

# DETERMINANTS OF POVERTY HOUSEHOLD WITH FEMALE HEAD OF HOUSEHOLD IN THE PROVINCE OF BANGKA BELITUNG ISLAND

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### ABSTRACT

The change in the role of women due to the Covid-19 pandemic made women have a role in supporting the family economy. Women are forced to take over the leadership of the household, although their position as the head of the household is classified as socially and economically vulnerable. This study aims to analyze the determinants of poverty experienced by female head of household based on the data from the March 2020 SUSENAS. The condition of Bangka Belitung which is dominated by women with the opportunity for women to achieve development goals that are smaller than men, make women to be more vulnerable to poverty. Bangka Belitung was recorded as the province with the highest wage increase in August 2020 with an increase of 8.54 percent. However, the much lower national average wage for female workers provides opportunities for women to live in poverty, especially women who act as heads of household. The results showed that the determinants of poverty for female head of household in the Province of the Bangka Belitung Islands were marital status, employment status and the number of dependents in the household. Regional Government of the Province of Bangka Belitung Island needs to make efforts to reduce the poverty level of female head of household, including by campaigning for birth control and business skills guidance and marketing platforms for being head of household whose work is in the informal sector.

Keywords: Poverty of Female Household Heads, Pandemic, Logistics Regression

### 1) INTRODUCTION

The current pandemic has changed the role of women. The Covid-19 pandemic has had an impact on changing the household economic map, both in terms of income and expenditure, so that it is not uncommon for household life to lose its balance function. The pandemic that occurred caused limited household economic activity, resulting in a decrease in household income. Many head of households experienced shock or economic shock due to the pandemic which makes it difficult for them to make ends meet and resolve problems with divorce. This condition forced women to take over the leadership of the household. In fact, the position of women as heads of households is classified as vulnerable both socially and economically (Alghifari et. al., 2020).

Bangka Belitung is a province in Indonesia which is dominated by male population compared to female population. Based on sex ratio data from 2018 to 2020, it shows that the proportion of the female population is smaller than the male population. In 2018, the sex ratio of Bangka Belitung was 108.37. This ratio continues to increase until it reaches 108.49 in 2020. The

latest data for 2020 shows that there are 108.49 male residents for every 100 female population (BPS, 2020). This will certainly have an impact on the difficulty of equalizing the balance of development between men and women.

The Bangka Belitung Gender Development Index (IPG) in 2018-2020 shows the distance between the GPA figures is getting bigger. In 2018, the resulting GPA was 89.15. The resulting range compared to the standard IPG is 10.85 points. In the following year, the resulting GPA was 89, which resulted in a greater reach than the previous year of 11 points. In 2020, the resulting range compared to the IPG standard will be even greater, increasing by 0.08 points to 11.08, with a GPA of 88.92 (BPS, 2020). The greater reach between the realization of the IPG and the IPG standard indicates that there are differences in development achievements between women and men in Bangka Belitung. This is supported by the value of the Human Development Index (HDI) for women which is smaller than men in Bangka Belitung at that time. On average, the HDI of women in 2018-2020 is 67.10. The average HDI for women is 8.27 points, higher than the HDI for men, which reached 75.37.

The condition of Bangka Belitung which is dominated by women with the opportunity for women to achieve development is smaller than men, causing women to be more vulnerable to poverty. Moreover, based on data from the August 2020 National Labor Force Survey (Sakernas), the unemployment rate for women is higher than that of men. The female unemployment rate in August 2020 was 5.90 percent while the male unemployment rate was 4.90 percent. This shows that women are more likely to lose their jobs and are therefore more vulnerable to poverty than men.

The position of women who are vulnerable to poverty is squeezed by the increasing role of women in earning a living, especially during the current pandemic conditions. In August 2020, the number of female family workers was quite high compared to male family workers. The percentage of female family workers in August 2020 was 21.63 percent, while the percentage of male family workers was only 4.71 percent. This shows that the role of women in helping the head of the family to earn a living is quite large, especially for women with a role as the head of the household. The role of the head of the household at least demands a greater struggle for women to fulfill their household needs.

Bangka Belitung was recorded as the province with the highest wage increase in August 2020 with an increase of 8.54 percent. However, the national average still shows that the average wage for male workers is higher than that of female workers. The average wage for male workers is Rp. 2.74 million, exceeding the average national wage which is only Rp. 2.96 million. In fact, the difference between the average wages of male and female workers reaches IDR 390,000, with the average wage for female workers only reaching IDR 2.35 million (BPS, 2020). This has an impact on women's opportunities, especially with the role as head of the household for the poor, because they are less able to fulfill their household needs than men.

According to Todaro (2020: 107), there are facts that many women who act as heads of households have a low capacity to print their own income. If not addressed seriously, this will gradually lead to the feminization of poverty. Feminization of poverty has an impact on deep and extreme poverty for women. Women as heads of households are trapped as the poorest people who will inherit poverty to their children (Chant, S., 2007).

Previous research has explained that households with female-headed households tend to be poor, with more specifically female-led households tend to be poorer than male-led households. In other words, the gender of the head of the household has a significant effect on the poverty status of the household (Haughton, J and SR. Khander, 2009; Nugroho, Yoga D., 2018).

Highlighting the background and findings, the researcher will analyze the determinants of household poverty with female heads of households in the Province of the Bangka Belitung Islands in 2020. The problem raised in this study is the poverty of household with a female head of the household in the Province of the Bangka Belitung Islands in 2020. Focus scope of this research is a household with a female head of the household in the Province of the Bangka Belitung Islands in 2020. This study aims to analyze the determinants of women's poverty as the head of the household based on the characteristics of the household where they live.

### Literature Review

BPS (2017) defines the poor as people who have an average expenditure per capita per month below the poverty line, both for food expenditure or non-food. The calculation of poverty carried out by BPS is using a monetary approach through the measurement of the poverty line (GK). The Poverty Line is obtained from the sum of the Food Poverty Line (GKM) and the Non-Food Poverty Line (GKNM).

Poverty is a low standard of living which is characterized by material shortages in a number or group of people compared to the general standard of living prevailing in the community where they live (Suparlan in Masjkuri, 2007). The low standard of living is driven by limited choices and the ability of individuals to fulfill their daily needs (Amartya Sen in Sari, 2003).

Haughton and Khandker (2009) in Aji, Adis (2017) describe the various causes of poverty through several main factors that are at least associated with poverty including household and individual characteristics consisting of:

- Demographic characteristics, likes the marital status of the head of the household, the number of household members, age structure, dependency level, gender of the head of the household, age of the head of the household and migration status.
- Economic characteristics, likes employment status, number of hours worked, and asset ownership.
- Social characteristics, like healthing status, adequacy of nutrition and food, education level, and housing conditions.

Based on the research results, it can be generalized that women suffer more from poverty (Todaro, 2000: 170). According to Todaro, in the third world, the fact that many women are heads of households with a low capacity to generate their own income is revealed. Women and their children are the ones who suffer the most because of malnutrition, the lack of health services they receive, limited access to work in the formal sector, and lack of access to other social services. If not taken seriously, this will gradually lead to an increase in the feminization of poverty, namely the increasing growth of the population of women living below the poverty line together (Moghadam, 2005:7). Although poverty situations can occur regardless of gender, the poverty experienced by women is specific considering the weak position of women as the main supporter of the family economy. According to ChanT. S, (2007), women who are heads of families are the poorest of the poor and women who become heads of families will pass poverty to their children.

Research on women's poverty has been conducted by Kabul Setyo Utomo et al. (2019) by examining the poverty alleviation program, especially for female household heads or better known as the Other Ways Towards Independent and Prosperous (JALAN MATRA) program. The results of the study show that the implementation of the poverty alleviation program through JALIN MATRA has been quite optimal.

A similar study was also conducted by Jesi Puspita Sari (2019). The difference is in the research object used. The object of the research here is working women aged 15-64 years who

are wives or widows. The independent variables used are employment status, number of household members, household status, working hours, education level, health, and employment. The results showed that only employment had no significant effect on household poverty with a female household head.

### 2) METHODS

Adopting from previous research, the independent variables used in this study are employment status, marital status and number of household members. Economic characteristic represented by the variable employment status and demographic characteristic represented by the variables marital status and number of household members. Meanwhile, the dependent variable of this study is the poverty status of female household heads. This study uses raw data from the March 2020 National Socio-Economic Survey (SUSENAS) obtained from the Central Bureau of Statistics of the Bangka Belitung Islands Province. The unit of analysis is a household with a female head of household. The household is classified as poor if the monthly per capita expenditure is below the poverty line in the Province of the Bangka Belitung Islands in 2020. Meanwhile, the method used in this research is literature which is supported by quantitative descriptive analysis and inferential analysis using logistic regression. To obtain an overview of the characteristics of household poverty with a female household head in the Province of the Bangka Belitung Islands, descriptive analysis is used. Then, to test the direction, magnitude, and significance of the effect of the independent variables on the incidence of child household poverty, logistic regression was used.

Logistic regression is a type of analysis where the dependent variable is dichotomous or has 2 values. In this case, the dependent variable can be poor or not poor. The general equation for logistic regression is as follows:

$$ln\left(\frac{\hat{p}}{1-\hat{p}}\right) = \beta_o + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_k X_k + \varepsilon_i$$

In this study, the models used are:

$$n\left(\frac{\hat{p}}{1-\hat{p}}\right) = \widehat{\beta_0} + \widehat{\beta_1}X_1 + \widehat{\beta_2}X_2 + \widehat{\beta_3}X_3 + \widehat{\beta_4}X_4 + \widehat{\beta_5}X_5 + \widehat{\beta_6}X_6$$

From the results of the logistic regression analysis, an Odds Ratio value will be obtained which shows how much the tendency of a child is included in the poor category if there is an increase in the value of a variable. Odds ratio is calculated using the formula:

$$OR = e^{\hat{\beta}_k}$$

The higher the odds ratio value, the greater the tendency of the household to be classified as poor where the value ranges from 0 to 1. If the odds ratio value is less than 1, there is a negative relationship between the independent variable and the dependent variable. On the other hand, if the odds ratio is more than 1, there is a positive relationship between the independent variable and the dependent variable.

The following is a complete description of the dummy variables along with the categories of each variable used in the study.

Variables	Definition	Kategori	Skala
(1)	(2)	(3)	(4)
$X_1$	Occupational status of the head of household	$1 = formal \\ 0 = informal$	Nominal
$X_2$	The marital status of the head of the household	1 = married	Nominal

Table 1. Logistics Regression Equation Compounding Variables

X3	Number of household members	0 = single $1 = \ge 4 (at least 4 member) Nominal$ $0 = \le 4 4 deas then 4 member)$
Y	Poverty status of households with female household heads	0 = < 4  (less than 4 member) $1 = \text{poor} \qquad \text{Nominal}$ 0 = not poor

# 3) RESULTS

The findings of this study can be seen based on the following table.

Table 2. Percentage of Female Heads of Household Characteristics in the Province of Bangka Belitung
Island, 2020

Category of Household with Female Head of	Occupational status of the head of household		The marital status of the head of the household		Number of household members	
Household	Formal	Informal	Single	Married	<b>≥</b> 4	< 4
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Not poor	96,12	74,32	97,67	90,18	27,77	97,67
Poor	3,88	19,24	2,33	9,82	72,23	2,33
Total	100,0	100,0	100,0	100,0	100,0	100,0

Source: Susenas Results Data, March 2020

Table 3.	Summary of	of Logistics	Regression	Outputs
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Variables	β	SE.	Sig.	Exp $(\beta)$
Constant*	-3,658	0,067	0,000	0,026
Occupational status of the head of household *	2,501	0,068	0,000	12,195
The marital status of the head of the household *	-0,464	0,064	0,000	0,629
Number of household members *	1,715	0,049	0,000	5,555
	Omnibus Test =	= 2251,817 ; p-value	= 0,000	
	Overa	ll percentage = 95,4		
Ho	smer & Lemesho	ow Test = 5,881; p-v	value = $0,053$	

Notes: \* independent variables have a significant effect with a significance level of 5 percent Source: Susenas Results Data, March 2020

### 4) DISCUSSION

# Household Poverty with a Female Head of Household in the Province of Bangka Belitung Island

The number of households in the Bangka Belitung Islands in March 2020 was 412,784 households, of which 11.30 percent were households led by women. Based on the percentage of households, as many as 4.63 are classified as poor. In one household, ideally there are 4 household members, so that the individual poverty rate in 1 household only reaches 1.15 percent. In fact, the poverty rate is much smaller than the poverty level of the population in the Bangka Belitung Islands (BPS, 2020).

The poverty line for the population of the Bangka Belitung Islands is almost twice as large as the national poverty line which only reaches 400 thousand rupiah. So far during the pandemic, the poverty line in Bangka Belitung has increased by 0.78 percent, namely IDR 721,455 per capita per month in March 2020 to IDR 727,114 per capita per month in September 2020. When compared to 33 other provinces in Indonesia, in September 2020, Bangka Belitung has the highest national poverty line, which is IDR 727,114 (Katadata, 2020). This indirectly affects the chances of households with a female head of household to be categorized as "poor" in the province.

The pandemic that occurred in 2020 has changed the role of women to participate in supporting the family economy. In fact, according to Todaro, in the third world, the fact that there are many women who are heads of households with low capacity to generate their own income, making them vulnerable to poverty. Thus, although the percentage of households with female household heads who are classified as poor in the Province of the Bangka Belitung Islands is not very large, the condition of households with female heads of household who are vulnerable to poverty cannot be tolerated. feminization of poverty. Therefore, measuring household poverty with a female household head in the Province of the Bangka Belitung Islands remains a very important Household poverty with the position of women as the head of the household is a serious problem and requires attention and appropriate efforts to overcome it. Many factors cause households with a female head of household to be poor. One of the main factors is thought to be seen from the condition of the household which can be seen based on the characteristics of the household. Differences in characteristics between households with female household heads classified as not poor and households with female household heads classified as poor can be seen in Table 2. Many are classified as non-poor households, but the percentage of female household heads with informal employment status who are categorized as poor is six times greater than the number of heads of households with formal employment status. A total of 19.24 percent of household heads with formal employment status are included in poor households, while only 3.88 percent of households with female heads of household with informal employment status are included in the poor category. This indicates that the employment status of the head of the household affects the household's chances of becoming poor.

The next household characteristic is the marital status of the head of the household. Based on marital status, it can be seen that both households with married and unmarried female heads of household are classified as non-poor households, but the percentage of households with unmarried female household heads who are categorized as poor is four times greater than the number of households with unmarried status. households where the head of the household is unmarried. A total of 9.82 percent of households with a married head of household are included in the poor household, while only 2.33 percent of households with a female head of household who are not married are included in the poor category. This indicates that the marital status of the head of the household affects the household's chances of becoming poor.

The next household characteristic is the number of members in the household. Based on the number of household members, it can be seen that as many as 97.67 percent of households with a female household head with a maximum number of 3 household members are included in the category of non-poor households, while only 2.33 percent are included in the category of poor households. In contrast to this, in households with at least 4 household members, the percentage of households with a female head of household who are classified as poor is actually greater, namely 72.23 percent, while the remaining 27.77 percent is included in the category not poor. This number is 35 times higher than the percentage of households with a female head of household with less than 4 household members, with a percentage that only reaches the range of 2.33 percent. This shows that the greater the number of members in the household, the greater the opportunity for households with female heads of household to become poor. Based on the descriptive analysis, there are some differences in characteristics between households and female household heads who are classified as not poor and those who are classified as poor. Differences in these characteristics can be the cause of a household classified as poor. To examine the effect of these characteristics on child household poverty, logistic regression analysis was performed.

# Household Characteristics Factors Affecting Poverty Status Households with a Female Head of Household

Logistic regression analysis was carried out by dividing the household with a female head of house hold in the Province of Bangka Belitung Island is divided into 2 categories, namely poor households and non-poor households. The procedure for testing the research parameters has been carried out in full, starting with the overall test, the goodness of fit test, and separate testing on each explanatory variable (partial test) (test results are attached). The models obtained from the tests carried out are:

$$\ln \frac{p}{(1-p)} = -3,658 + 2,501 X_1 - 0,464 X_2 + 1,715 X_3$$

Based on the summary of the logistic regression outputs in table 3, the overall test using the G test statistic resulted in a value of 2,251.87 with a p-value of 0.000 which is smaller than the 5% significance level, meaning that with a 95% confidence level there is at least one independent variable. which has a significant effect on household poverty with a female household head, and the logistic regression equation model can be used for further analysis. The results of the model fit test using the Hosmer and Lemeshow test resulted in a statistical test value of 5.881 with a p-value of 0.053 which is greater than the 5% significance level, so it can be concluded that the model used in the study is suitable to explain household poverty with a female household head. Meanwhile, the overall percentage value shows that the overall level of conformity of the model in predicting household poverty with female household heads in the Bangka Belitung Islands Province is 95.4 percent. Thus, the model that has been formed can be used to calculate the probability of a child's household being poor based on the explanatory variables used.

The results of testing the significance of each explanatory variable using the wald test get all explanatory variables used in the research model have a significance value smaller than the research significance level of 5%, namely the work status of the head of the household, the marital status of the head of the household, and the number of household members. That is, at the 95% confidence level, it can be concluded that the variables of the household head's employment status, the marital status of the household head, and the number of household members have a significant effect on household poverty with female household heads in Province of Bangka Belitung Island.

The following is the analysis and interpretation of the values of and exp ( $\beta$ ) assuming the other variables are constant:

#### • Occupational Status of the Head of the Household

The working status of the head of the household is closely related to household poverty with the female head of household. The value of the logistic regression coefficient of 2.501 indicates that the working status of the head of the household has a positive relationship to household poverty with female household heads. This means that poor households are found more in households with the head of the household being an informal worker compared to formal workers who have a fixed monthly income. This is in accordance with the previous descriptive discussion which showed that in child households classified as poor, the percentage of household heads with informal worker status was greater, namely

19.24 percent. Meanwhile, only 3.88 percent of households with the head of household status as formal workers are included in households with a female head of household who are classified as poor. The value of the odds ratio of 12.195 can be understood as the magnitude of the tendency of a household with a female head of household to become poor if the head of the household is an informal worker is 12.195 times that of a household head who is a formal worker. This is in line with Puspita Sari's research (2019) and Sukma Direja's research (2021) which shows that the working status of the head of the household who is a formal worker earns a steady income every month and is more able to meet the living expenses of the children in the household than the head of the household who is an informal worker.

### • Marital Status of the Head of the Household

The marital status of the head of the household is closely related to household poverty with the female head of household. The value of the logistic regression coefficient of - 0.464 indicates that the marital status of the head of the household has a negative relationship to household poverty with the female head of household. This means that the probability of a household with a married female head of household being the poorest is lower. This is indicated by the small value of the odds ratio obtained. The odds ratio value of 0.629 can be understood as the magnitude of the tendency of a household with a female head of household to become poor if it has a married head of household which is 0.629 times compared to that of a single household head. This is in line with Puspita Sari's research (2009) and Sukma Direja's research (2021) which shows that the marital status of the head of the household has a significant and positive effect on household poverty with a female head of household.

#### • The Number of Household Members

The number of members in the household is closely related to household poverty with a female household head. The value of the logistic regression coefficient of 1.715 indicates that the number of household members has a positive relationship to household poverty with female household heads. This means that poor households are found more in households with a minimum number of 4 household members compared to households with a maximum number of 3 household members. This is in accordance with the previous descriptive discussion which showed that in households with a female head of household who were classified as poor, the percentage of child households with more than 4 household members was greater, namely 72.23 percent. Meanwhile, only 2.33 percent of child households with the highest number of household members 3 people are included in the poor category. In fact, the difference between the two percentages has reached 70 percent. The odds ratio value of 5.555 can be understood as the magnitude of the tendency of a household with a female head of household to become poor if it has a minimum number of 4 household members, which is 5.555 times compared to a household with a maximum number of 3 household members. This is in line with Puspita Sari's research (2009) and Sukma Direja's research (2021) which shows that the number of household members has a significant and positive effect on household poverty with a female household head. The number of household members will also increase the fulfilment of basic needs in the household and have the potential to trigger poverty in the household. Household members living in households with fewer household members are more likely to live with a high standard of living. With a small number of household members, each household member can earn a higher cost of living than when they have many household members (Chen and Corak, 2008).

## 5) CONCLUSION AND RECOMMENDATIONS

Based on the results of the study, it can be concluded that the results of hypothesis testing with a confidence level of 95 percent indicate that significant factors affecting household poverty with a female head of household in the province of the Bangka Belitung Islands are the working status of the head of the household, the marital status of the head of the household and the number of members in the household. ladder. Thus, it can be concluded that the determinant of household poverty with a female household head in the Province of Bangka Belitung Island is the demographic and economic characteristics of the household.

Some recommendations that can be given based on the results of this study are:

- The government must immediately address the problem of poverty in households with female household heads to avoid the feminization of poverty which can increase the number of women population categorized as poor in Bangka Belitung. Especially with the current pandemic, which causes women to be the main supporters of the family economy and take on the role of head of the household.
- To increase household income with female household heads, the Provincial Government of Bangka Belitung and related stakeholders can increase entrepreneurial interest through providing working capital and coaching for households, especially for household heads who are working in the informal sector. Meanwhile, the guidance provided can be in the form of improving entrepreneurial attitudes/mentalities, the quality of business management, finance and marketing. It is hoped that with this assistance and guidance, the business carried out by the household can economically develop and be profitable, so that the household can be released from the bondage of poverty.
- The large number of household members is certainly a burden for the head of the household which can increase the chance of the household to be poor, especially households with identical female heads of household have a weak position as a supporter of the family economy. Therefore, the Provincial Government of Bangka Belitung and related stakeholders need to re-invigorate population control through the Family Planning program through various programs including: providing free contraceptives at puskesmas and village maternity huts or posyandu and increasing the number of family planning counselors. It is hoped that with this program, the spike in population growth that is too large can be controlled.

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