

Poverty of Feminization: Survive Strategy of Poor Female Householder, Support and Resistance Factors



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ABSTRACT: This study aims to analyze the alleviation of rural poverty feminization, especially the poor female householder, but also analyzes the supporting and inhibiting factors within the Feminization of Poverty Alleviation of *Jalin Matra* Program in Tulusbesar Village, Tumpang District and Malang Regency, East Java - Indonesia. This program launched by the Governor of East Java in 2014-2019 which aims to empower the poor society in East Java (PERGUB No. 5 in 2018). Tulusbesar Village being the village with a number of Jalin Matra target Households in the Feminization of Poverty Program in 2016. The method used in this study is descriptive-qualitative, in which the basic data is taken with interviews while documents are the secondary data. There were 9 informants were poor Female Householder. The results showed that of the KRTP occurs because of four things, such as: divorce by death, parting from the prior husband due to incompatibility, disability husband or permanently sick husband so that he cannot provide for his family and got abandoned by the husband. The women empowerment at the Tulusbesar Village can be said to be successful due to the most of the KRTP beneficiaries of Jalin Matra succeed or could develop their business well, but still, need to be improved according to their potential and capabilities.

KEYWORDS: feminization of poverty, Poverty Program, female householder and the women empowerment

INTRODUCTION

Poverty can be eliminated by empowering the society. There are three programs of empowering the society launched by the government of East Java Province. First, Jalin Matra PK2 focuses on The Almost Poor Household (RTHM) which actually they still can run their family compared to other two targets of other programs, the target to RTHM is not that important. The second, the assistance for A Very Poor Household has been conducted in the government program such as Cash Assistance (BLT), Expected Family Program (PKH), Healthy Indonesia Card, and others. Third, Jalin Matra, the countermeasures of poverty feminization towards poor Women Household Chief (KRTP).

The focus of this research is to analyze Jalin Matra Poverty Feminization Countermeasures (PFK) program because poor women empowerment is more prioritized. This is caused by KRTP is more vulnerable to poverty because they have to handle family economy and frequently experience discrimination in capital aspect, salary, and property ownership. They who beforehand count on men roles in running their family, now they must take role as the chief of household.

She has dual role conflict in family [1]. Therefore, there should be a program which empowers and care about women especially poor KRTP. Program Jalin Matra Poverty Feminization Countermeasures has commitment to run sustainable development inclusively focusing on the people or people centered development, prioritizing people's participation (participatory based development) and gender [2]. The proposition above indicates that the core of development is empowerment which leads to people's independency. The focus on KRTP aims to make the women especially poor women free from the poverty[3].

Tulusbesar Village, Tumpang District, Malang Regency was the research location because of some fundamental reasons. First, the poverty condition in that village can be said apprehensive because it has the highest position in the case of poverty within Malang Regency, also because it is one of the villages with the highest number of poor KRTP in Malang Regency.

This research used social culture and economic approach from socio-cultural and psychological aspect in analyzing women poverty phenomenon in the village with various factors, the case study on poor Women Household Chief (KRTP) by using descriptive qualitative analysis.

RESEARCH METHOD

This research used descriptive qualitative [4] method in order to explain and analyze the phenomenon of poverty feminization and its factor deeply in empowering poor KRTP. The informants were 9 KRTP with different business through Jalin Matra PFK Program,

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and analyzing the survival strategies done by poor KRTP Jalin Matra Program of counter measuring Poverty Feminization (PFK) in Tulusbesar Village. This method was the research procedure which generates a data in the form of written words or oral from the people and the behavior being observed[5].

RESULT AND DISCUSSION

Factors Causing Feminization of Poverty

The factors which cause poor KRTP are classified into five. First, died widow, is the woman who becomes widow because her husband passes away. Second, the widow because of divorce. Third, widow because of her husband's denial on her because there is incompatibility or conflict between them until the husband

chooses to leave his wife. Fourth, poor woman because her husband is sick until the task as the household chief is handled by the wife. Fifth, the woman with disable husband is the woman who still has husband but her husband cannot become the chief of the household in the family because of physical disability.

Concept and Theory of Poverty

Conceptually poverty is explained by Robert Chambers stating that the core problem of poverty is actually lies on what we call as deprivation trap or poverty trap [6].

The World Bank mentions that poverty is lack of prosperity. While Levitan contends that poverty is lack of goods and services needed to achieve proper life standard [7]. Schiller's thought is almost the same with Levitan, Schiller contends that poverty is the incapability of obtaining the goods and proper services to fulfill limited social life [8].

Village women in social condition of the society with weak economy to survive their life sometimes their access to the job is still limited, and the salary they obtain is also lower than men. Related to this, then Erdianto explains that, "Women still experience discrimination in some fields, the form is varied, such as; violence, social stigma, domestication, and marginalization [9] and Chaterine [10].

There are four forms of poverty [11], they are; absolute poverty, which is the poverty because they cannot afford minimum daily needs, relative poverty, cultural poverty, and structural poverty. From the causing factors which underlie poverty, then vicious circle of poverty appears. Theory of vicious circle of poverty is proposed by Ragnar Nurkse. In his logical thinking, he contends that "a poor country is poor because it is poor" [12].

This research used marginal poverty theory. Marginal theory assumes that poverty occurs because there is culture of poverty isolated in the society. The main figure is Oscar Lewis in the concept of culture poverty, he explains that poverty is a culture which occurs because of economic deprivation lasting for a long time. Therefore, poor people because of culture can be seen through the characteristics such as less participative in the development or the activity because most of them are illiterate, low education, and lack of capital[13].

Feminization of Poverty

Moghdam explains that the misfortunate of poor women becomes a new problem because if poverty is seen as the denial of human rights, then it must be admitted that poor women suffer twice from the denial of their right (Guide of Poor Female by Government of East Java Province). The denial of human rights here means gender bias and the poverty itself. This is what Diana Pearce calls as the term of feminization of poverty until the women who live in poverty probably many more of them and continue to increase compared to men by Indrajit, Wisnu and Soimin [14] and Puspita Ningrum [15].

According to Friedman, poverty has definition as the inequality of opportunity in formulating social power such as asset, financial sources, social-politic organization, social network, goods and services, knowledge and skills, and information. Poverty has definition as the incapability experienced by someone to obtain certain sufficient goods or services in order to fulfill limited social needs. Most of definition of poverty frequently relates to the concept of poverty with economic concept [16]. Sutrisno explain that while feminization of poverty according to Scott is the term to describe certain economic shakiness for women who are alone in supporting their family life economically. The strategies to get out of poverty in general can be classified into four stages, they are; (1) Strengthen the institution with organization management training; (2) Giving assistance and debriefing for poor women with the purpose is knowledge and financial capital owned by women and small entrepreneur; (3) Strengthen the capacity of production to be more creative and innovative; and (4) Give knowledge about marketing network[17].

The incapability in fulfilling daily life needs make poor women to do everything or strategy to survive their life. This strategy is stated by James C. Scott [18] with survival mechanism. The survival mechanism is done by poor women with three things, they are:

- a. Decrease the expense of food cost by eating only once in a day and shift to the food with lower quality.
- b. Use alternative subsistence which is self-help which covers the activity such as selling things in small number, work as workwomen, casual worker, or doing migration to obtain job. This way can involve all sources existing in the poor household especially the wife as the backbone or wage earner because of replacing the roles of the husband.

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- c. Asking for help from social network such as the relatives, friends in the village, or using the relationship with their protector (patron). Patron is defined as someone who is in the position of being capable in helping their clients.

Therefore, the activity of empowerment must cover all aspects of society life which sets them free from the society group dominated by the power, either in the field of economy, politics, and social-culture[19].

The Survival Strategies of Poor KRTP in Tulusbesar Village

One of successful KRTP in basic food business is Mrs. Tunah. She is a 60 years old widow. Her husband passed away 20 years ago. She lives alone with her shop selling basic food for daily needs to live the life of her three children. Before getting assistance, Mrs. Tunah had the shop too but it was small. After obtaining the assistance then her business is getting bigger and bigger. Her gross income obtained before getting the assistance was around IDR one million per week. After obtaining the assistance, it increases to be IDR 3 millions per week. This makes her an independent KRTP now and able to finance the education and pocket money of her children.

Mrs. Muriyam is also one out of 35 KRTP who is successful in developing her business. Her business is selling lontong (a kind of food always eaten as breakfast in Indonesia). After her husband died 12 years ago, she sold lontong until she could help her family. Her gross income achieves IDR 1,7 millions per week when she sells it at Tumpang Market starts from 6 a.m to 9 a.m in the morning. Everyday she sells 10 Kg lontong and when there is order from other people, her income becomes more and more. One of KRTP who starts the new business by opening a restaurant and categorized into success is Mrs. Suriati (divorced widow for 10 years) after obtaining assistance IDR 2,5 millions for opening the restaurant. But she then felt that there are many competitors and decides to make 'cenil' shop as the tradition food of the villagers. She has the shop in front of Tumpang Post Office which is open from 7-10 a.m in the morning. Her net income is around IDR 700 thousand per week. This income is used for renovating the house, takes her child to school, and other daily needs.

KRTP who is successful and independent in raising goats are Mrs. Siani (her husband passed away 20 years ago). Since her husband passed away, she lives her family by working as household assistant with daily wage IDR 40 thousand. When she obtains the assistance from Jalin Matra, she obtains idea from her first child, Giono, to help her mother raising goats for 2 years and they already have 6 goats. These 6 goats were sold for IDR 7 million to make a small hut.

The chairman of Pokmas Mawar, Mrs. Siti Kholifah, she is the widow with one child who was abandoned by her husband for 11 years. She is someone with many work experiences and skills. Before starting fried rice restaurant, she had tried many jobs such as working at candy factory, working as a cook, working at pharmacy, and started to open the fried rice restaurant last year. In 2011, she got assistance from Jalin Kesra.

Then in 2016 added with Jalin Matra, until the business which was only a small restaurant, now it becomes bigger. Net income of her fried rice restaurant before obtaining the assistance was IDR 340 thousand per week and after getting the assistance, it increases 200% and also has a side hustle selling peyek and tumpang mini online. Because of her hard work and motivation to move forward, now she can buy a house.

This is explained by Mrs. Hapsak as the village companion in Malang Regency, especially in Tulusbesar Village that: "The initial society group is the way. Last time we wanted to make karangkitri. Then this karangkitri is in the polybag like ginger, in in pokmas there is the chairman and its treasurer. Then they take the ginger first, it was the plan but it did not work. It was difficult. The limitation of the human resources is difficult to motivate."

One thing that does not really support the success of this empowerment is the condition of the society. Someone with entrepreneurship of course need customers. However most of KRTP say that to open a business at the village is less potential because the society is not consumptive. Until there are many of the people choose to sell goods in the market or outside the village. Here is the statement from Mrs. Karni: "Yes, last time it was still possible with much income because it was close to the main avenue. But now, it moves so it is not that crowded anymore. Then the assistance is used to buy the goat and that is it, but most of the goats died."

Mrs. Karni says that last time she sold meatballs at the main road and obtained profit IDR 500 thousand per day. Meanwhile if selling it in the village, she only obtains profit a half of it per day. This is also felt by Mrs. Warsini who open tofu lontong and cenil business still not successful then made the capital used for buying gas and sell it. Here is her statement, "Lupis, cenil, and dawet ketan, and more. Last time I got petis some cans of it. It does not last long, the rice for ketan, the rice for lontong, and make lupis, cenil, tofu lontong, egg-tofu, and also sell coffee. Then I do not have customers anymore, but in the beginning it was good, but then it becomes like this. No customer. Then I use the money to sell LPG gas."

The purposes that wants to be achieved from empowerment is creating individuals like poor KRTP to be independent (Sri Widarti as The Chief of Tulusbesar Village). The meaning of the word independent here refers to the independency in thinking, acting, and controlling what they do. In achieving society independency, it needs a process through the learning process step by step then the society ability will increase from time to time.

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Supporting and Resisting Factors among the coping of feminization poverty of *Jalin Matra* Program in Tulusbesar Village

There are five supporting factors from the PFK of *Jalin Matra* Program, namely:

1) An Entrepreneurial Motivation

All of KRTPs have the desire to try and not stand worthlessly. This can be maintained from the percentage of successful and unsuccessful KRTPs. From the 50 KRTPs, more than 50% could be able to develop their business. But those who do not succeed do not mean they did not give try to develop their business but there are other things that prevent them to develop. There were only three KRTPs who totally failed in carrying out their business due to the declined sales and slacked customers. There were also three KRTPs that almost failed, but because the maximum motivation and perseverance, they gained the successes by changing their type of business products. For example, Mrs. Warsini, who was initially given 2.5 million assistance to continue the fried tofu, rice cake and sticky rise cake businesses. However, because of the lack of visitors, Mrs. Warsini took the initiative to open a new business with selling canned gasses. The obtained income from selling rice cake was used to buy 10 canned gasses and sold out in two days. Her income is Rp.210,000.00 per week.

2) KRTP Entrepreneurial Experiences

The majority of KRTP in Tulusbesar Village have had a business before getting the financial assistance. Therefore, when they get 2.5 million in funding, they just need to continue their business by the addition of business capital. The entrepreneurial experiences create a better opportunity for greater successes. It can be seen from the KRTPs that used to have a business, developed their businesses easily through the assistance of *Jalin Matra* funds. In addition, the other benefits are those who have gained success, could teach the other KRTPs, share the knowledge and provide advice. Moreover, without a training, more than 70% of KRTPs successfully developed their businesses.

3) Make Good Use of Funds

It can be said the the allowance was well spent if the KRTPs use the aid funds for a venture capital. The capital assistance is divided into three, specifically: 70% for venture capital, 20% for additional needs of the business and 10% for the daily needs. However, that ratio is not a rigid benchmark, but what must be underlined is that the business capital should be at least 70% of the total funding aid. Some people even use 100% of the aid for the venture capital only (such as Mrs. Mistin) who needs a sewing machine. Sewing machine requires a large amount of capital, so they use 100% of the aid. Nonetheless, most KRTPs spend the aid in accordance with the preset percentage.

It can be concluded that most all of the KRTPs spend the aid on business capital. Mrs. Muriyam was a rice cake seller who needs banana leaves, but she did not instantaneously spend all the money for venture capital because banana leaves did not last long, so she used the aid gradually according to her needs.

4) Financial Transparency by PFK Administrators

One of the things that supports this program well implementation is the financial transparency of the local government, which is the suitability of the total aid funds with what has been received by the KRTPs. The funds are transferred from the village administrator's account to the three Pokmas accounts. When the Pokmas chairperson withdraws the money from the bank, it will automatically leave Rp. 50,000 in the bank. If there were three Pokmas, it should leave Rp 150,000.00 in the account, but with the help of the village leader who covers the amount of money, each of the KRTPs gets the exact 2.5 million rupiah.

5) Aid funds are for the targeted KRTP that matches the criteria

If the village apparatuses know the community well, it can be shown from the data reviewing of the selected 56 KRTP from the provincial poverty data. The village management have no right to propose the villagers themselves but the data are written from the provincial government. Many of these data are not in accordance with the reality. At that time, there were 41 KRTPs which were not fulfill the criteria as the beneficiary of KRTP. The government and village facilitators revoked those 41 names and tried to find a suitable replacement by the help of the PKK leader who knew the community better.

There are five resisting factors from the PFK of *Jalin Matra* Program, namely:

1) The Limited Abilities of PFK Administrators

The lack of entrepreneurial skills of poor KRTPs in Tulusbesar Village can be proven by two things. First, before the funds disbursement, the village apparatus and the Pokmas chairman are required to open an account at Bank Jatim to transfer the funds from the village account to each of pokmas chairman. The provincial government hopes the transparency with the funds among the Pokmas chairmen, but that is only a requirement. The head of the Pokmas did not really understand this term, even the Pokmas chairman did not know how to open an account at the bank, which needed the help of the village apparatus. The Pokmas chairman just signed the requirements. These things were quite ineffective, because must leave a minimum of IDR 50,000.00 in the account. If only the funds are directly withdrawn from the village account, it will be more effective.

Secondly, the chairman and book keeper of the community group had lack of understanding amongst their duties as the

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coordinator of all members. Meanwhile, the other purpose of the chairman and book keeper are to manage the *Karangkitri*. The *Karangkitri* from each of KRTP will be planted with red ginger, then the Pokmas chairman will harvest the ginger to make a local beverage, but it did not run efficiently. This was explained by Hapsak as the village assistant.

"... Whereas Pokmas are community groups, we used to coordinated with Pokmas to motivate the society and create *Karangkitri* such as ginger planting over a polybag. This community center have a chairman and book keeper which will harvest the plants but it did not work. it is quite difficult to motivate this society since they came from a low-class society..."[29].

The desires of the village assistants were not fully filled due to the lack of human resources and knowledge among the society although the facilitators had provided several tutoring but did not run well because of the low level of education.

2) Lack of KRTPs Skills

One of the inhibiting factors is the lack of KRTP skills. Most of the KRTP do not have any special skills. According to the results of the research, there were 31 KRTP who have no skills other than the jobs they did. Only four people who have another skills (sewing, embroidering and cooking), so they have another side jobs besides the main job.

3) The Less Supportive Community

One of the things that does not support the accomplishment of this empowerment program is the condition of the villagers. An entrepreneur certainly needs customers. But most of the sellers in that village said that business is something that has less potential for the reason that the villagers are not consumptive. Therefore, people choose to sell their product at the local market or outside the village.

Mrs. Karni said that she used to sell meatballs at the street side and earned around Rp. 500,000 per day. Whereas if she sold it within the village, she only get a maximum of IDR 200,000 per day. This is Mrs. Karni's statement:

"I used to get a bigger income when the stall was next to a highway. However, the condition was decreased ever since I moved the stall within the village. Therefore, I used the aid to buy some stocks although most of it has died."[30].

This was also felt by Mrs. Warsini who opened a fried tahu, rice cake and sticky rice stall but was unsuccessful. The following is the statement from Mrs. Warsini.

"I used to sell various kind of sticky rice cake. I also kept several cans of *petis*. But it were not last long, since the rice for used to make sticky rice and rice cake, then make *lupis*, *cenil* and tofu egg. I also added coffee as the beverage. However, because the lack of customers, I had to throw the leftover products. Hence, i stopped the business since there were so many leftovers"[31].

Nonetheless, Mrs. Warsini did not give up. A little profit gained from tofu and *cenil* selling was used to sell canned gas until now and turned out the business run smoothly.

It can be concluded that food business is less preferred by the villagers. This situation can happen because the villagers are less consumptive or the available foods are just ordinary. Sometimes, people also want a brand new kind of food. Fried tofu, *cenil*, mixed fruit salad and meatballs are just too common foods which could easily found in villages. Maybe, if the KRTP changed their menu such as mini fried crepe, butter cake, toasted bread or *seblak* will attract the customers, because it is different from the others and does not have many competitors.

4) The Ineffective Role of PFK Program Administrators

As the researcher have explained above, there were nine executing committees for the PFK of *Jalin Matra* program in Tulusbesar Village consisting of village chairman, PKK leader, BPD leader, LPMD leader, village secretary, village bookkeepers and three assistants. However, the researcher feels those people are quite ineffective due to their minimum roles. The nine people who played the most important roles were three Pokmas escorts namely Mr. Riyadi, Mr. Prayitno and Mr. Siswanto. In addition to those three is Mrs. Sri Widarti as the village chairwoman and Mr. Sirat as the village book keeper which responsible for the administration.

Mrs. Sri as the Head of Tulusbesar Village explained that:

"The PFK program is very helpful program for the poor societptm, especially the poor KRTPs, but is inhibited because of the limited skills they have, so training should also be provided in accordance with the potential of the poor KRTPs, such as sewing and baking, so they can increase their income".

Besides those three people, the committee's role is still minimal, just as stated by Mr.Sukijan as the supervisor of the *JalinMatra* program. The following is a statement from Mr. Sukijan.

"Guess it's just the same as the others. I just escort the society so as Mr. Sis and Mr.Riyadi because they usually work with them, so they know the society better. The supervisor just supervise the progression of the program. I think that's just it. Just like the head of the PKK and the chairman of the LPMD, they just work as the companions like me. The point is all of them are companions"[33].

He who worked as a supervisor that should have overseeing the progression of the program and total monitoring it, did not well understand the beneficiary community. But what happened was that the chairman of the BPD, LPMD, PKK and secretary were only complementary, not given an important role within empowerment program. So it is better if the empowerment program is only

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done by the committee who plays an important role such as village facilitators who have special skills, so they could develop the KRTPs' skills.

CONCLUSION

The conclusions in this research are based on three indicators from the Empowerment Stages. The first stage was the stage of awareness and behavior formation. At this stage, not only the KRTPs who got the socialization of behavior formation, but also the entire governments under the provincial government. At this phase, KRTPs did not have any participation at all. The efforts to raise the awareness and form the behavior carried out by the government and village facilitators are by conducting meetings to provide socialization and visit all of the KRTPs houses with motivation and business ideas sharing.

The second stage was the transformation stage, which is the intermediate stage of the KRTP which initially has no awareness towards consciousness. At this step, KRTP began to show low participation. The transformation phase was marked by the willingness of the KRTP to create a business idea. The efforts of the government and village facilitators are to help the society to provide business ideas. The efforts made from KRTP group itself was by creating Pokmas¹ to help the other communities in creating business ideas. In addition, the village government also accompanied the KRTPs starting from disbursing funds to spending business capital. The government and village facilitators will further facilitate the elderly KRTP to spend business capital.

The final stage of empowerment was the stage of intellectual improvement. This stage can be said to be successful if KRTP has been independent and could be able to develop their businesses. There were 70% or 35 KRTP who succeed in developing their business. KRTP which part of their business were succeed or has two types of businesses, but only one business that succeeded were three KRTP or 6%. Whereas the KRTPs who were not successful in developing their business in the amount of 12 KRP or 24%. It can be said that the empowerment through the establishment of coping the feminization poverty in *JalinMatra* program in Tulusbesar Village was successful because the beneficiaries could be independent with a percentage of 70%.

There were five supporting factors from the PFK of *JalinMatra* Program in Tulusbesar Village namely 1) Motivation for Entrepreneurship, 2) Experience in Entrepreneurship, 3) Well Aid Deployment, 4) Transparency of PFK program management, and 5) Aid funds are targeted for KRTPs who meet the criteria. Besides, there were five inhibiting factors from the PFK of *JalinMatra* Program in Tulusbesar Village, namely 1) Facilitators Knowledge Limitations, 2) KRTP Lacked skills, 3) Business types are less varied, and 4) Less Supportive Conditions of The Villagers.

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