strengthening, improved financial inclusion, accelerated land certification, and more adaptive financing policies aligned with the long-term characteristics of oil palm farming.

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1. INTRODUCTION

Indonesia is an agricultural country and one of the world's largest producers of palm oil. In 2007, Indonesia exported nearly 85% of its total palm oil production. According to GAPKI (Indonesian Palm Oil Association), CPO production in 2025 is projected to reach 51,660 thousand tons, a 7.26% increase compared to 2024's 48,164 thousand tons.

The increasing number of palm oil plantations in Indonesia indirectly explains that palm oil plantations are a promising business sector. According to data from the Central Statistics Agency, the total area of palm oil plantations from 2011 to 2023 is as follows:

Table 1. Area of oil palm plantation (in hectares)

Province Name	2011	2013	2015	2017	2019	2021	2023
ACEH	360,20	396,64	428,20	440,30	487,50	476,70	471,36
SUMATERA UTARA	1.164,00	1.340,35	1.427,00	1.461,20	1.373,30	1.285,80	1.352,23
SUMATERA BARAT	370,70	364,21	383,40	397,50	379,70	430,40	440,28
RIAU	1.919,00	2.193,72	2.400,90	2.209,60	2.741,50	2.860,80	3.401,61
JAMBI	647,00	657,93	714,40	768,00	1.034,80	1.083,90	952,15
SUMATERA SELATAN	873,80	1.060,57	952,10	1.032,80	1.191,40	1.058,60	1.241,09
BENGKULU	308,10	290,63	288,90	339,80	310,70	319,40	418,43
LAMPUNG	123,40	158,05	207,90	242,30	193,00	192,60	197,46
KEP. BANGKA BELITUNG	186,10	201,09	211,10	241,60	225,20	238,60	255,72
KEP. RIAU	8,70	19,04	19,00	9,90	7,40	7,40	7,73
JAWA BARAT	14,10	13,61	14,10	16,70	13,70	14,00	15,18
BANTEN	14,80	20,10	19,30	19,80	19,20	18,80	18,53
KALIMANTAN BARAT	700,50	914,84	1.144,20	1.475,70	2.017,50	2.117,90	2.133,41
KALIMANTAN TENGAH	1.008,40	1.099,69	1.142,00	1.339,00	1.922,10	1.815,60	2.171,00
KALIMANTAN SELATAN	424,80	475,74	421,10	508,00	471,30	479,30	470,74
KALIMANTAN TIMUR	657,30	714,21	849,60	1.078,80	1.254,20	1.366,10	1.490,95
KALIMANTAN UTARA	-	102,05	157,40	67,50	155,40	215,60	237,71
SULAWESI TENGAH	93,80	140,88	151,10	174,50	137,50	141,50	140,86
SULAWESI SELATAN	27,90	36,26	51,70	65,00	51,80	48,50	54,71
SULAWESI TENGGARA	44,80	45,42	45,80	73,80	61,70	77,40	61,79
GORONTALO	-	0,00	11,10	6,80	11,70	13,90	12,57
SULAWESI BARAT	95,20	96,32	108,20	162,40	156,10	145,10	147,27
MALUKU	-	33,98	10,10	13,70	10,00	10,20	10,20
MALUKU UTARA	-	0,00	-	-	5,50	5,60	5,56
PAPUA BARAT	20,10	38,98	51,00	60,30	50,70	58,80	75,98
PAPUA	39,50	50,72	50,80	178,10	173,70	181,10	144,24
INDONESIA	9.102,30	10.465,02	11.260,30	12.383,10	14.456,60	14.663,60	15.928,71

With the highly potential growth of CPO exports, in November 2007 the Indonesian government, through the Coordinating Ministry for Economic Affairs, launched the People's Business Credit (KUR) program. This program aims to support oil palm farmers in maximizing palm oil agricultural output in order to improve farmers' welfare. The distribution of People's Business Credit is also supported by cooperation with 46 KUR-distributing financial institutions as of 2024 (Coordinating Ministry for Economic Affairs, March 16, 2026).

To be eligible for People's Business Credit, borrowers must have operated a business for at least six (6) months, and KUR financing may not be used to start a new business. According to M. Nurhadi (2021), KUR loans below IDR 100,000,000 (one hundred million rupiah) do not require collateral. Therefore, People's Business Credit is divided into several types, which include the following:

Table 2. Credit Classification

Nominal	Type of Credit	Use of Collateral
≤ 10.000.000	supermicro	No
≥ 11.000.000 s/d ≤ 100.000.000	Micro	No
≥ 101.000.000 s/d ≤ 500.000.000	small	Yes

In its implementation, although People's Business Credit (KUR) does not require collateral or guarantees, banks still apply the 5C credit analysis to maintain financial soundness. The 5C analysis consists of Character, assessed by evaluating the applicant's personality through credit history checks such as IDEB or the OJK SLIK system; Capacity, assessed by evaluating the applicant's ability to repay the loan, for example through sales recapitulation; Capital, assessed by examining the applicant's business capital; Collateral, which conventionally refers to guarantees but can be substituted by an evaluation of existing assets; and Condition of Economy, which considers economic conditions affecting the business.

Therefore, this study seeks to examine whether People's Business Credit, as a government program, has an impact on the welfare of oil palm farmers. More specifically, this research analyzes the effectiveness of targeted People's Business Credit allocation to small-scale farmers through super-micro and micro credit schemes, which do not require collateral in their application. This study employs the Systematic Literature Review (SLR) method.

2. METHOD

2.1. Research Approach

This study employed a Systematic Literature Review (SLR) approach to comprehensively identify, evaluate, and synthesize prior studies on the impact of the Kredit Usaha Rakyat (KUR) program on oil palm smallholders in Indonesia. The SLR method was selected because it enables a transparent, systematic, and reproducible review process while minimizing subjective bias in the selection and interpretation of scientific literature. In agribusiness research, SLR is widely used to map empirical findings, identify research gaps, and develop conceptual understanding regarding agricultural financing and rural development. The review process in this study followed several sequential stages: literature identification, eligibility screening, study selection, data extraction, and thematic synthesis. The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework was used as a general guideline to ensure methodological rigor and transparency throughout the review process.

2.2. Eligibility Criteria

To ensure the relevance and quality of the reviewed literature, inclusion and exclusion criteria were established prior to the screening process. The eligibility criteria are presented in Table 3.

Table 3. Eligibility Criteria for Literature Selection

Criteria	Inclusion Criteria	Exclusion Criteria
Topic relevance	Studies discussing Kredit Usaha Rakyat (KUR), agricultural credit, microfinance, or rural financing related to oil palm farmers	Studies unrelated to agricultural financing or oil palm farming
Population	Oil palm smallholders, farmers, rural agricultural households	Large plantation corporations or non-agricultural sectors
Geographical scope	Indonesia	Studies conducted outside Indonesia without relevance to Indonesian conditions
Type of publication	Peer-reviewed journal articles, conference papers, reports, and academic publications	Editorials, opinion papers, news articles, and non-scientific publications
Language	English and Bahasa Indonesia	Publications in languages other than English or Bahasa Indonesia
Publication period	Publications considered relevant to the development of KUR and oil palm financing policies	Publications lacking accessible full text
Study focus	Economic impact, access to financing, productivity, welfare, livelihood, or institutional issues related to KUR	Studies with no empirical or conceptual relation to KUR impacts

2.3. Literature Search Strategy

The literature search was conducted systematically using Google Scholar and Scopus to identify scientific publications on the impact of Kredit Usaha Rakyat (KUR) on oil palm farmers in Indonesia. These databases were selected because they provide broad coverage of peer-reviewed international and national publications in the fields of agribusiness, agricultural economics, rural finance, and development studies. The search strategy employed several combinations of keywords related to Kredit Usaha Rakyat, agricultural financing, oil palm farming, and smallholder welfare. Keywords were combined using Boolean operators (AND, OR) and adjusted according to the syntax characteristics of Scopus & Google Scholar databases. The study period used is 2016-2026.

2.4. Study Screening and Data Extraction

The study screening process was conducted in several stages following the PRISMA approach. First, all identified publications from Scopus and Google Scholar were compiled into a single database, totaling 200 articles. Duplicate records were then removed to avoid repeated evaluation of identical studies. In the second stage, title and abstract screening was conducted to assess the relevance of each study to the research topic. Publications that did not address KUR, agricultural financing, oil palm smallholders, or the impact of financing were excluded from further analysis. The third stage involved a full-text assessment of potentially relevant studies. Each article was evaluated based on predetermined eligibility criteria, including topic relevance, study focus, population, and publication quality. Through this process, only 10 studies directly related to the impact of KUR and agricultural financing on oil palm smallholders in Indonesia were retained for final review.

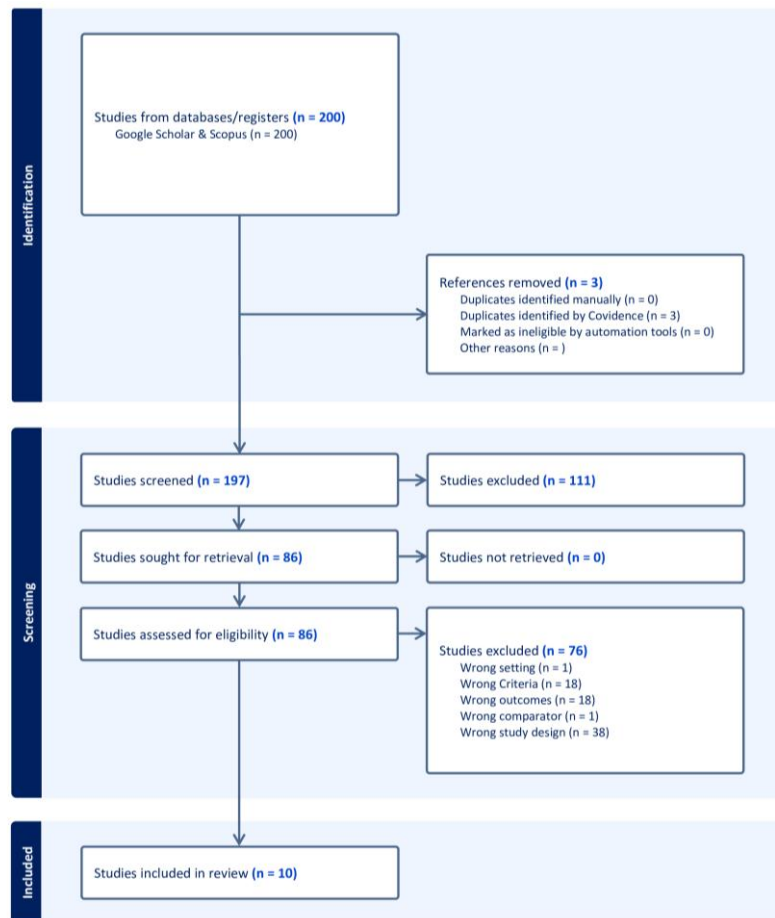


Figure 1. PRISMA Framework

2.5. Data Synthesis

The selected literature was analysed using a qualitative thematic synthesis approach. Thematic synthesis was chosen because it allows the integration of findings from studies with different methodologies and analytical perspectives.

The synthesis process involved identifying recurring themes, patterns, and relationships among the selected studies. Based on the extracted findings, the literature was categorised into three major themes: Economic impact of KUR on oil palm farmers; Access to financing and financial inclusion; Challenges and barriers in KUR implementation.

The thematic analysis enabled the study to identify consistent findings, contradictions, and research gaps regarding the effectiveness of KUR in supporting oil palm smallholders in Indonesia. The synthesis results were subsequently interpreted to develop broader insights into the role of agricultural financing in strengthening the sustainability of rural agribusiness and farmer welfare.

3. RESULTS AND DISCUSSION

The reviewed articles discuss various dimensions of the Kredit Usaha Rakyat (KUR) programme and agricultural financing for oil palm smallholders in Indonesia, including economic impacts, access to financing, institutional support, and implementation challenges. Overall, the literature consistently indicates that KUR and other agricultural financing schemes contribute positively to improving farmer productivity, income, and financial inclusion. However, the studies also highlight several structural constraints, particularly land legality issues, limited institutional capacity, and unequal access between plasma and independent farmers. These findings provide a comprehensive foundation for understanding the role of rural financing policies in supporting sustainable smallholder oil palm development in Indonesia.

3.1. Economic Impact

Based on a literature synthesis, the People's Business Credit (KUR) program has significantly contributed to increasing the economic capacity of smallholder oil palm farmers in Indonesia. Most articles indicate that access to financing through KUR plays a role in improving farmers' ability to obtain production inputs, expand farming activities, and maintain the sustainability of smallholder plantation production.

Sibuea (2022) and Bangun et al. (2022) explain that providing credit to oil palm farmers contributes to increased farm production because capital is used to procure production inputs such as fertilizers, pesticides, seeds, and plant maintenance costs. This research indicates that limited capital is a major factor in the low productivity of smallholder plantations. Therefore, the existence of KUR is an important instrument in strengthening the production capacity of smallholder farmers. Similar findings were also presented by Leni et al. (2018) and Sinuhaji (2022), who stated that agricultural credit, government support, and agribusiness financing institutions have a positive relationship with increasing farmer incomes in Indonesia. According to Romadhona & Zuldairah (2023), access to financing enables farmers to improve farming efficiency and strengthen the economic resilience of rural households. In the context of the palm oil agribusiness, increasing access to capital is crucial because plantation businesses require relatively large and ongoing operational costs.

In addition to increasing productivity, according to Rasoki & Sudhiebo (2019), the People's Business Credit (KUR) program also plays a role in supporting smallholder oil palm replanting (PSR) activities. The study also shows that financing is a key factor in the success of the oil palm replanting program in Indonesia. The study confirms that delays in plantation replanting are largely due to farmers' limited capital. In practice, farmers often delay replanting due to concerns about losing income sources during the immature period. Sahara et al. (2017) explain that financing schemes such as KUR-Micro, Investment Credit (KI), and Working Capital Credit (KMK) provide flexibility for farmers to finance operational needs and long-term investments such as replanting. Investment credit with longer tenors is considered more suitable for oil palm businesses because the oil palm business requires a relatively long production period before generating profits.

Another economic impact is seen in the reduced dependence of farmers on informal financing. Sahara et al. (2017) explained that before gaining access to formal financing, many independent smallholder farmers relied on middlemen or collectors for business capital. This dependence weakened their bargaining position, as they had to sell fresh fruit bunches (FFB) at lower prices. With the KUR (People's Business Credit), farmers obtain a cheaper financing alternative, thus improving their economic position in the palm oil agribusiness chain.

In general, the SLR results indicate that the KUR program functions not only as a financing instrument but also as a tool for rural economic transformation. Formal financing enables farmers to increase productivity, strengthen the sustainability of their farming businesses, and reduce economic vulnerability due to limited capital.

3.2. Access to Financing

Access to financing is a central issue in the development of smallholder oil palm plantations in Indonesia. Studies show that the People's Business Credit (KUR) is one of the government's primary instruments in expanding financial inclusion for smallholder farmers, especially those who previously had difficulty accessing formal credit from banking institutions.

Sahara et al. (2017) explain that various financing schemes are available to oil palm farmers, ranging from KUR-Micro, KUR-UMKM, Working Capital Credit (KMK), to Investment Credit (KI). KUR-Micro is generally used for working capital needs such as purchasing fertilizers and pesticides, while Investment Credit is used for land clearing, procurement of production equipment, and replanting activities. According to the study, access to formal credit is strongly influenced by the institutional status and legality of the farmer's land. Plasma farmers tend to have better access to financing than independent farmers because they have land certificates, partnerships with core companies, and the support of cooperatives as credit guarantors. Conversely, independent farmers often face difficulties meeting administrative requirements set by banks.

The study also shows that cooperatives play a strategic role in strengthening farmers' access to financing. Cooperatives function as guarantor institutions, assisting farmers with credit application processes, disbursing payments, and overseeing loan repayment. Cooperatives provide banks with a higher level of confidence in farmers' ability to repay loans. In addition to formal institutions, oil palm farmers also utilize informal financing options, such as through collectors and middlemen. Sahara et al. (2017) explain that independent smallholders often choose informal financing because the process is faster and does not require formal collateral. However, informal

financing is generally associated with patronage relationships, resulting in farmers receiving lower fresh fruit bunches (FFB) prices than market prices.

In the context of agribusiness development, access to formal financing is a crucial factor in increasing the competitiveness of smallholder plantations. Marwoto et al. (2023) emphasize that agribusiness financing institutions and government credit support play a significant role in strengthening agricultural sector growth and improving farmer welfare. Therefore, expanding access to the Smallholder Business Credit (KUR) is a crucial strategy in strengthening the transformation of smallholder oil palm agribusiness to a more inclusive and sustainable one.

3.3. Challenges with KUR

Although the People's Business Credit (KUR) program provides various economic benefits for smallholder oil palm farmers, the SLR results indicate that program implementation still faces various structural, administrative, and institutional challenges. The most prominent challenge throughout the literature is the issue of land legality. Sahara et al. (2017) explain that most independent smallholders lack land ownership certificates (SHM), making it difficult to meet bank credit requirements. Many smallholder oil palm plantations are located in areas with uncertain spatial planning or even in forest areas, making the land certification process extremely difficult.

Land legality issues were also identified in a study by Rasoki & Sudhiebo (2019) on the Special KUR program for the smallholder plantation sector. The study showed that the disbursement of the Special KUR program only reached 22.63% of the government's target because farmers struggled to meet land legality requirements. This situation indicates that administrative barriers remain a major factor in the low effectiveness of credit distribution in the smallholder plantation sector.

In addition to land legality, collateral requirements also pose a serious obstacle for smallholder farmers. Sahara et al. (2017) explained that although the People's Business Credit (KUR) is essentially a government-supported credit program, in practice, banks still require collateral to mitigate the risk of non-performing loans. As a result, farmers without formal legal assets still struggle to access financing. Another challenge relates to the high risk perception of the palm oil plantation sector by financial institutions. Banks tend to prefer plasma farmers over independent farmers because plasma farmers have partnerships with companies and a more stable marketing system. Conversely, independent farmers are perceived as having a higher risk due to fluctuations in fresh fruit bunches (FFB) prices, limited market access, and weak institutional capacity.

Weaknesses in farmer institutions also pose a significant obstacle to KUR implementation. Research by Amalia et al. (2017) shows that many farmer groups and cooperatives lack adequate managerial capacity to manage large-scale financing. Institutional strengthening is, however, a crucial prerequisite for building a sustainable agribusiness financing system. Overall, the study's findings indicate that the success of the KUR program in supporting smallholder oil palm plantation development depends not only on the availability of funds but also requires institutional reform, regulatory simplification, accelerated land legalization, and strengthened capacity of cooperatives and farmer groups (Kurniati, 2024).

4. CONCLUSION

This study systematically reviewed the existing literature regarding the impact of the Kredit Usaha Rakyat (KUR) programme on oil palm smallholders in Indonesia. The findings demonstrate that KUR has played an important role in improving the economic capacity of smallholder farmers by increasing access to formal financing, supporting farm productivity, and strengthening rural livelihoods. Access to subsidized credit enables farmers to purchase agricultural inputs, maintain plantation activities, and finance long-term investments such as replanting programs, which are essential for sustaining the productivity of smallholder oil palm plantations. The review also reveals that KUR contributes to improving financial inclusion among rural farmers who previously depended heavily on informal financing sources. Through lower interest rates and government-backed credit guarantees, KUR offers more affordable financing than informal lenders. In several cases, farmer cooperatives and institutional partnerships were found to play a strategic role in facilitating farmers' access to formal credit schemes. However, the effectiveness of KUR implementation remains constrained by several structural and institutional challenges. The most significant barriers include limited land legality, administrative complexity, collateral requirements, weak farmer institutions, and the high-risk perception of smallholder oil palm farming among financial institutions. These constraints particularly affect independent smallholders, who often face

greater difficulties accessing formal financing than plasma farmers integrated into partnership schemes. The findings further indicate that KUR's success in supporting sustainable oil palm agribusiness cannot rely solely on credit availability. Broader institutional improvements are required, including accelerating land certification, strengthening farmer cooperatives, improving financial literacy, simplifying administrative procedures, and designing financing schemes that better align with the long-term characteristics of oil palm cultivation. Without addressing these systemic issues, the benefits of KUR may remain unevenly distributed among farmer groups. Overall, this study confirms that KUR has substantial potential to become an effective policy instrument for strengthening smallholder oil palm development in Indonesia. Nevertheless, achieving inclusive and sustainable impacts requires stronger institutional integration between government agencies, financial institutions, cooperatives, and farmers themselves. Future research is recommended to explore the long-term socioeconomic impacts of KUR, including its influence on household welfare, farm sustainability, and rural economic transformation in Indonesia's major oil palm-producing regions.

ACKNOWLEDGEMENTS

The author would like to thank his supervisor for providing guidance and input during the preparation of this research. He also thanks General Soedirman University for providing facilities and access to various sources of literature used in this research. Furthermore, he appreciates the contributions of all parties who have assisted, directly or indirectly, in the completion of this article.

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