## REFRENCES

- Allet, M., & Hudon, M. (2015). Green Microfinance: Characteristics of Microfinance Institutions
  Involved in Environmental Management. Journal of Business
  Ethics.https://doi.org/10.1007/s10551-013-1942-5
- Aung, N. M. (2011). Agricultural Efficiency of Rice Farmers in Myanmar: A Case Study in Selected Area. Miscellaneous Papers.
- Aye, H. P., & Nakamori, Y. (2015). Constructing an access system for unbanked in Myanmar to a microfinance institution. Journal of Systems Science and Systems Engineering. https://doi.org/10.1007/s11518-015-5272-2
- Boateng, G. O., Boateng, A. A., & Bampoe, H. S. (2015). Microfinance and Poverty Reduction in Ghana: Evidence from Policy Beneficiaries. Review of Business and Finance Studies.
- Bris, A., Wang, T. Y. H., Zatzick, C. D., Miller, D. J. P., Fern, M. J., Cardinal, L. B., Gregoire, D. A., Shepherd, D. A., Westphal, J. D., Shani, G., Troster, C., Van Quaquebeke, N., Lanaj, K., Hollenbeck, J. R., Ilgen, D. R., Barnes, C. M., Harmon, S. J., Feldman, E. R., DesJardine, M. R., ... Sangiorgi, F. (2021). Knight, Raiders, And Target The Impact of the Hostile Takeover Coffee, JC, Lowenstein, L, Rose Ackerman, S. Journal of Banking & Finance.
- Daphnis, F. (2004). Housing microfinance: toward a definition. Daphnis.
- Duvendack, M. (2012). Smoke and Mirrors: Evidence of Microfinance Impact from an Evaluation of SEWA Bank in India. SSRN Electronic Journal. https://doi.org/10.2139/ssrn.1661724
- Duvendack, M., & Palmer-Jones, R. (2012). The Journal of Development Studies High Noon for Microfinance Impact Evaluations: Re-investigating the Evidence from Bangladesh High Noon for Microfinance Impact Evaluations: Re-investigating the Evidence from Bangladesh. The Journal of Development Studies.
- Fukui, R., & Llanto, G. (2004). Rural finance and micro-finance development in transition countries in South-East and East Asia. Rural Finance and Credit Infrastructure in China.
- Grendar, M., & Judge, G. (2009). Department of Agricultural and Resource Economics, UCB UC Berkeley. Sciences-New York.

- Gumma, M. K., Gauchan, D., Nelson, A., Pandey, S., & Rala, A. (2011). Temporal changes in rice-growing area and their impact on livelihood over a decade: A case study of Nepal.

  Agriculture, Ecosystems and Environment. https://doi.org/10.1016/j.agee.2011.06.010
- Hudawi, T. V. S. (2014). An Introduction of Interest Free Micro Financial Institutions for the Alleviation of Rural Poverty. International Conference on Education and Social Sciences.
- Inoue, T., & Hamori, S. (2013). Financial permeation as a role of microfinance: has microfinance actually been a viable financial intermediary for helping the poor? Applied Financial Economics. https://doi.org/10.1080/09603107.2013.839859
- Jacob, A. T., & Jose Sebastian, D. (2018). Role of Micro Credit Organization in the Management of Rural Indebtedness in Idukki District, Kerala State Journal of Emerging Technologies and Innovative Research.
- Khavul, S. (2010). Microfinance: Creating opportunities for the poor? Academy of Management Perspectives. https://doi.org/10.5465/AMP.2010.52842951
- Kumar Das, S., Miah, M., Miah, Md. R., Akter, D., & Hossain, T. (2021). Sustainability reporting disclosure practices among Bangladeshi companies in line with Global Reporting Initiatives.

  Asian Journal of Accounting Perspectives. <a href="https://doi.org/10.22452/ajap.vol14no1.4">https://doi.org/10.22452/ajap.vol14no1.4</a>
- Mar, S. S., Moe, N. N., Ngwe, K., & Ando, K. (2020). Study of Farmers use of Fertilizers and Methods of Application for Rice Cultivation in Central Myanmar. 11th ICERD.
- Nguyen, T., Mathisen, R., Itzkowitz, L., Lapping, K., Cashin, J., & Frongillo, E. (2017). Effect of policy reforms on food and nutrition trends in Vietnam and Myanmar from 1960 to 2015.

  Annals of Nutrition and Metabolism.
- Pyi Wun, N. S. La. (2019). Impact of strategic planning on organizational performance of microfinance institution in Myanmar. International Journal on Recent Trends in Business and Tourism (IJRTBT).
- Schreiner, M., & Colombet, H. H. (2001). From urban to rural: Lessons for microfinance from Argentina. Development Policy Review. https://doi.org/10.1111/1467-7679.00138

- Thapa, G., Gaiha, R., & Imai, K. (2019). The role of agriculture in poverty reduction in Nepal. In Agricultural Transformation in Nepal: Trends, Prospects, and Policy Options. https://doi.org/10.1007/978-981-32-9648-0\_3
- Tubagus, Y. R., Ghozi, S., & Rakim, A. A. (2020), Impact of micro-credit utilization on profitability and productivity efficiency of maize farmers in Kaduna state, Nigeria. Economics and Development Studies.
- Umar, M., & Ahmed, W. (2017). The Role of Microfinance on Poverty Alleviation and Its Impacts on People and Society: Evidence from the Grameen Bank. Journal of Poverty, Investment and Development.
- UNCDF. (2005). Microfinance and the Millennium Development Goals: A reader's guide to the Millennium Project Reports and other UN documents. International Year of Microcredit 2005.
  - Valadez, R. M., & Buskirk, B. (2011). From Microcredit to Microfinance: a business perspective. Journal of Finance and Accountancy.