

Livelihood Strategy of Poor Female-Headed Households in Basic Household Expenses.

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Abstract : Based on data released by Empowerment of female heads of household. it is known that one-sixth of households in Indonesia are led by women and 60 percent of these women live in very poor conditions. It is not easy for every individual or family who lives in a state of poverty to be able to meet the basic needs of his family. In this study several concepts and theoretical descriptions are explained which concern the understanding of female heads of household, poverty and basic household expenses. The research method used a qualitative approach with the study of five poor female heads of household who were in Paya Geli Village, Sunggal District, Deli Serdang District, North Sumatra. The data collection techniques using in-depth interviews with data analysis techniques using a qualitative approach to interactive models as proposed by Miles and Huberman which consists of three main things, namely: Data reduction, data presentation, and conclusion / verification. The results of the study show that the livelihood strategies undertaken by female heads of poor households in their basic families needs are by reducing family food consumption, debt to neighbors or relatives and asking for helping from children who have worked. This strategy is carried out because the income generated by the family head or family member has not been fully capable of fulfill basic household expenses.

Keywords : women; poverty and basic needs

I. Introduction

Poverty is still a social problem that cannot be resolved by the government. In March 2015, the Central Statistics Agency said that the number of poor people had increased by 0.86 million people to 28.59 million people or 11.22 percent of the total population in Indonesia. Previously on September 2014 the poverty rate was reported to be 27.73 million people or around 10.96 percent of the total population of Indonesia. Food commodities have a large role to play in increasing the poverty line by 73.23 percent. Food commodities that have a major influence on the value of the poverty line include rice, filtered cigarettes, eggs, chicken, instant noodles, sugar, tempeh, tofu, and coffee. Meanwhile, non-food commodities include housing, gasoline, electricity, education and toiletries (processed from <http://bps.go.id/brs/view/1158/>).

Basically, the consumption which also concerns the neceserray for food has become the primary need or the most basic need for each individual. Abraham Maslow as Humanistic psychologist in hierarchical theory said that needs to divide human needs into five levels, namely; self-defense needs (psilogis needs), security needs (safety needs), social needs (social needs), the need for appreciation (esteem needs) and the need to enhance work capacity (self actualization needs) (Mujahiddin, 2012: xxv).

In Maslow's theory hypothesized that after individuals satisfy needs the lowest level, individuals will satisfy needs to the next level. According to him, satisfying these various needs is driven by two forces, namely deficiency motivation and growth motivation. The lack

of motivation aims to overcome the problem of human tension because of the various shortcomings that exist. while motivation for growth is based on the capacity of every human being to grow and develop. This capacity is the nature of every human being (https://id.wikipedia.org/wiki/Teori_hierarki_kanggap_Maslow).

What was revealed by Todaro became more interesting when Fathonah and Nuraini conducted a research which related with the level of food security in male headed households and female-headed households in Cihindeung Ilir Village, Ciampea District, Bogor Regency. The results of their research showed that the level of food security was different from the level of food security of female-headed households. Where the level of food security male-headed households belongs to the category of "food security" while the level of food security female-headed households belongs to the category "more not food-resistant". To overcome the food's shortage, the strategy often carried out by female-headed households is to borrow money and to ask help from their siblings. In addition, another strategy that is also often carried out is to buy cheap food (read; buy cheap groceries) and owe it to warungs (Fathonah 2011: 214).

Based on data released by Empowerment of Family Heads of Women said that one-sixth of households in Indonesia are led by women and 60 percent of these women live in very poor conditions. This is compounded by the fact that 56 percent of the family heads are illiterate and work with low income such as farm laborers. According to Empowerment of female heads of household stated that women becomes the heads of families for various reasons including; the husband left behind, divorced and polygamy and various other factors such as being left by a husband who had to work abroad or outside the region and forced them to make a living independently (<http://www.antaranews.com/berita>). On this basis, this study will look at how the strategy of poor women living as female-headed households in fulfill the basic household expenses? The basic needs of the family concern; the need for food, clothing, housing, education, health services and means of transportation.

II. Review of Literature

2.1 Female Family Heads

The concept of women as head of the family has not been too much found in the study of published literature especially in Indonesia. In fact, based on Data of National Social Economic Survey is released by Health Social Security Organizing Agency or BPJS, 14.84% of households were headed by women. The data of Health Social Security Organizing Agency also shows that since 1985 there has been a consistent increase in female-headed households an average of 0.1 percent annually. There are several factors that cause women to become family heads, among them husbands who die, divorced, left without certainty of status, not married or unmarried, polygamous husbands, husbands migrate, husbands permanently sick and husbands who do not work (<http://www.pekka.or.id>).

For the causative factor, it appears that not all female heads of household are widows - who are left behind by their husbands or left behind by divorce - but can also be unmarried women or women who have husbands but husbands cannot work, or work in outside the area . Therefore, Mosses (2007: 56) gives another terms to a family headed by a woman, namely; women headed (headed by women) or women maintained (guarded by women). This term is intended as a woman who takes responsibility for supporting her family.

Ironically, most of the female heads of family live in poverty. This is influenced by the low level of education in the female head of the family, which has an effect on the limited access to employment. Most of the female heads of household work in informal sectors such as domestic servants, farm laborers, small traders and other jobs that do not require a lot of skills (Ernawati, 2013: 157). Likewise, there are not many results obtained from working in these informal sectors. Sasmita (2011: 84) notes that every female head of the family must support 3-5 family members with income from the informal sector which only amounts to Rp. 10,000, - per day.

2.2 Poverty

Many experts associate the problem of poverty with one's economic condition. This view is not entirely wrong, except that in many cases poverty is also closely related to social, cultural and structural conditions. John Friedman in Suyanto (2013: 2) defines poverty more fully. According to him poverty is an inequality to accumulate social power bases. The social power base is; first, productive capital for assets, such as housing, equipment and health. Second, financial resources such as adequate income and credit. Third, social and political organizations that can be used to achieve common interests. Fourth, the network or social network to obtain jobs, goods, knowledge and adequate skills. Fifth, information that is useful for life.

The lack of ability to accumulate this social base makes many families trapped in the cycle of poverty. This is what according to Robert Chamber (1987, in Suyanto 2013: 12) as the core of the problem of poverty. According to him, the deprivation trap consists of five elements; (1) poverty itself, (2) physical weakness, (3) alienation or social level, (4) vulnerability and (5) powerlessness. These five elements are often interrelated with one another so that it is the most dangerous poverty trap and deadly opportunities for people or poor families.

What the Chamber revealed about the poverty trap received serious attention by Stamboel. According to Stambol, there are four main obstacles that make Indonesia's poor people trapped in their poverty. These obstacles include structural barriers, human capital barriers, institutional barriers and socio-cultural barriers (Stamboel, 2012: 28). In the case of poor women who are the heads of this family, socio-cultural barriers become a very dominant factor in influencing their existence in the circle of poverty.

This is because patriarchal culture in Indonesian society always places women in subordinate positions and men are in ordinate positions. The effect is that women are always positioned in the domestic area - namely the household area which includes mattresses, kitchens and wells - and acts as housewives while men are always placed in public areas by acting as family heads who work for a living. In this condition, for women who are accustomed to working in the domestic sector and acting as housewives, they must be prepared to accept unpleasant conditions when their husbands (read: men) who act as head of the household must leave him because of death, divorce, wander without certainty status, and or experience permanent pain, thus requiring them to have a new status by playing the role of head of the household.

Ironically, most of the poor head of a woman's household must meet her family's needs from the work in the informal sector with inadequate income. Their low access to employment in the public sector is influenced by low levels of education (read todaro). These two factors - the low income and the low level of education - are the causes of increasingly

difficult family groups headed by women to get out of the cycle of poverty. The most felt effect of the condition of poverty is the difficulty of groups of poor families headed by women to meet basic household expenses such as the need for food and drink, education and health, housing and transportation.

III. Research Methodology

This research was conducted with a case study approach to five poor family heads of women who were in Paya Geli Village, Sunggal District, Deli Serdang Regency. This approach was chosen in order to be able to express in depth about the strategy of poor women who become heads of families in fulfilling basic household expenses. The sampling technique or informant in this study was carried out with a purposive sampling model. The data that has been collected through interviews and subsequent observations are analyzed with an interactive approach to the qualitative model as proposed by Miles and Huberman, which consists of three main things, namely; data reduction, data presentation and conclusion or verification. The whole process is one that intertwines during the time before, during and after data collection (Idrus, 2009).

IV. Discussion

In this study, the results of the study will only answer one formulation of research problems that have been proposed previously, namely; What is the strategy of making poor women who become heads of families in meeting basic household expenses ? Before answering these questions, it is important to redefine what is meant by basic household expenses.

4.1 Strategies to Fulfill Households

Characteristically, almost all the women who were the subjects of the study revealed that the main cause of them being single family heads was due to the death of their husbands. For them, all this time the husband is the main bone to fulfill the basic needs of the family. Without a husband, the burden of earning a living for the family and fulfilling other needs is their responsibility. Even if it is seen from the level of income per month, the average female head of this household earns Rp. 400,000 - up to Rp. 800,000. This level of income can be categorized as very minimal with prices of basic necessities that continue to experience price increases. With this minimal level of income, there is not much that can be done by this head of family woman. Surrender to the conditions that exist is the main way they can do to relieve stress.

"Want to say moreover, I have to surrender. If you think about it, you can be stress. Especially when talking about life needs there is no end. So it must be sufficient, " (Results of interview with Ms. Muliatik).

Table 1: Characteristics of Poor female – head households in Paya Geli Village

Names's head households	Caused to be head households	Duration time	Income in a month	Total children	Total children who are still financed
Mala Sari	divorce	6years	Rp. 900.000	3	2
Lia Delima	husband's death	3 years	Rp. 400.000,-	5	3
Muliatik	husband's death	2 years	Rp. 500.000,-	3	2
Sartimah	husband's death	18 years	Rp. 700.000,-	6	3
Tumiyem	husband's death	4 years	Rp. 400.000,-	5	3

It was recorded that almost the average family who was the subject of this study had to bear the costs of living 2 to 3 children with very minimal monthly income. This condition makes the five women who become heads of this family have to make savings especially in the consumption or food sector. These savings can be seen from a simple food menu. Tempeh, eggs and salted fish are side dishes that are always provided by the family to meet the consumption needs of family members. Whereas vegetables that are always the companion of rice and side dishes are kangkung and spinach.

Table 2 : Food Menu of Female Poor female – head households in Paya Geli Village

Names's female-headed households	Income in a month	Activities of eating in a day	Menu		
			Morning	Afternoon	Evening
Mala Sari	Rp. 900.000	3 times	Tempe	Tempe	egg
Lia Delima	Rp. 400.000	3 times	Egg	Tempe + Kangkung	Salty fish
Muliatik	Rp. 500.000	3 times	Egg / Tempe	Tempe/fish + Kangkung	egg/ Tofu/ salty fish
Sartimah	Rp. 700.000	3 times	Fried rice	fish + spinach	fish
Tumiyem	Rp. 400.000	2 times	Kangkung, salty fish, Tofu and tempe, and fish		

The choice was forced to be carried out by the female head of household because of the high price of basic necessities. Rice, cooking oil, sugar, chili and onions are basic needs which are considered very difficult to fulfill because the prices tend to fluctuate. Whereas chicken and beef are the needs of side dishes which are very difficult for them to fulfill because of the high price of the two meats. Practically, consumption of chicken and beef is one thing that is very rare to be fulfilled. Though the need for nutrition in beef and chicken is very much needed for their children's self development.

"Sometimes we also want our children to eat meat or drink milk. But the price is expensive, so we cannot fulfill it every day. When there is money, it must be calculated again because there are many that must be funded," (Interview with Ms. Mala Sari)

Costs that must be met according to Mala Sari and several other female heads of household are children's pocket money and fees to school that must be met every day as well as the cost of electricity bills to be paid each month. To meet these needs there are many strategies carried out by the five poor women who are the heads of these households, namely;

looking for additional work including options for trading, asking for help from children who have worked and the last option is to borrow money from the nearest neighbor or family.

"The results of income every day or every month must be divided for food needs, school fees such as snacks for children and fees, and paying for electricity. Sometimes there is nothing left. If it's not enough, I have to look around again," (Interview with Ms. Lia Delima).

Tabel 3 : Livelihood Strategy of Poor Female-Headed Households in Desa Paya Geli

Names' Female-headed households	Livelihood Strategy
Mala Sari	Becoming seller and borrowing money
Lia Delima	Praying and do everything to get money
Muliatik	Finaced by one of child has worked
Sartimah	Saving money and Finaced by one of child has worked
Tumiyem	Becoming seller

Likewise, not all of these choices can meet basic household expenses. Mala Sari, for example, claimed that if the income from her trading business had not succeeded in fulfilling the daily needs of the family, she could not help but have to borrow money from the nearest neighbor or relative. However, the choice to borrow money from a neighbor or closest relative according to Mala Sari is not the right thing. Because after all the money borrowed must be returned and this makes him feel difficult especially if the return process must be in a fast place.

"Returning a loan in a short time is very difficult. If that happens, you will have to look for debt again. Even so, now you want to find debt to your neighbors or your family, it's bad," (Interview with Ms. Mala Sari)

In contrast to Mala Sari, the other two family heads, Muliatik and Sartimah, have other strategies so that their household expenses are still fulfilled, namely by asking for help from their children who are already working. By asking for help from his son, Sartimah claimed he had succeeded in fulfilling his household's food needs. This success is due to the fact that there are no more children who go to school, so the need for school fees such as snacks and transportation money can be transferred to the consumption or food sector.

"My child no longer goes to school. So that the money I spend is also practically less. So help from my child can be used to meet family food needs. So I have now started to be able to save. "How come someday I need money, I no longer have to borrow from neighbors or family," (Interview with Ibu Sartimah)

However, Muliatik did not feel what Sartimah felt. Even though they have been assisted by their children who have worked but still to meet their household spending needs every month is still not enough because the income of their first child is fairly mediocre. In addition, Muliatik still has the responsibility of children who go to school so the costs incurred for pocket money and transportation of children to school are greater.

"My child still has mediocre income. So not all can be used for household expenses. He also has other needs that must be issued every day, "(Results of interview with Ms. Muliatik)

4.2 Strategies to Meet Educational & Health Needs

For the five poor women who are the heads of this family, fulfilling the educational needs of their children is a must-do thing even though their income is far below the average. Their various strategies are done so that their children can still go to school. For example, Ibu Mala Sari is willing to save on spending on basic necessities so that she can still fulfill pocket money and pay her children for school. In addition to saving on spending on basic household expenses, Ms. Mala Sari also does not hesitate to borrow money from neighbors.

"If it's calculated, actually my income is not enough to meet my child's educational needs. For the transportation costs of my two children, I have to spend 25 thousand per day. That's not yet another school fee. So inevitably you save money on spending and debt. And even then it hasn't been fully successful because it collides with fulfilling my other daily needs, "(Interview with Ms. Mala Sari)

The most important cost of a child's life to fulfill is the cost of education which includes; pocket money and the cost of going to school. According to Mala Sari, to fulfill pocket money and transportation costs for her two children, she had to spend Rp. 25,000, - / day and this is very burdensome because the income in a month is not necessarily able to cover the daily school costs of two children.

Tabel 4 : Education cost strategy of female- headed household in Desa Paya Geli

Names' Female-headed households	Problem of Education Cost	Strategy	Result
Mala Sari	Transportation coasts and pocket money	<ul style="list-style-type: none"> ➤ Saving money ➤ Borrowing money from siblings. 	No capable
Lia Delima	School equipment needs, transportation costs and school fees	<ul style="list-style-type: none"> ➤ Reducing the necessary of household expenses. 	Capable but has not succeeded
Muliatik	transportation costs and pocket money	<ul style="list-style-type: none"> ➤ Asking help from siblings 	No capable
Sartimah	There are not children get education		
Tumiyem			

The same thing was felt by Lia Delima who said that the biggest cost she spent to meet basic household expenses was school children's pocket money and school fees. To overcome this, the two women made a strategy by saving money on family food expenditure. This form of saving is done by reducing the quality of side dishes by eating food as it is (See Table 5.2).

"Yes, the food is economized. A little morning, a little afternoon and a little night. If you save on food, you still can't, or you don't want to have to borrow money, "(Interview with Ms. Lia Delima)

The strategy carried out by Mala Sari and Lia Delima is actually not fully able to meet household needs. Likewise with Muliatik even though he has been assisted by his children who work to meet the educational needs of their children but still the contributions given by their working children have not been able to meet the educational needs of other family members.

In the aspect of fulfilling health needs, families headed by poor women also experience difficulties. Difficulties in meeting these health needs can be seen from the absence of family members who are registered as participants in national health insurance or BPJS membership. The cost of unreachable insurance premiums is the main reason for not participating in the national health insurance.

Sartimah, for example, claimed to have fallen ill and had to be taken to a hospital. But because he did not have health insurance and did not have the money to pay, he was forced to borrow money from neighbors. What was experienced by Sartima was also felt by Tumiyem and Muliatik. Both heads of households must borrow from you if a family member falls ill. Muliatik relates when his son fell ill and he did not have the money to pay and had to borrow from his neighbor.

"I am not registered as a BPJS participant. Unable to pay the contribution. Yesterday when my child was sick I was forced to borrow neighbor money to pay for the examination and the medicine, "(Results of an interview with Ms. Muliatik)

Tabel 5 : Health Financing Strategy of Female- headed household in Desa Paya Geli

Names' Female-headed households	BPJS Ownership Status	Health Financing Strategy
Mala Sari	Not	Financing self-medication
Lia Delima	Not	--
Muliatik	Not	Borrowing money from siblings
Sartimah	Not	Owing the neighbors
Tumiyem	Not	Borrowing money from siblings

The data above shows how the need for education and health is still a very difficult need to be met by women heads of poor households. Although the government has provided subsidies to the education sector with various types of educational programs ranging from BOS funds, Smart Indonesia Card (KIP) and Family Hope Program (PKH), still the education costs such as transportation costs and children's allowances are still difficult to fulfill by families poor. For this reason, it is important to discuss it for the government to be able to intervene thoroughly, especially in the aspect of education by providing subsidies for transportation to groups of children from poor families. In addition, the government must ensure that every poor citizen has received a National Health Insurance (JKN), especially for Contribution Beneficiary Participants (PBI). So that there is no longer a group of poor people who feel heavy and burdened in terms of paying health insurance premiums.

4.3 Strategies to Meet Clothing, Housing and Transportation Needs

In addition to the difficulties in fulfilling the needs of food, education and health for the family, five poor women who are the heads of this family also have difficulty in meeting the needs of clothing (read; clothing) and housing. These difficulties can be seen from the inability of each family to buy clothes for family members. Almost all poor women who are the heads of the family say that they only meet clothing or clothing needs every time Lebaran arrives. Whereas to buy clothes that are used daily they must wait for excess sustenance. Tumiyem, for example, said that he never set aside money specifically to buy clothes. Because there is no more money to save for buying clothes.

"What other money do you want to set aside? There is no all right. Even if you want to buy clothes, waiting for fortune will come. Even those who bought it at Monza, "(Interview with Ms. Tumiyem)

In contrast to Tumiyem, to be able to meet the clothing needs of her children Muliatick can still set aside money to save. Although not much, but with the money sometimes Muliatick can buy his children clothes. Sometimes Muliatick also buys clothes for himself and his children by paying installments or arranging clothes for merchants.

"I set aside three thousand a day to save on buying clothes. Sometimes I also buy clothes by installments, "(Interview with Ms. Muliatick)

A different view was expressed by Mala Sari, for her clothing was not an important need to be fulfilled. Because according to him, as long as the old clothes are still suitable to use, there is no need to buy new clothes. That's why Mala Sari only bought new clothes for her family members during Lebaran or when she got a bonus from the company where she worked.

"If not at Lebaran, I rarely buy clothes for my children. Wait for a bonus from the office or the rest of the monthly money I just bought clothes. It also must be seen first whether there are already many clothes that are not suitable to be used, "(Interview with Ms. Mala Sari)

Tabel 6 : Family Clothing Fulfillment Strategy of Female-headed household in Paya Geli Village

Names' Female-headed households	Time	Strategy
Mala Sari	Once in a year ; in Idul Fitri year	Holiday allowance
Lia Delima	Once in a year ; in Idul Fitri year	Saving money around 2000 in a day
Muliatick	Once in a year ; in Idul Fitri year	Saving money around 3000 in a day or taking clothing credit.
Sartimah	Once in a year ; in Idul Fitri year	Helped by children
Tumiyem	At getting more money	Buying used clothes

To fulfill household expenses, almost the average poor woman who is the head of the family said the house they were living in was now the result of the legacy of their deceased husband. Lia Delima, for example, claimed that the house she lived in with her children was her husband's inheritance, so she no longer had to pay rent every year. Although the condition

of the house left by her husband was fairly simple, Lia Delima admitted that she was very comfortable living in the house. Mala Sari expressed a different thing, even though the house she lived in was a legacy of her husband, but for her the house was considered uncomfortable to live in because there was a lot of damage on some sides of her house.

"Many roofs have been leaked. If it rains at night it will be very disturbing to our rest, "(Interview with Ms. Mala Sari)

In addition to living in a house purchased by a husband, some poor women who are the head of the family also have to hitchhike their children who have worked and are able to rent a house or buy a house. Tumiyem is one of the poor family heads of women who live in her children's home. This is because Tumiyem does not have a house and can't rent a house independently, so she must live with her child who is already working and able to rent a house.

Table 7 : Status of Home Ownership and Transportation Tools of Female-Headed Households in Paya Geli Village

Names' Female-headed households	Status of Home Ownership	Paying credit	Transportation Tools
Mala Sari	her own ownership house	■	Not
Lia Delima	her own ownership house	■	motorcycle
Muliatik	Rent	Paid by her children	Not
Sartimah	her own ownership house	■	Not
Tumiyem	Live with his children	■	Not

this household also claimed to not have a vehicle or means of transportation. Only Lia Delima accepts the participating vehicle. The vehicle is now used by Lia as a means of transportation to go to work. According to Lia, with the existence of this motorcycle, transportation costs become unnecessary and very helpful in daily activities.

"Every time I go to work and daily activities I always use my husband's motorcycle. Even though it's already a bit old and sometimes also needs service, "(The result of the interview with Ms. Lia Delima)

V. Conclusion

Based on the results of the discussion above, it can be concluded that the livelihood strategy undertaken by women heads of poor families in meeting their basic household expenses is by reducing family food consumption, debt to neighbors or relatives and asking for help from children who have worked. This strategy is carried out because the income generated by the family head or family member has not been fully capable of meeting basic household expenses

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